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Research Paper

EFFECT OF GOVERNMENT PROGRAMMES ON ENTREPRENEURSHIP: A STUDY ON NE INDIA WITH SPECIAL REFERENCE TO TRIPURA

Dr. Rajesh Chatterjee¹

¹Assistant Professor, Centre for the Study of Social Exclusion and Inclusive Policy (CSSEIP), Tripura University, Suryamaninagar, Tripura, India

Amit Kr. Deb²

²Research Scholar, Department of Sociology, Tripura University, Suryamaninagar, Tripura, India

ABSTRACT

Entrepreneur is an individual who initiates something new, open new venture, earn profit, and bring change in market economy by finding a new source of raw material, new market, introducing new method of production. Entrepreneur is a risk taker who starts business with minimal requirement and enlarges his venture gradually depending on available opportunities of government. Unemployed youth, irrespective of rural and urban always search new area to do something by own capacity for socio-economic development. Basically rural entrepreneur are not able to avail all government facilities and deprived from such opportunities resulting a low level of income affecting social and economic status. Since independence various Government agencies have been supporting and promoting the rural and urban entrepreneurs through schemes. Government agencies play pivotal role in entrepreneurship development. The agencies have been initiating so many steps like training, awareness, loan distribution, capacity building, and marketing for the development of entrepreneurship. The focus of the study is to find out ongoing schemes of government agencies for rural entrepreneurship development in Tripura. The study finds that, even introduction of multiple schemes for entrepreneurship development no significant changes occurred in the social and economic life of the rural entrepreneurs in the region.

KEY WORDS: Entrepreneur, Entrepreneurship, Rural entrepreneurship, Schemes.

INTRODUCTION

The word entrepreneurship comes from the French word 'entreprendre' which means 'to do something'. Entrepreneurship is the process under uncertain risk situation, which is initiated by an entrepreneur. To introduce new in business (Schupeter, 1934), produce new product, introducing new technology, applying new method in business, identify new source of raw materials in existing market, accept future uncertainty, taking risk, creating job opportunity are central features of entrepreneurship. It has been

established from many research studies that entrepreneurship is important agent for poverty alleviation and played significant role for economic and social development throughout world.

Indian economy is largely influenced by 74% population who lives in rural villages. Most of these people are engaged in agriculture, handloom, handicrafts, forestry, fishery, hatchery and other natural resource based productive activity.

Rural entrepreneurship is the establishment that emerged at village level by entrepreneur in the field



of business engaging all resources including large human resources of villages. In India most of the rural entrepreneurs are engaged in agriculture or allied activities. Rural entrepreneurship is established in rural villages, hence rural entrepreneurship is also known as village industry. The Khadi & Village Industry Commission under Ministry of Micro, Small and Medium Enterprises, Government of India defined – “any industry located in a rural area which produces any goods any service with or without the use of power and in which the fixed capital investment per head of an artisan or a worker does not exceed rupees one lakh or such other sum as may” considered as village industry. All village industries come under the broad category: (i) Agriculture based industry (sugar industry, oil processing from oil seeds, pickles, fruit juice, spices, dairy products); (ii) Forest based industry (wood products, bamboo products, honey, coir, rubber); (iii) Mineral based industry (Cement, stone crushing); (iv) Textile industry (Spinning, weaving, coloring, bleaching); and (v) Engineering and services (agriculture equipments, tractors and pump set repairs).

A wide range of products and services are rendered by new and old rural entrepreneur, which fulfill daily need. Rural industries create huge employment opportunity to rural villagers irrespective of age, gender and caste. According to MSME annual report: 2013-14, total 200.19 lakh micro enterprises are accounted in rural villages which is 55.34% of total working enterprises in India.

Tripura, a North-Eastern Indian state, is geographically isolated, land locked with relatively poor economic condition with educated human resources and plenty of natural resources (Economic Review of Tripura: 2012-13). In order to improve socio-economic status of rural poor villagers and unemployed youth, many schemes have been introduced in India as well in Tripura. The social and economic condition of the unemployed youth is still entrepreneurs unsatisfactory and they are facing numerous problems while doing business which results unable to fulfill basic need from entrepreneurial activity.

LITERATURE REVIEW IN RURAL ENTREPRENEURSHIP

Rural entrepreneurship is a unique creation that not exists in urban area (Wortman, 1990). Earlier most of the business venture was created in urban sector by the industrialist. Today entrepreneurs are establishing their firms in rural areas, which include agricultural activity, tourism, forest industry (Wortman, 1990). The

key factors of success in rural entrepreneurship are skill, innovation, innovative personality, decision making, leadership, ambitiousness, confidence, risk taking attitude, finance, education, information and communication, infrastructure, firm size and stakeholders (Dutta, 2009). In India social norms not permit promotion of entrepreneurship; because, Indian social structure is based on caste system which is major barrier for entrepreneurship development (Kshetri and Nir, 2011). Besides, Indian culture places less value on innovation, improvements and women face additional obstacles in business (Joo, 2011). According to the survey report by Government of India (2008), the Indian entrepreneurs face problems like less flow of information; lack of training, presence of corruptions, complex taxations, problems in getting licenses, lack of labour, scarcity of resources, backward geographical locations, easy access to finance, socio-cultural barriers, competition in market, political interference in business, lack of infrastructure and communication. The barriers of rural entrepreneurship are backward geographical location with less road transportation, high transportation cost, long distance market in remote places to sell their products (Smallbone, 2006).

