

**Summer Training at
Aga Khan Rural Support Program (AKRSP)- India, Gujarat**

Report on Rural Entrepreneurship

**By
Bibha Prasad**

**Under the guidance of
Mr. Hemant Kumar Mishra**

**MBA Rural Management
2017-2019**


School of Development Studies
The IIHMR University, Jaipur
2018

CERTIFICATE

This is to certify that **Ms. Bibha Prasad** has undergone summer training at **Aga Khan Rural Support Programme (India), Gujarat** from **3rd April 2018** to **20th May 2018**.

The candidate herself completed the project assigned to her during summer training. Her approach to the project was sincere and proactive. This summer training is partial fulfillment of the course requirement recommended for the award of **MBA in Rural Management**.

I wish her success in all her future endeavors.


Mr. Hemant Kumar Mishra

Assistant Professor

(School of Development Studies)

IIHMR University, Jaipur


Dr. Ashok Kaushik

Professor cum Proctor and Dean

(Academics)

IIHMR University, Jaipur

Preeti



AGA KHAN RURAL SUPPORT PROGRAMME (INDIA)

Date: 04th August, 2018

TO WHOMSOEVER IT MAY CONCERN

This is to certify that Ms. Bibha Prasad from IIHMR University, Jaipur has completed Rural/Summer Internship placement with us on the topic *"To Understand the Perception of Villagers of Chikatiya Village for Small Enterprises through Scope and Vision while finding out Potential Factors for Initiating an Entrepreneurship"* at Ahwa Taluka of The Dangs district in Gujarat from 3rd April to 20th May'18.

She has submitted the final report as per the guidelines provided by the institute. We wish her all the best for her future!



Area Manager

Aga Khan Rural Support Programme (India)

Dangs

(A Programme of the Aga Khan Development Network)

Chandu P. Gavli's House, Shramjivi Vasahat, Rani Faliya, Opp. Forest Check Post, Ta. - Ahwa, Di.- Dang
Ph. 02631-220269

Ahmedabad Office : 9th-10th Floor, Corporate House, Opp. Dinesh Hall, Off Ashram Road, Ahmedabad - 380 009 Gujarat, India.
Registered Office : Sarojini House, 2nd Floor, 6-Bhagavandas Marg, New Delhi - 110 001.

ACKNOWLEDGEMENT

The satisfaction and euphoria that accompany the successful completion of the project would be incomplete without the mention of the people who made it possible.

First, I would like to thank my parents for allowing me to realize my potential. All the support they have provided me over the years was a greatest gift anyone has ever given me.

Next, I will thank **Aga Khan Rural Support programme (India), Ahwa, Gujarat** and **Area Manager, Mr. Shantanu Dubey** for giving the opportunity to complete my project in the organization and **The IIHMR University** and **Dean (MBA RM) Professor Gautam Sadhu, Professor Rahul Ghai and Bharat Rural Livelihood Foundation** for placing me in such a wonderful organization.

I would also like to thank my mentor **Mr. Hemant Kumar Mishra, from IIHMR University** and **Mr. Arun Adhikari from AKRSP** who guided me about my project, shared their knowledge, suggested me the way for preparing my report and helped me to complete the summer training.

I will also thank **Cluster manager, Mr. Kirtibhai, Yogesh Sir** and **Neetaben Jee** and all the departments where I worked and visited. I also express gratitude to staff members of AKRSP for making me understand about their work, teaching me the procedures, creating such a good atmosphere in the organization and helping me directly or indirectly in completing my training. They helped me in doing a lot of research and I came to know about so many new things for which I am thankful to them.

I express my gratitude towards the villagers, panchayat, Anganwadi center, each and every one who always welcomed me with love and supported me in every possible manner.

Table of Contents

A. Overview of Aga Khan Rural Support Programme (India)	4
1. Introduction	4
2. Learning's during the internship	5
B. Introduction.....	6
1. Entrepreneurship.....	6
1.1. Rural entrepreneurship	6
2. Status of rural entrepreneurship.....	6
B.2.1 Status of rural entrepreneurship in India	6
3. Government initiatives to promote rural entrepreneurship.....	7
4. Role of Gujarat in India's economy	7
5. Overview of the Dang.....	7
B.5.1 The economy of the Dang	8
6. Literature review	9
C. Research questions.....	10
D. The objective of the study	10
E. The scope of the study	10
F. Limitations	11
G. Methodology	11
G.1.1 Research Design: Explorative cum descriptive	11
G.1.2 Area of Study:	11
H. Sampling and sample size.....	11
I. Key Findings	13
J. Discussion	20
K. Conclusion	22
L. Suggestions.....	23
M. References	24

A. Overview of Aga Khan Rural Support Programme (India)

1. Introduction

Aga Khan Rural Support Programme, India AKRSP(I) started its operations in Gujarat in 1986 in the districts of Surendranagar, Bharuch and Junagadh. Over the years, the programme has expanded and entered newer geographies and is now active in 12 districts and 27 blocks of the state. AKRSP (I) is working in the tribal South Gujarat region with its headquarters in Dangs and Netrang.

The major interventions carried out by the AKRSP (I) in Gujarat states include:

- Drinking water and sanitation
- Dairy and agriculture-based livelihoods
- Natural resource management, irrigation, watershed etc
- Micro Enterprise Development
- Solar energy for irrigation and drinking water pumping
- Improving local governance (Panchayati Raj Institutions)
- Early childhood development and primary education, skills development and vocational placement for youth
- Certificate course on Development management (CCDM) for tribal youth

As stated by the members of organization.....

“It was founded by a dharma guru, and person whosoever sits on that position has been given the name “Aga Khan”. It is registered under the company act with the aim to improving the Socio-economic status, education, creating awareness, reducing discrimination among gender, women empowerment, increasing income of the community, and is environment-friendly”.

The Objective of the organization delivered was:

“Unite community to work together and build a bridge between the organization and community to support each other and work for the maximum welfare”.

