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AIMS AND SCOPE

The PIMT Journal of Research (PIMT JR), a peer-reviewed refereed journal, started in March, 2008 is the Quarterly publication of the Punjab Institute of Management and Technology, Khanna. The main aim of this journal is to disseminate knowledge and information in the multidisciplinary areas. The journal focuses on pure empirical, applied and interdisciplinary research in different areas. The journal is intended to provide forum for debate and deliberation for academics, policy planners, and research students of MBA and MCA programs. The PIMT Journal of Research publishes articles, research papers, abstract of doctoral dissertations, book reviews, case studies, short communications and bibliography in multidisciplinary or allied areas.

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From the Editor's Desk

I am pleased to place before the readers this issue **Vol-13, No.4 (A)** of PIMT Journal of Research (UGC Care listed Journal), a publication of Punjab Institute of Management and Technology, Village Alour, Khanna. The response from the contributors of research articles has been overwhelming. The PIMT Journal of Research presents an academically proficient blending of research articles, short communications, book reviews and doctoral dissertation abstracts. The significance of Management and Information Technology has become very well founded all over the world. These fields are witnessing rapid challenges and changes in the face of globalization forcing researchers, academicians and practicing managers to keep them updated on the latest advances in multidisciplinary areas. To promote exchange of ideas among the scholars and practicing managers in the field, PIMT has launched the PIMT Journal of Research. The Journal reflects a keen interest and sustained efforts of researchers, academicians and professionals who have covered wide spectrum of contemporary issues in multidisciplinary & its allied areas. We appreciate the efforts put in by the researchers in terms of quality research work done by them and versatility in the methodology adopted in their research work.

We also express our gratitude to the reviewers of the various articles and contributors of the doctoral dissertation abstracts for giving their valuable contributions, comments and the suggestions for the enrichment of this journal. I thank and look forward to their continued association and support to PIMT Journal of Research.

Our commitment to the cause of promoting high quality research work in multidisciplinary areas that will contribute to enlighten our readers in the times to come.

The Chairman Sh. Naresh Aggarwal, President Sh. Raj Kumar Goyal, Secretary Sh. Nitin Sagar, and other members of Governing Council of the Institute have taken the keen interest in this academic endeavor. I am extremely grateful to them for their continued guidance and support.

Dr. Manisha Gupta

Editor-in-Chief

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UPSURGE OF RURAL MICRO ENTREPRENEURS: AN EMPIRICAL GLIMPSE

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ABSTRACT

Rural entrepreneurship refers to the entrepreneurship rising at village level which can occur in a variety of areas such as business, agriculture, industry as well as acts as a useful factor for economic development. Present paper deals to understand the management and functional problems of rural micro entrepreneurs while carrying out nonfarm business. Study set to test the hypothesis that there is no significant difference into management problems and functional area problems faced by different nonfarm business in study area. 259 micro entrepreneurs were interviewed with the help of well-structured schedule selected from 94 villages of Sangli district Maharashtra state of India. Opinions of samples were sought on likert scale. Hypothesis tested using independent sample 't' test and ANOVA. The null hypothesis set for study is rejected. Micro entrepreneurs do face problems, to mention few lack of technical knowledge, lack of organizing resources, lack of proper warehousing facilities and the like.

Keywords: - Rural non-farm sector, Nonfarm business, Micro entrepreneurs.

1. INTRODUCTION

"It is a generally acknowledged truth that the agriculture sector is incapable of providing new meaningful job possibilities in the face of rising population (Mehta G.S., 2002)". Rural poverty, unemployment, and underemployment cannot be solved just through the agricultural sector. It may be important to develop a long-term strategy for structural changes in employment and wages. As a result, it's critical to comprehend the managerial and operational issues that micro entrepreneurs confront when doing nonfarm operations.