2. Learning's during the internship

There was countless number of useful learnings i learnt during the internship. Some of them can be summarized as:

- **Work for a cause:** Organization is a true example that proves that one can work for money and social welfare both at the same point time.
- **Leading without authority and control over personal ego:** In an organization, there was no direct authority. It was a completely flat organization working with the involvement and cooperation of each employee. Everyone's idea was taken into consideration in the process of planning with full respect.
- **Negotiation Skills:** The fundamental pillars of the organization are the donor, organization, and community. So, every argument has three sides and the main objective of a good negotiator is to always focus on the right side. The organization gives the learning of how to convince people without annoying them.
- **Practical management skills and team work:** Employees working in the organization taught how to be patient in certain situations, to be understanding of team members, to multi-task when required, delegate and take time in delivering tasks as well as knowing when to praise or criticize individuals.
- **Importance of communication and community participation:** Communication skill is the essential key required for involvement either within the organization or outside the organization. Learning how to adequately deliver the key messages is most important. Various methods were adopted to involve the community and for a mutual participation from both the sides-organization and community. Some of them are as storytelling, involving the community in the planning process and guiding them to make a more fruitful decision and many more.

B. Introduction

1. Entrepreneurship

Entrepreneurship can be defined as “the scope and consent to develop, organize, and manage a business endeavor taking all of its risks into consideration in order to make profit”. It can be categorized into two types- urban and rural entrepreneurship. Urban entrepreneurship is defined as a business activity that tries to fulfill the needs of highly populated communities.

1.1. Rural entrepreneurship

Rural entrepreneurship is defined as an entrepreneurship which assures optimum utilization of rural resources which can engage large amount of rural human resources. There are four different types of rural entrepreneurship- *Individual entrepreneurship, group entrepreneurship, cluster formation, co-operatives*. It acts as a catalyst, curbs rural-urban migration. This is not merely a means of livelihood for fulfilling various needs such as- employment generation, income generation, rural development for rural people, but it is also the promoter of discovery and self-development. In the microfinance industry, rural areas are considered as a place of opportunities for new entrepreneurs.

2. Status of rural entrepreneurship

B.2.1 Status of rural entrepreneurship in India

India is a country with surplus agricultural labor and millions of unemployed rural youth. The closure of traditional village industries has increased the rate of unemployment in rural areas and thus it resulted in the migration of rural population to urban areas in search of a job, which has built pressure on the urban infrastructure and amenities. Simultaneously it creates many societal problems such as domestic violence, school dropout rate, less agricultural production, lack of agricultural labor etc. Thus, rural entrepreneurship is seen as a major opportunity to provide employment, applying a check on migration. On the contrary, it is also a fact that there are many difficulties which rural entrepreneurs are facing in India due to ***non-availability of primary amenities such as availability of electricity, water supply, transport facilities, etc.*** They are also facing many other major problems such as ***lack of education, lack of awareness, financial problems, and insufficient technical and conceptual ability.***

3. Government initiatives to promote rural entrepreneurship

There are several initiatives which the Government of India has undertaken to nurture innovations. Thus, it has created a wide spectrum of programmes and instituted policy measures. Some of them are, Startup India(funding support and incentive), Make in India(skill enhancement), Atal innovation Mission(talent utilization), Support to training and employment programme for women(building skills in women), Standup India(financial support by facilitating bank loans up to 1 lakh), Pradhan MantriKaushalVikash yojana(skill development), National skill development mission, and many more.

4. Role of Gujarat in India's economy

The vigorous rise in the economy of India has taken place because of its rising exports, better infrastructure, better human capital, and better market capitalization. Gujarat, one of the most industrialized state, contributed a lot towards the economic growth of the country owing to its entrepreneurial skills and using full opportunities. Gujarat with its strategic location, ports, longest coastline, road and rail network, proactive government, effective industrial policies, business-savvy population and with its intelligence to make optimum use of natural and man-made resources has turned up as a perfect base for businesses to bloom and uplift. ***In industry, the growth rate of Gujarat is 13 Percent for a decade, its contribution to India's stock market capitalization is 30Percent, to India's exports is 22Percent and to industrial production is 16Percent.*** Gujarat is a leading supplier and its several products such as polished diamonds, wall clocks, and towels are flooding worlds market. Its ***agricultural growth is 9.6Percent for the last seven years*** when the whole country is struggling with the slow growth of agriculture.

5. Overview of the Dang

The Dang district is the only district of Gujarat with dense forest. The Dang is the most backward district in India. The area covered by the district is 1,764 sq km. The rank of this district is 25th in the area of the State. The Dang district is divided into three talukas, i.e. Ahwa, Waghai, andSubir.

Out of total 311 villages of Dang (Ahwa), 100 villages remained there with Ahwa taluk, while 106 villages were shifted to Waghai taluka and 105 villages were shifted to Subirtaluka. Within the district, there are total 70 Gram Panchayats.

As per census 2011, the total number of households in The Dangs district is 48,448. The total population of The Dangs is 2,28,291 of which 49.85% are male and 50.15% are female. The Dangs district has the majority of **rural population constituting of 89.19percent** while urban population is 10.81 percent.**44.55% males and 44.63% of females live in rural areas.** The schedule Tribe (ST) Population to Total Population is 94.65 Percent. The Dang district stands at 1006 per 1000 male in sex ratio. The Overall literacy of the district is 75.16 percent. Dang durbar is a cultural event where all the traditions, cultural beliefs etc. are reflected. Dang Darbar is held traditionally at the time of Holi Festival. Dang Darbar goes on for 3 days but Darbar fair starts a week in advance. The merchants and tourists from outside participate in Dang Darbar fair where Sweets and farsan, Utensils, Toys Cutlery, Radio, Tape, TV Cassette Recorders, Clothes, Articles of Bamboos, Household goods, Ornaments etc. are put up for sale.

B.5.1 The economy of the Dang

The people have unique customs and traditions and peculiar agricultural and livelihood practices. It, thus, occupies a unique existence in terms of occupational and livelihood patterns in the state. The economy and livelihood pattern of the people is forest-based subsistence. The nature of the soil, primitive methods of cultivation and limited land for cultivation in the district cannot provide full-time employment all the year round to inhabitants. The people, therefore, depend on other primitive forest-based occupations to supplement their incomes. The means of livelihood of people is mainly dependent on economic resource availability besides other factors. The principal resource base in The Dangs district is its forests which occupy 60 percent of the total geographical area of the district. The detail on forest resources has already been discussed earlier. The forests-based activities include collection and sale of non-timber forest produce (NTFP), cultivation and grazing of livestock, grass and wood cutting and bamboo plantation activities which are monitored through forest department of government. The district is rich in timber and teak of high quality is in abundance. The forest produces important natural product like timber, firewood, charcoal, industrial wood, bamboos, gum, fruits, flowers, honey, herbs and medicinal plants. The mining activities are absent and non-existent in the district. The minor minerals available are building stones, brick earth, sand and road metal.

6. Literature review

In general, 55Percent of the total population of developing world lives in rural areas that indicate that population of the developing world is still more rural than urban (**IFAD, rural poverty report, 2011**). Over the past two decades, there has been a huge progress in reducing poverty in some parts of the world, but still at least 70Percent of the world's very poor people are rural. South Asia has the highest percentage of the rural population and a region worst affected by poverty and hunger (**IFAD, rural poverty report, 2011**). There are numerous challenges faced by rural communities in comparison to urban (**Brown & Schaftt, 2011**) which are even more severe in exterior or hilly regions (**Lopes-i-Gelats et al., 2009**). The problem generally focuses on rapid decline of employment in the agricultural sector (**Terluin, 2003**), a poor socioeconomic environment, low density, aging population and also a distance from a market and services (**OECD,2006**). This shows problems in various ways and shows a decline in rural regions as shown in cycle below (See the figure below):

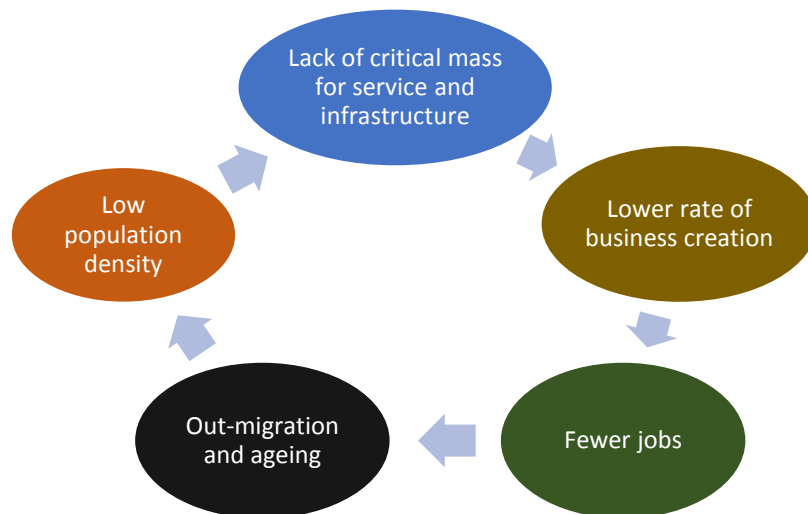


Fig 1.1: Cycle in declining rural regions (Source OECD,2006)

Rural development is the main agenda of many government and institutions (i.e EC,OECD, FAO,UN), where the key enhancing factor is rural entrepreneurship (**Ferrao and Lopes,2003**). Some authors contended of the possibility of promoting better economic and social conditions through entrepreneurial actions, which can benefit both the individuals involved and the community (**Duarte and Diniz et al,2011**).

C. Research questions

Based on the above literature reviewed, we try to understand the scope of rural entrepreneurship in Dang district of Gujarat state with the following research questions:

- Whether the studied community is interested to go for entrepreneurship or not with present socio-economic status and environmental conditions?
- How does it affect their income and status in the society?
- Can the entrepreneurship development programme or strategy reduce the migration of the area?
- What are the potential areas for entrepreneurship existing in the studied village?

D. The objective of the study

Based on the above research questions, following key objectives were derived such as

- To understand the perception of villagers for understanding small enterprises and its initiation.
- To understand the scope and vision of the studied community about the rural enterprise.
- To find out the potential factors of residents for initiating an entrepreneurship.

E. The scope of the study

The scope of the study was to

- Understand and identify the opportunities and challenges in rural India from entrepreneurship perspective.
- Find out ideas about how to establish entrepreneurship by the study residents themselves with perspective to their environment, confidence, and dignity
- Gather evidence whether stabilization of entrepreneur in the village can reduce migration, acts as a catalyst to increase livelihood and education level.

F. Limitations

Some of the limitations faced during the study were:

- Based on one village, it was difficult to generalize the condition for the whole block and district.
- Second, the study time was very limited with resource constraint as a student. Looking into the time frame, appropriately more samples were not being able to consider from different parts of the district and focused on one village of the Ahwa block of the Dang district.
- Third, as the village was not up-to a greater extent of intervention village of AKRSP (I), it was difficult to make sure whether the studied variables/issue will give a positive result about the promotion of rural entrepreneurship or not.

G. Methodology

G.1.1 **Research Design:** Explorative cum descriptive

To conduct the study, we considered the study design to be cross-sectional type with explorative and descriptive in nature. Issues were explored in the study and described to understand the scope of rural entrepreneurship.

G.1.2 **Area of Study:**

The study was carried out in Chikatiya Village of Dang district, Gujarat State from a period of 3rd April 2018 to 20th May 2018.

H. Sampling and sample size

In the First step, we select the District Dang of Gujarat state based on the area given by Aga Khan Foundation. Followed to this, being the lowest literacy rate and high migration percentage as other parts of the Gujarat state, Ahwa block is selected.

In the second state, all the villages were arranged in chronological order based on their literacy rate and no of workers the villages have.

In the third stage, Chikitiya village was identified due to high migration and low literacy level. This was also selected as it was the only village where intervention is done by AKRSP(I) was not up to a greater extent.

In the fourth stage, out of the 135 households, around 30 percent of the HH were selected. To minimize the non-sampling error extra 10 percent of the HH were covered which comes to around 50 HH. The HH was selected by simple random sampling.

Sample Design	Sampling Type	Sample Area	Total population (Census 2011)	Sample Size
Probability Sampling	Simple Random Sampling	Chikatiya	135	50

▪ **Tools:**

To conduct the study Semi-structured questionnaire was designed with the issues like socio-economic status, the potential character of the respondent to go for rural entrepreneurship, educations etc. Both close ended and open-ended questions were framed in the tool. Additionally, to understand the quality issues, focus group discussions were carried out with the homogeneous community with the help of a checklist.

▪ **Method of data collection –**

- key in-depth interview (Semi-structured)
- An in-depth discussion with Self Help Group (SHG) (Semi-structured)
- Individual key in-depth interview - secondary stakeholders in the village such as primary school staffs including principal, teachers, and at grassroots level to the females working in the kitchen; Anganwadi workers; employee (i.e., head) of AKRSP(I) of that particular village.
- Focused group discussion (FGD) with the community.