2. RESEARCH METHODOLOGY

The purpose of this study is to examine management and functional issues that micro entrepreneurs face while conducting nonfarm activities in Sangli district, as well as to test the null hypothesis that there is no significant difference in management and functional issues faced by different nonfarm businesses in the study area. A structured

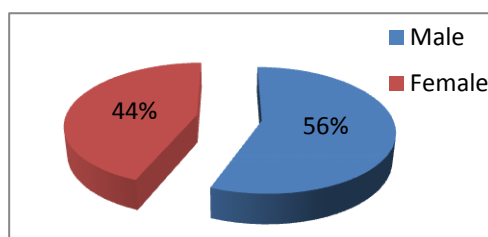
schedule was carried out on 259 micro entrepreneurs from 94 villages in the Sangli region of Maharashtra, using a suitable sample approach, to learn about the managerial and functional issues they encounter when carrying out nonfarm business. On a likert scale, samples' opinions were solicited. 1 indicates strong agreement, 2 indicate agreement, 3 indicate neither agreement nor disagreement, 4 indicate disagreement, and 5 indicate strong disagreement. The independent sample 't' test and ANOVA were used to evaluate the hypothesis.

3. DATA ANALYSIS

➤ GENDER WISE CLASSIFICATION

The emergence of women micro entrepreneurs is visibly increasing and contributing to the economy. The numbers of women entrepreneurs have grown over a period of time. Microenterprises not only enhance national productivity, generate employment but also help to develop economic independence, personal and social capabilities among rural women.

Graph No.1 Gender wise Classification



This study included 56 % of male micro entrepreneurs and 44 % of female micro entrepreneurs. Female micro entrepreneurs are widely represented, with sevaiya (vermicelli), agarbatti (incense sticks making), beauty parlours, stationary stores, tailoring, imitation jewellery, kirana/grocery shops, readymade garment or textile shops, and wheat mills among them.

➤ PROBLEMS FACED BY MICRO

ENTREPRENEURS: Every booming business has its own kind of problems. Some of the major problems

faced by rural entrepreneurs are as under. Problems have been classified into management and functional problems.

• MANAGEMENT PROBLEMS

Management problems decrease efficiency and growth of non-farm activities. Nine management problems have been asked to opine on. The response of micro entrepreneurs has been taken on five point scale to know the severity of the problem.

TABLE 1 MANAGEMENT PROBLEMS FACED BY NON-AGRICULTURE UNITS

(n=259)

Sr.No.	Management Problems	SA		A		NAND		D		SD		Total
		F	%	F	%	F	%	F	%	F	%	
1	Poor record keeping	0	0	0	0	0	0	239	92.28	20	7.72	259
2	Conflict among partners	64	24.71	99	38.22	0	0	96	37.06	0	0	259
3	Land and premises problems	103	39.76	78	30.11	0	0	78	30.11	0	0	259
4	Legal Formalities	113	43.62	96	37.06	0	0	50	19.3	0	0	259
5	Lack of Technical Knowledge	86	33.2	158	61	0	0	15	5.79	0	0	259
6	Lack of Credibility	85	32.81	24	9.26	0	0	87	33.59	63	24.32	259
7	Lack of Established Goals	96	37.06	52	20.07	0	0	111	42.85	0	0	259
8	Lack of Consistency	76	29.34	66	25.48	0	0	117	45.17	0	0	259
9	Lack of Clear Strategy	18	6.94	94	36.29	0	0	147	56.75	0	0	259

Source: (Field Data)

61% of micro entrepreneurs agree that lack of technical knowledge is major problem followed by legal formalities and land and premises problems whereas poor record keeping is not a problem as 92.28% of micro entrepreneurs disagree to it. Major management problems faced by micro entrepreneurs are various compliances of legal formalities to obtain license for their business which may be due to illiteracy or ignorance, getting feasible land and premises is major problem faced, rural entrepreneurs are lack of technical knowledge which can create a hurdle for the development of rural entrepreneurship

➤ FUNCTIONAL PROBLEMS

In spite of the growing micro ventures in rural India, villages in Sangli district have number of problems basically functional arising in production, financial, marketing, and human resource. These barriers over the years remain the same. Researcher adopted all those roots under main functional title for investigation. To get to that, micro entrepreneurs are interrogated on five point scale to know the severity.