I. Key Findings

In context of rural entrepreneurship, the study attempted to understand the socio-economic conditions of the studied community based on a sample.

Socio-Economic Profile:

The study attempted to understand the socio-economic profile of the sample respondent and concluded that around three-fifth of the respondents are female. Around almost half, the total respondents were belonging to the age group of 26-40 years. The literacy rate of females was more than males. More than half of the respondents are agricultural workers. Almost three-fourth of the respondent have a monthly income below INR 5,000. Around 14 percent of respondents migrate (See Table 1).

Table 1: Percentage distribution of studied respondent about the socio-economic conditions in Chakatiya Village of Ahwa Block of Dang District, Gujarat.

<u>Indicators</u>	<u>Percentage distribution (n=50)</u>
Total number of respondent	
Males	42Percent
Females	58Percent
Distribution of respondent on the basis of age	
18-25 years	20Percent
26-40 years	48Percent
41-60 years	22Percent
61-85 years	10Percent
Distribution of respondent on the basis of education	
Male	44.878Percent
Female	55.13Percent
Distribution of respondent as per Literate	
primary education	52Percent
higher secondary	24Percent
graduates	4Percent
postgraduates	4Percent
Illiterate	16Percent
Distribution of respondent on the basis of Occupation	
agricultural worker	52Percent
Part-time jobs	22Percent
Full-time jobs	14Percent
Self-employed	6Percent

<u>Indicators</u>	<u>Percentage distribution (n=50)</u>
Others	2Percent
Unemployed	4Percent
Distribution of respondent on the basis of average monthly income	
Below Rs2000/-	44Percent
2-5k	28Percent
5-10k	14Percent
10-15k	4Percent
15-20k	6Percent
Above 20k	4Percent
Distribution of respondent on the basis of their migration pattern	
Never migrates	86Percent
Migrates every year	10Percent
Migrate for a particular year	4Percent.

Entrepreneurship Profile:

The study attempted to understand the entrepreneurship profile of the sample respondent on the basis of factors required for being an entrepreneur and concluded that around half of the respondent are already an entrepreneur among which almost four-fifth are engaged in animal husbandry (cow rearing). Less than one-third of the respondents have relatives involved in a business. Almost three-fifth of the respondents has land and almost half of the respondent have more than 2-acre land. Around four-fifth of the respondent want to start a group business. Around seven-tenth of the respondent want to take loan mostly as a support from organization to start a business and half of the respondent had a requirement of up to INR 50,000 to start own enterprise. Around two-fifth of the respondent have undergone training, among which half of the respondent have their training under the guidance of an NGO. Almost 90 percent of the respondent has trained for more than 2 months. Almost half of the total respondent has an experience of more than 5 years. Almost half of the respondents willing to start a business have knowledge of the market. Almost four-fifth of the respondent has a self-investment or financial support of family. Around one-fifth of the respondent has a strong personal, interpersonal, critical and creative thinking and practical skills (see Table 2).

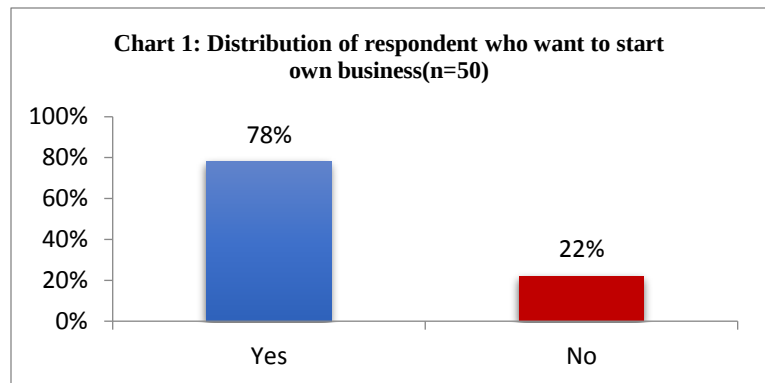
Table 2: Percentage distribution of studied respondent describing the entrepreneurship profile in Chakatiya village of Ahwa Block of Dang District, Gujarat.

<u>Indicators</u>	<u>Percentage distribution</u>
Distribution of respondent who is already an entrepreneur(n=50)	52Percent
Distribution of respondent who is already an entrepreneur and is involved in a business of(n=26)	
Cow rearing	80.8Percent
Ration shops	7.7Percent
Others	11.5Percent
Distribution of respondent whose Relatives/Friends are/not involved in a business(n=50)	
Have relatives involved	26Percent
Don't have relatives involved	74Percent
Distribution of respondent on the basis of Land(n=50)	
Have land	62Percent
Don't have land	38Percent
Distribution of respondent on the basis of the size of land an individual is having(n=50)	
less than half acre land	9.7Percent
1-2 acre land	38.7Percent
more than 2-acre land	51.6Percent
Distribution of Respondent who want to start their business in(n=39)	
Individual	20.5Percent
Group	79.5Percent
Distribution of respondents on the basis of Amount of capital required by them to start a business(n=39)	
Up to 50,000/-	51.3Percent
50K-1 lakh	41Percent
1 lakh-5lacs	5.1Percent
More than 5lacs	2.6Percent
Distribution of the respondents on the basis of their investment(n=39)	
Loan	71.8Percent
Savings	7.7Percent

<u>Indicators</u>	<u>Percentage distribution</u>
Both	20.5Percent
Distribution of respondents on the basis of training(n=39)	
Have undergone training	35.9Percent
Training conducted by(n=14)	
Government	8.3Percent
NGO	50Percent
Bank	8.3Percent
Others	33.3Percent
Duration(n=14)	
1-15 days	8.3Percent
More than 2 months	91.7Percent
Distribution of respondent who has a certificate (n=14)	5.3Percent
Distribution of respondent who has experience (n=50)	60Percent
Duration(n=50)	
less than 6 months	37.5Percent
more than 1 year	16.7Percent
more than 5 years	45.8Percent
Distribution of respondent who has Knowledge of market(n=39)	42.5Percent
Distribution of respondent who has Consulted anyone(n=39)	15Percent
Sources of funding(n=39)	
Self	84.6Percent
Family	89.7Percent
Relatives	2.6Percent
Others	2.6Percent
Distribution of respondents on the basis of their skills(n=50)	

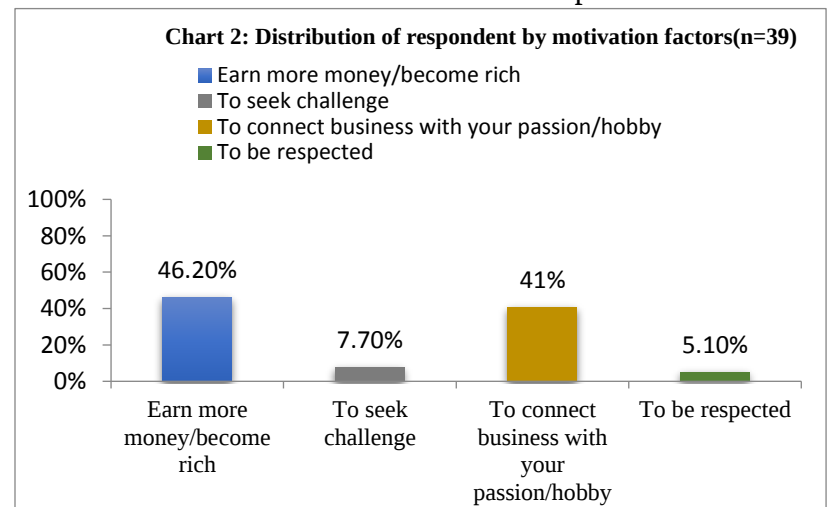
<u>Indicators</u>	<u>Percentage distribution</u>
strong personal skills	20.4Percent
strong interpersonal skills	24.5Percent,
strong critical & creative thinking skills	30.6Percent
strong practical skills	24.5Percent

Chart 1 reveals that 78 percent of the total respondents are willing to start their own business.



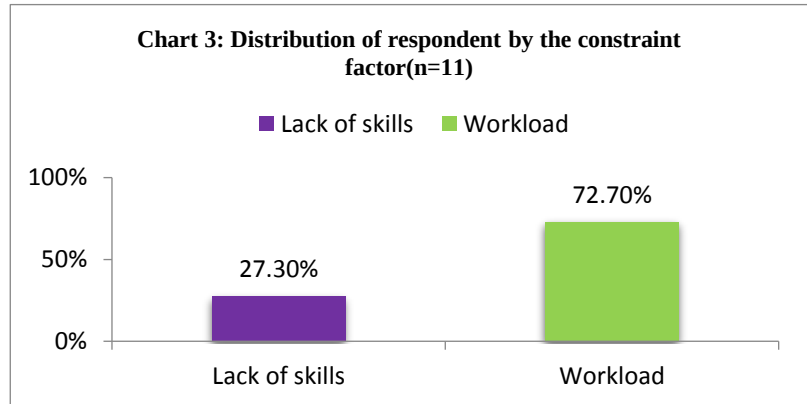
To understand the perception of villagers, factors have been taken into consideration that motivates them to start their own business. 46.2Percent of the residents want to become an entrepreneur to earn more money and to become rich. 41 Percent of the residents want to connect their passion and talent with the business and establish their own enterprise.

Social Status is an important aspect of initiating entrepreneurship.



Almost three-fourth of the respondents identified “workload “as a key obstacle to begin rural based entrepreneurship followed by one fourth as “lack of Skills”. The qualitative aspect revealed that...

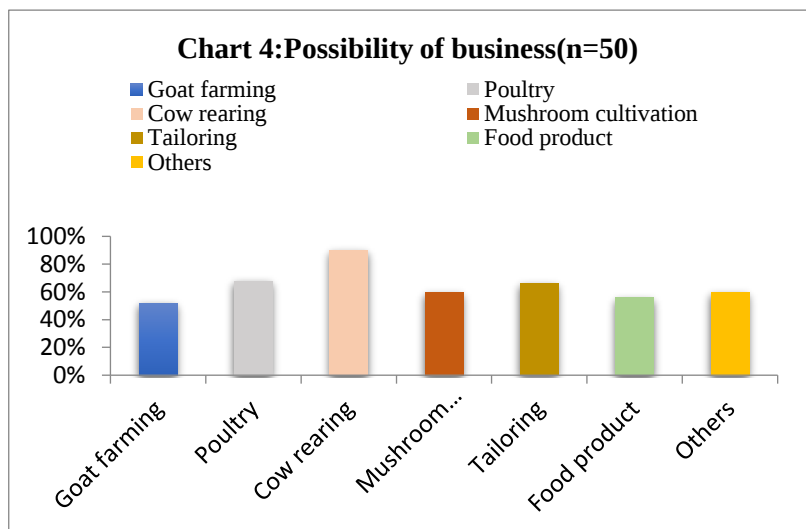
“Consumption of alcohol is the major reason behind the mismatch of understanding among residents and for the backwardness of a particular colony (Uplifalli hamlet) in comparison of the other two”



Cow rearing has been identified as the greatest scope for entrepreneurship in the studied area.