1. PRODUCTION PROBLEMS

TABLE 2 PRODUCTION PROBLEMS

(N=89)

SR.NO.	PRODUCTION PROBLEMS	SA		A		N		D		SD		TOTAL
		F	%	F	%	F	%	F	%	F	%	
1	Irregular power supply	52	58.43	0	0	23	25.84	0	0	14	15.73	89
2	Higher cost of raw materials	47	52.81	13	14.6	22	24.72	0	0	7	7.87	89
3	Lack of skilled labour force	19	21.35	58	65.17	1	1.12	11	12.36	0	0	89

4	Shortage of water	37	41.57	15	16.85	1	1.12	29	32.58	7	7.87	89
5	Inadequate technical support for proper machinery utilization	40	44.94	23	25.84	0	0	26	29.21	0	0	89
6	Lack of proper warehousing facilities	44	49.44	29	32.58	0	0	16	17.98	0	0	89
7	Inability to schedule production according to demand	1	1.12	4	4.49	1	1.12	69	77.53	14	15.73	89
8	Excessive cost of production	44	49.44	1	1.12	12	13.48	24	26.97	8	8.99	89
9	Obsolete machinery	44	49.44	1	1.12	12	13.48	24	26.97	8	8.99	89

Source: (Field Data)

65.17% of micro entrepreneurs agree lack of skilled labour force is problem for micro entrepreneurs, followed by 58.43% micro entrepreneurs agree irregular power supply is another problem followed by 52.81% micro entrepreneurs agree higher cost of raw materials is problem faced by micro entrepreneurs.

2. MARKETING PROBLEMS

TABLE 3 MARKETING PROBLEMS

(n=259)

Sr.No.	Marketing Problems	SA		A		NAND		D		SD		Total
		F	%	F	%	F	%	F	%	F	%	
1	Difficulty in increasing the sale price corresponding to the increase in production cost	0	0	0	0	0	0	191	73.74	68	26.25	259
2	Lack of good distribution network	0	0	0	0	0	0	191	73.74	68	26.25	259
3	Inadequate publicity	0	0	0	0	0	0	191	73.74	68	26.25	259
4	Unfamiliarity with export activities	0	0	0	0	0	0	191	73.74	68	26.25	259
5	Ignorance of potential market	0	0	0	0	0	0	191	73.74	68	26.25	259
6	Inadequate demand	0	0	0	0	0	0	191	73.75	68	26.25	259
7	Difficulties in collecting dues	3	1.16	174	67.18	0	0	82	31.66	0	0	259
8	Irregular orders from dealers	0	0	0	0	0	0	191	73.74	68	26.25	259
9	Inadequate sales promotion support from government agencies (Like the SIDCO)	0	0	0	0	0	0	191	73.74	68	26.25	259
10	Exploitation by middlemen (Higher commission/ margin)	0	0	0	0	0	0	191	73.74	68	26.25	259
11	Inadequate research for identifying the consumers demands	0	0	0	0	0	0	191	73.74	68	26.25	259

Source: (Field Data)

Distribution channels are the pathways along which the product or services flow to ultimate consumers. The problem occurs when there is inadequate knowledge about product or market. Most of the entrepreneurs 73.74% of disagree and 26.25 % strongly disagree that lack of good distribution network is major problem faced.

Micro business units do not have any marketing department. Publicity is creating awareness about your product or services through different forms of

communication. Inadequate publicity is another problem related to marketing. In rural areas there is not much need to do publicity as in villages mouth publicity is much popular hence most of the entrepreneurs i.e., 73.74% disagree to this problem 26.25 % strongly disagree that inadequate publicity is a problem.

67.18% of micro entrepreneurs agree that difficulties in collecting dues are problem faced by micro entrepreneurs.