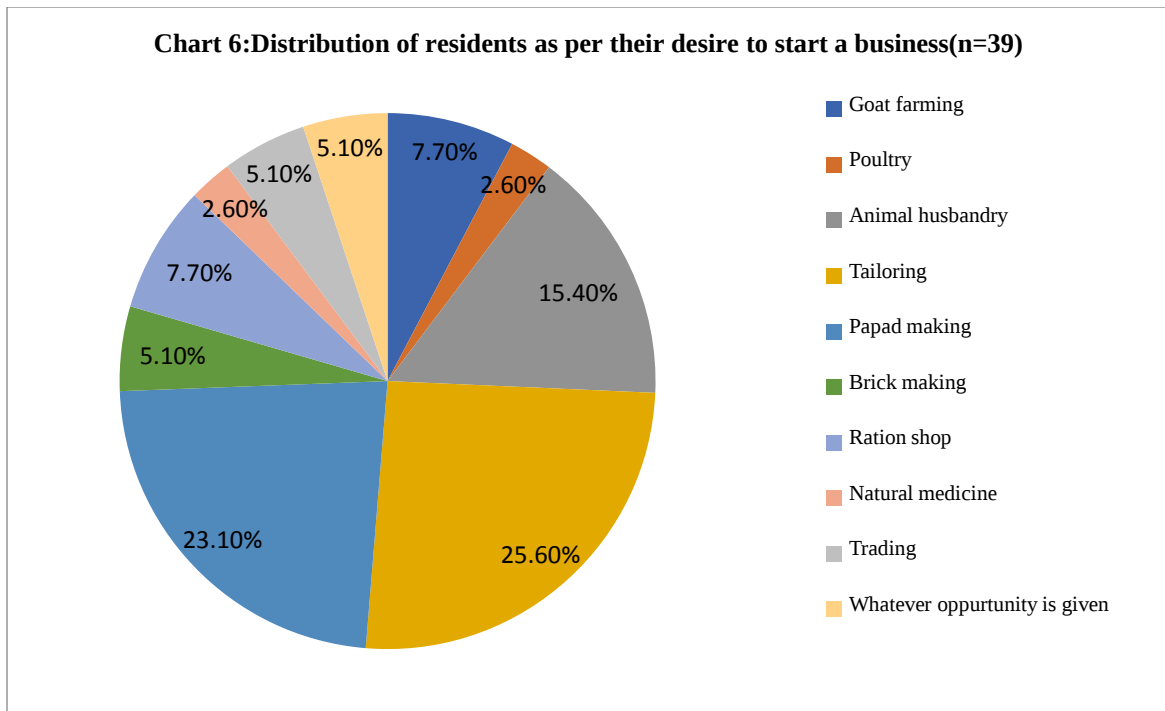
The qualitative aspect revealed that.....

“Deficiency of water acts as a resistance for many of the employment activities such as animal husbandry, agriculture and many more”.



Almost half of the residents agreed that goat farming has a scope if established as a business. This was also supported in the qualitative information revealed form community who says

“Goat farming is the best business to start”. Almost 80Percent of the residents accepted that goat rearing has a well-established market”.



Around One-fourth of the residents was interested in tailoring, 23.1 Percent in Papad making, 15.4 Percent in animal husbandry. The qualitative data collected from the study revealed that...

*“Residents interested in tailoring were given training by a Non-Governmental Organization (NGO) earlier and were asked to deposit INR 3,000 to receive the stitching machine. The community feels cheated when they didn’t receive even after paying money. **It results in an adverse effect on the relationship between an organization and community**”.*

Only Around one-tenth of the residents were interested in goat farming. The qualitative data:

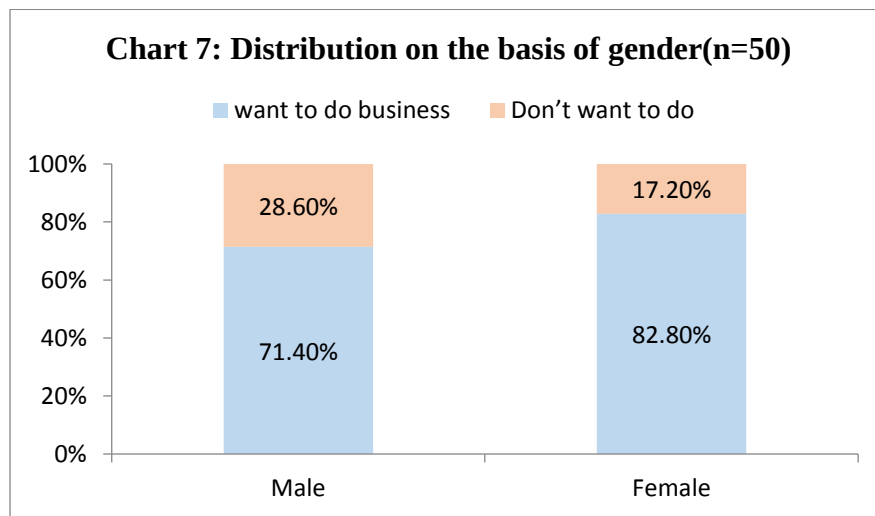
It was also envisaged that “continuous mentoring and handholding support of the current organization leads to build confidence among the community through community meetings. After proper guidance during the focused group discussion, almost 60 Percent of the residents agreed to opt goat farming as a business”.

J. Discussion

Residents within the age group of 18-25 years or those who ever migrate in a year or with income above INR 5,000 are fully interested to start their own business. 100 Percent residents in the age group of 18-25 years want to start own business but as a whole one fourth in the age group of 18-25 years and almost half percentage of the total between the age group of 26-40 years wants to start their own business. The community says...

“Age group between 26-40 years is more productive as a person has almost completed studies and is more focused on career”.

The literacy rate of females is greater than males and percentage of females involved in any occupation such as full-time jobs, part-time jobs, the agricultural worker is also a greater comparison to males, but more percentage of males are self-employed in comparison to females.



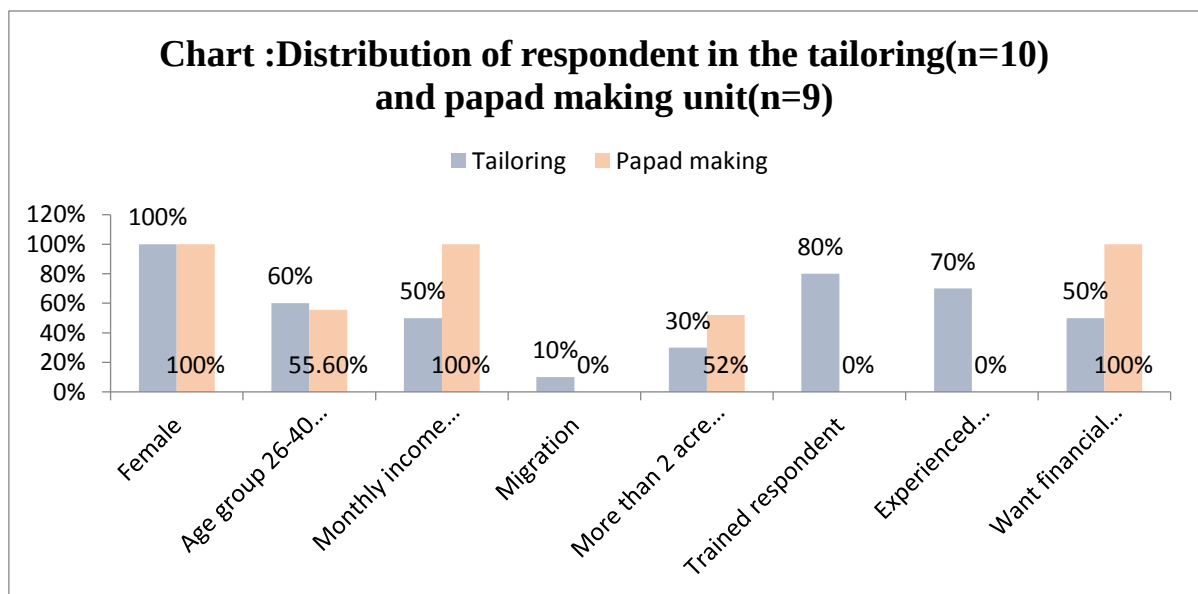
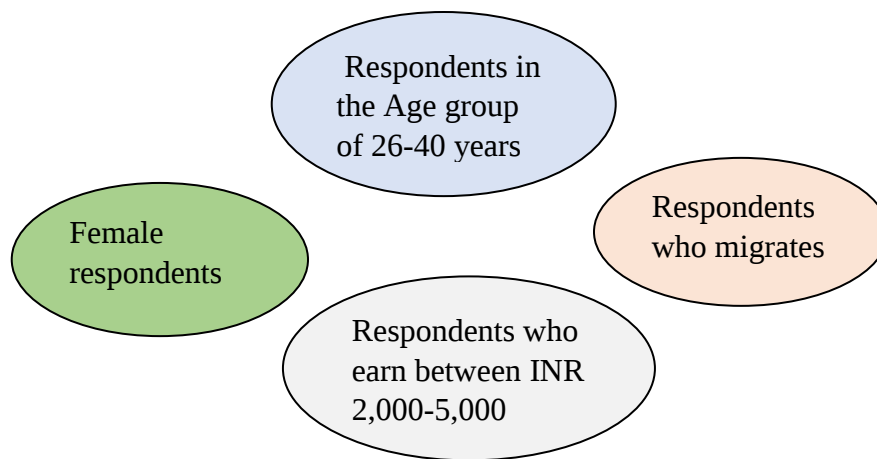
Percentage of females interested to do business is more than that of males. 82.8 Percent females and 71.4 Percent males are willing to start own enterprise and become self-employed. The qualitative aspect revealed that...

“Females are more active as they were more participative in meetings and have already participated in many of the employment generation schemes of government such as animal husbandry, mushroom cultivation”.

Residents earning between INR5k-10k, 85.7Percent of them migrates and residents earning INR 2k-5k, 7.1Percent of them migrates, rest earning below INR2000 and above INR 10,000 never migrates.

2Percent of the residents in the age group of 18-25 years migrates while 12Percent of the residents in the age group of 26-40 years migrates for earning money. So it is seen that the age group which migrates most is between 26-40 years.

38Percent of the residents who are already entrepreneurs earn below INR 5,000 while only 4Percent of the entrepreneurs earn between INR 5,000 to 10,000. So, by clubbing all these factors, the main targeted group is:



In the tailoring unit,

100Percent of the respondents are female in which 60Percent of them are in the age group of 26-40 years where almost half of the respondents earn between INR 2,000-5,000.10Percent of them migrates and almost half of them are having a 1-2 acre of land.80Percent of them have undergone training and are experienced in which 70Percent of them have an experience for less than 6 months. Almost half of them have agreed that they want to start a business by taking support from the organization as well as from their own saving and 90Percent among them concluded that they would require an amount up to 50,000 to start their business.

In the papad making unit,

100Percent of the respondents are female in which 55.6Percent of them are in the age group of 26-40 years and 33.3Percent are in the age group of 26-40 years. All of them earn below INR5, 000.No one migrates and almost half of them are having more than 2 acres of land. They have not undergone any training and had no experience before. Each of them has agreed that they want to start a business by taking support from the organization would require an amount of INR 50,000-1 lakh to start their business.

K. Conclusion

- Most of the residents are agriculture worker and is the only source of income, especially during rainy season.
- Cow rearing is mostly seen as a source of employment, but villagers have the idea of other employment opportunities also.
- Education of children is hindered due to their migration with the parents. Some type of employment in the village can reduce the rate of migration and dropout rate and increase the level of education.
- The study concludes that current pattern of capacity building programme needs to be relooked and must be designed in a participatory mode as villagers have the potential to start a business.
- The study revealed that women are more enthusiastic and active.

L. Suggestions

The brief immersion in the realities of the village have convinced the importance of viable entrepreneurial opportunities especially for women who are hardworking and committed. It is a sincere wish that such options should be implemented for these villagers.

Below are listed some of the suggestions that could be considered while designing and implementing such a plan.

- Microfinance, training, and capacity building are an important component for the sustainability of any program, thus a new training curriculum must be developed aligned with the interest of the community. Also, a proper networking should be established with the schools and big federation such as lijjatpapad, others to maintain their skills and sustainability.
- The residents should be convinced to form the group on the basis of the same area of interest among the group members so that they can work together in future.
- At the time of migration, residents should be linked with the tailoring unit for embroidery work, manufacturing of woollen clothes, their sales, to ensure their income generation.
- To bring awareness, a committee of rural entrepreneurs should be formed, and their capacity building should be done.
- Authentication of any organization working with the community should be ensured prior to implementation. Trust building will pay more in this context.
- Group Business idea should be focused on Papad making and tailoring as the community was very enthusiastic and more favorable as it can increase the livelihood options for most of the residents.
- The small business idea should also be taken into consideration for manufacturing of natural medicine to avoid risk as it has an established market.
- Should try to link villagers with various employment schemes of government.