3. FINANCIAL PROBLEMS

TABLE 4 FINANCIAL PROBLEMS FACED BY NON AGRICULTURE UNITS

(n=259)

Sr.No.	Financial Problems	SA		A		N		D		SD		Total
		F	%	F	%	F	%	F	%	F	%	
1	Higher additional charges (Transaction cost, inspection fee, legal charges, etc.)	191	73.75	48	18.53	0	0	20	7.72	0	0	259
2	High legal formalities for getting loan	200	77.22	59	22.78	0	0	0	0	0	0	259
3	Insistence on collateral and margin money requirement	56	21.62	38	14.67	0	0	165	63.71	0	0	259
4	Tight repayment schedule	199	76.83	60	23.17	0	0	0	0	0	0	259
5	Higher penalty interest	148	57.14	53	20.46	0	0	58	22.39	0	0	259
6	Inability to produce viable project proposals	0	0	28	10.8	0	0	231	89.2	0	0	259

Above all researcher could get to the root of starting and running the viable projects, in the discourse with entrepreneurs, researcher could come to know that they get difficulties in planning of viable project proposals. 10.8% of micro-entrepreneurs agree about inadequate knowledge

about presenting viable project proposal. On the other hand 89.2% of micro entrepreneurs strongly disagree about the same. High legal formalities for getting loan and tight repayment schedule is the major problem faced by micro entrepreneurs.

4. HUMAN RESOURCE PROBLEMS

TABLE 5 HR PROBLEMS FACED BY NON AGRICULTURE UNITS

(n=86)

Sr.No.	HR Problems	SA		A		N		D		SD		Total
		F	%	F	%	F	%	F	%	F	%	
1	Non-availability of competent professional personnel.	55	63.95	22	25.58	0	0	7	8.14	2	2.33	86
2	Non-availability of labor force	22	25.58	58	67.44	1	1.16	2	2.33	3	3.49	86
3	Inability to provide proper training to the work force and officers	59	68.6	21	24.42	0	0	3	3.49	3	3.49	86
4	Labor turnover	67	77.91	10	11.63	0	0	7	8.14	2	2.33	86
5	Difficulty in identifying the sources of recruitment	40	46.51	7	8.14	0	0	37	43.02	2	2.33	86
6	Demand for higher monetary and non-monetary benefits from workers	38	44.19	11	12.79	2	2.326	32	37.21	3	3.49	86
7	Inadequate motivation	39	45.35	10	11.63	2	0	32	37.21	3	3.49	86
8	Employees' strike	29	33.72	1	1.16	1	0	48	55.81	7	8.14	86
9	Unnecessary interference by trade unions	2	2.33	2	2.33	0	0	76	88.37	6	6.98	86
10	Labor absenteeism	26	30.23	7	8.14	0	0	51	59.3	2	2.33	86

Source: (Field Data)

77.91% micro entrepreneurs agree labor turnover is the major problem faced by micro entrepreneurs followed by 68.6% micro entrepreneurs' agree inability to provide proper training to the work force and officers is the problem faced by micro entrepreneurs.

4. TESTING OF HYPOTHESIS

➤ INDEPENDENT SAMPLE 'T' TEST

For this test comparison of mean is done between management problems and functional problems faced by micro entrepreneurs in sample villages.

TABLE: 6 INDEPENDENT SAMPLE 'T' TEST BETWEEN MANAGEMENT PROBLEMS AND FUNCTIONAL PROBLEMS

Sr.No.	Group Statistics					
		Groups	N	Mean	Std. Deviation	Std. Error Mean
1	Problems faced by micro entrepreneurs	Management Problems	259	42.06	3.070	.191
2		Functional Problems	259	80.46	11.269	.700

(Source: Field Data)

The mean value of management problems faced by micro entrepreneurs is 42.06 and functional problems faced by micro entrepreneurs are 80.46. It shows that there is a significant difference in management problem and functional problems. The standard deviation is 3.070 and 11.269 respectively.

TABLE: 7 INDEPENDENT SAMPLE 'T' TEST

Independent Samples Test											
Sr.No.			Levene's Test for Equality of Variances		t-test for Equality of Means						
			F	Sig.	T	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	95% Confidence Interval of the Difference	
										Lower	Upper
1	Management and Functional problems	Equal variances assumed	255.787	.000	-52.911	516	.000	-38.402	.726	-39.827	-36.976
2	faced by micro entrepreneurs	Equal variances not assumed			-52.911	296.091	.000	-38.402	.726	-39.830	-36.973

(Source: Field Data)

The 't' score calculated to be -52.911 with 516 df. 'p' value is 0.000 at 95% level of significance, the test is significant hence **null hypothesis is rejected** and alternative hypothesis that there is significant difference into management problems and functional area problems faced by different nonfarm business in study area.