M. References

- International Journal of Advanced Research in Computer Science and Management Studies, Volume 1, Issue 2, July 2013.
- FEP working progress, December 2013
- International Fund for Agricultural Development, rural poverty report, 2011
- Gujarat Social Infrastructure Development Society (GSIDS), 2015
- Organization for Economic Co-operation and Development, 2006
- www.ges2017.org

N. Anexure-1(Research questionnaire)

Potential Assessment Tool (Enterprise)

General Information					
Respondent's Name:-					
Age in completed years:-			Village name:-		
Sex:-		Male.....1 Female.....2			
Education of the respondent:-		Primary.....1 Higher secondary.....2 Graduate.....3 Post graduate.....4 Literate.....5 Illiterate.....6			
Religion of the respondent:-		Hindu.....1 Muslim.....2 Christian.....3 others.....99			
Caste of the respondent:-		Schedule Caste.....1 Schedule Tribe.....2 Other Backward Class.....3 General.....4 Others99			
Family details		s.no	Name of the adult member	Current Profession Self-employed.....(1) Full-time job.....(2) Parttime.....(3) Agricultural worker or producer.....(4) Student.....(5) Unemployed.....(6) Home Maker..... (7) Others.....(99)	Average monthly Income 0-2k..... (1) 2k-5k-.....(2) 5k-10k.....(3) 10k-15k.....(4) 15k-20k.....(5) 20k-50k.....(6) >50k.....(7)
		1			
		2			
		3			
		4			
		5			

1	Do you plan to start your own business (now / in the future)?	Yes ----- No ----- I'm already an entrepreneur now, specify? -----
1a	Entrepreneur in which field?	Animal husbandry----- Poultry----- Tailoring----- Ration shop----- Food product such as papad, achaar----- Mushroom cultivation----- Others----- (9)
2	If yes, then what motivates you?	Earn more money/become rich ----- (1) Become your own boss ----- (2) To seek challenge ----- (3) To realize ideas/dreams/visions ----- (4) To connect business with your passion/hobby ----- (5) To be respected ----- (6) Others ----- (7)
3	If no, Why?	Financial risk ----- (1) Access to finance ----- (2) Lack of skills ----- (3) Gender ----- (4) Stigma associated with failing ----- (5) Workload ----- (6) Competition ----- (7) Market demand ----- (8)
4	Are you member of any group	Yes ----- (1) No ----- (2)
5	If yes, specify?	SHG ----- (1) User Group (PaniSamiti/ Gram Vikas Mandal/ Doodh mandli)----- (2) Small business group ----- (3) Others ----- (9)
6	Do you migrate?	Every year ----- (1) For particular year ----- (2) Never ----- (3)
7	For how many months?	For 3 months ----- (1) 3 months- 6 months ----- (2) 6 months- 1 year ----- (3) More than 1 year ----- (4)
8	What kind of business motivates you to start your own?	Goat farming..... Poultry..... Animal husbandry..... Tailoring..... Computer centre..... Papad making..... Brick making.....

		Ration shop..... Natural medicine..... Trading.....(Mushroom cultivation.....(Whatever opportunity is given.....(Others.....(					
9	What are the possibilities of any business in your area?	Goat farming..... Poultry..... Animal husbandry..... Mushroom cultivation.....(Tailoring..... Food products such as papad, achaar etc..... Others.....(					
10	How will you rate this entrepreneurship idea as per your area of interest?						
	Sl. No.	Types	5	4	3	2	1
	1	Animal husbandry					
	2	Poultry					
	3	Tailoring					
	4	Food product					
	(1-Very strongly, 2- Strongly, 3- Satisfactory, 4- Weak, 5- Very weak)						
11	Do your household members have potential to opt any of these as a business?	Yes -----(No -----(					
12	If yes, which one?	Animal Husbandry-----(Poultry----- (Tailoring----- (Food product----- (Others----- (					
13	Do you know anyone (relatives or friends) who is involved in any business or own work?	Yes -----(No -----(					
14	Do you want to start your business individually or with a group?	Individual -----(Group -----(					
15	Do you have your own land to set up your business?	Yes -----(No -----(					
16	If yes, how much?	Less than 1/2 acre -----(½ acre-1 acre -----(1-2 acre -----(More than 2 acre -----(					
17	Do you want to take loan or start from your own saving?	Loan -----(Savings -----(					

		Both.....
18	From what amount of capital, do you want to start your business?	Upto 50,000 ----- 50,000-1 lakh ----- 1 lakh-5 lacs ----- More than 5 lacs -----
19	Have you got any type of training in this field?	Yes----- No-----
20	Who has conducted the training?	Government----- Ngo----- Bank----- PRI----- Others-----
21	For how long training was conducted?	1 day-15 days ----- 15 days-1 month ----- 1-2 months ----- More than 2 months -----
22	Did you receive any type of certificate?	Yes----- No-----
23	Do you have any experience in the same field?	Yes----- No-----
24	If yes, how many years?	Less than 6 months----- 6 months to 1 year ----- More than 1 year ----- More than 5 year.-----
25	Do you have the knowledge of market scenario related to your product?	Yes----- No-----
26	Have you consulted anyone to talk about your business idea?	Yes----- No-----
27	What are the sources of funding to start your business?	Self ----- Family----- Property----- Relatives----- Others -----

PERSONAL CHARACTERISTICS(Please rate yourself in the range of 1 to 5)
(1-strongly disagree, 2-disagree, 3-neutral, 4-agree, 5-strongly agree)

Factors	Questions	5	4	3	2
Vision	Can create a compelling vision of the future, and then inspire other people to engage with that vision				
Desire for Control	Enjoy being in charge and making decisions				
	Strongly motivated to lead others				
Drive and Persistence	Prepared to work hard, for a very long time, to realize goals				
Risk Tolerance	Able to take risks, and make decisions when facts are uncertain				

Reaction at odd situations	Fairly at ease in difficult situations				
	Lot less effective in stressful situations				
	Always try to learn lessons from failures				
	Certain level of stress stimulates me				
Interpersonal skills((Please rate yourself in the range of 1 to 5))					
Leadership and Motivation	It is easy for me to motivate others to work with me				
	Able to delegate work to others				
Communication Skills	Able to communicate well with other members and customers				
Listening	Hear what others are telling without interrupting				
Negotiation	Can negotiate in a positive and mutually beneficial way				
Critical & Creative thinking skills (Please rate yourself from 1 to 5)					
Creative Thinking	Always have a multiple solutions to solve a problem				
Problem Solving	End up by coming with sound solutions to the problems				
Practical Skills(Please rate yourself from 1 to 5)					
Goal Setting	First set goals, create a plan to achieve them, and then carry out that plan				
Planning and Organizing	Believe that each work needs to be planned and organized before execution				
Decision Making	Make decision based on relevant information and by weighing the potential consequences				
	Confident about the decisions made				
	Make decisions based on facts, not feelings				

28. How can investors in your idea make a profit?

.....

.....

.....