ONE-WAY ANNOVA BETWEEN FOUR TYPES OF FUNCTIONAL PROBLEMS FACED BY MICRO ENTREPRENEURS

Following table shows relationship between four types functional problems viz. production, marketing, finance and human resource faced by micro entrepreneurs in sample villages. This relationship is drawn by using One-way Anova.

TABLE: 8 ONE-WAY ANOVA BETWEEN MANAGEMENT PROBLEMS AND FUNCTIONAL PROBLEMS FACED BY MICRO ENTREPRENEURS

ANOVA					
Problems faced by micro entrepreneurs					
	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	44792.451	3	14930.817	948.170	.000
Within Groups	16250.880	1032	15.747		
Total	61043.331	1035			

(Source: Field Data)

Above table shows by using one way Anova the p-value is significant which reveals to reject null hypothesis and accept alternative that there is significant difference into management problems and functional area problems faced by micro entrepreneurs across sample villages.

POST HOC TEST BETWEEN GROUPS OF FOUR TYPES OF FUNCTIONAL PROBLEMS

Following table shows post hoc test between four types of functional problems viz. production, marketing, finance and human resource in order to focus on relationship between different types of functional problems faced by micro entrepreneurs across sample villages.

TABLE: 9 POST HOC TEST BETWEEN GROUPS OF FOUR TYPES OF FUNCTIONAL PROBLEMS

Multiple Comparisons						
Dependent Variable: Problems faced by micro entrepreneurs Tukey HSD						
Groups		Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval	
					Lower Bound	Upper Bound
Production Problems	Marketing Problems	-.452	.349	.566	-1.35	.45
	Finance Problems	9.876*	.349	.000	8.98	10.77
	Human Resource Problems	-8.680*	.349	.000	-9.58	-7.78
Marketing Problems	Production Problems	.452	.349	.566	-.45	1.35
	Finance Problems	10.328*	.349	.000	9.43	11.23
	Human Resource Problems	-8.228*	.349	.000	-9.13	-7.33
Finance Problems	Production Problems	-9.876*	.349	.000	-10.77	-8.98
	Marketing Problems	-10.328*	.349	.000	-11.23	-9.43
	Human Resource Problems	-18.556*	.349	.000	-19.45	-17.66
Human Resource Problems	Production Problems	8.680*	.349	.000	7.78	9.58
	Marketing Problems	8.228*	.349	.000	7.33	9.13
	Finance Problems	18.556*	.349	.000	17.66	19.45

(Source: Field Data)

*The mean difference is significant at the 0.05 level.

It reveals from the above table that there is no statistical significant difference in production and marketing problems whereas there is a statistical significant difference in production and finance and HR problems.

➤ FINDINGS AND CONCLUSION

Micro entrepreneurs opine that management problems and functional problems faced by micro entrepreneurs are different and the nature of problem is dependent upon the type of nonfarm activity which is carried out. Major management problems faced by micro entrepreneurs are various compliances of legal formalities to obtain license for their business which may be due to illiteracy or ignorance, getting feasible land and premises is major problem faced, rural entrepreneurs are lack of technical knowledge which can create a hurdle for the development of rural entrepreneurship. Sample micro entrepreneurs agree to the internal management problems viz., lack of planning, lack of communication, lack of team work. In functional problems, finance problems and production problems are majorly faced by micro entrepreneurs.

According to the most recent economic data, the rural entrepreneur is a critical component for any emerging to developed country. Rural entrepreneurship is one of the most effective tools that NGO's and GO's can use to help people move from a developing to a developed state. Non-urban children who grew up in a socioeconomic environment are the key to a country's recovery from poverty. As a result, any individual or citizen of India is

required to purchase or sell any Indian goods. As a result, less emphasis should be placed on rural integration as well as the growth of each stakeholder's economic standing. The problem is that most of the rural youth do not think of entrepreneurship as the career option. Therefore, the rural youth need to be motivated to take up entrepreneurship as a career, with training and sustaining support systems providing all necessary assistance. There should be efficient regulated market and government should also lend its helping hand in this context.

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