Oza (1988), in his paper highlighted the development of entrepreneurship by Integrated Entrepreneurship Development Program (EDP), first established in state Gujrat, during 1970s. The EDP is a combined process of behavioral psychology, information of technology, government regulations; provide financial support, government support, strengthen achievement motivation of entrepreneurs, train entrepreneurs for marketing, and assist to select business location. Most of the state in India adopted EDP model for entrepreneurship growth. This model includes pre-training, training and post-training stages. The pre-training model consists with selection of entrepreneurship, motivation, opportunity and management guidance for entrepreneurs. The post-training module includes follow up and assist trained entrepreneurs. The author concluded with the remarks that EDP is a successful instrument for self-income and employment generation in India.

Rajagopal (1999), in his article mentioned that rural women in India are organized through Self help groups (SHGs). These SHGs have received financial and technical support to promote entrepreneurship production and income generation activity. Study reveals that Indian women are engaged in food processing, bee keeping, basketry, weaving, knitting and

garment making activity. The women self employed groups represent a new entrepreneurial culture for rural development. The women self help groups empower rural women in decision making along with economic, social and political participation. The author depicts that promoting SHGs encourages rural women entrepreneurship, increase sense of savings and enhanced employment. In India NGOs are also giving constant effort to empower poor. NGOs like Self Employed Women's Association (SEWA) in Gujrat, operates and women bank; Mysore Rural Area Development Agency (MYRADA) in Bangalore, Kudumbashree in Kerala, Andhra Mahila Sabha in Hyderabad are involved in empowering, skill development, and employment generation of women SHG members. Government of India also initiated empowerment and income program through SHGs like Women and Children in Rural Areas (DWCRA), District Rural Development Agency (DRDA), and in 1992 National Bank for Agriculture and Rural Development (NABARD) launched in this regard.

Sinha (2004), conducted an empirical study with the beneficiary of Prime Minister Rozgar Yojna in Tripura. The beneficiaries were selected who had trained and established entrepreneurship. The objective of this study is to find out the impact of training and technical support by promotional agencies. The list of beneficiaries was collected from District Industries Centre of Tripura. Data has been collected for the study through field survey and interviewing with entrepreneurs. The study reveals that majority of the respondents expressed that Prime Minister Rozgar Yojana training had helped beneficiaries to boost up their confidence level, self awareness, self management skills, and they had gain useful employment. Entrepreneurs also reported about problems faced by them. They have considered marketing as major problem, and also faced problem like - finance, competition, scarcity of raw material, non availability of modern machinery and equipment, delay in disbursement of bank loan, difficulty of getting loan from bank as bank demand mortgage from the entrepreneurs even there is no provision of giving security deposit in the PMRY scheme. Study also reveals that 75-80 percent beneficiaries repaid their loan to the bank and rest 20-25 percent unable to repay loan amount due to inadequate income from business.

Saad (2009), conducted an experimental survey in Bangladesh from the Bangladesh Institute of Development Studies- World Bank during 1991-1999.

The study assess the impact on stakeholders of three leading programs in Bangladesh: Bangladesh Grameen Bank, BRAC (Bangladesh Rural & Advance Committee) and BRDB (Bangladesh Rural Development Board). The survey has been conducted with 1798 households in 87 villages of 29 thanas (sub-districts). The household survey included information about age, educational background, leadership, income from agriculture or self employment, savings, land ownership, amount of borrowing over last four years, consumption, family planning, infrastructure and wages. The study result shows that credit and non credit from different micro-credit bank has impact differently, it also finds that the impact of BRDB has largest non – credit effect, the reason behind this - BRDB initiates more social services that include training, awareness raising, informal education etc. Study result also reveals that the impact of credit from these institutions has long term effect on household sector and women clients are more skilled comparing to male client for effective entrepreneurship.

Kumari (2012): conducted a study with micro-entrepreneurs promoted by SGSY, NGOs, and Kerala State Government (Kudumbashree) Kerala. The entrepreneurs are selected enrolled under these programs and consistently working. For study purpose 480 entrepreneurs are selected from SGSY, 620 from NGOs, 850 from Kudumbashree which represents 2% of total entrepreneur from each category. Both primary and secondary information have been collected and study result shows there is significant positive development after joining under micro-entrepreneurship program, in respect of socio-economic background of entrepreneurs and economic empowerment of women in Kerala.

Mohd (2012), conducted an exploratory and descriptive study which focuses on the demographic factors (Age, marital status, educational level and occupation) and the effect on the various aspects of economic empowerment of Kudumbashree members at Malappuram District in Kerala. The primary data has been collected from 150 women by interviewing along with extensive meeting with different categories of office members under Kudumbashree program. The secondary data collected from the reports of governments and NGOs. A five point Likert scale used to assess the economic empowerment of women ranges from 5- highly increased, 4- increased, 3-moderate, 2- decreased and 1- highly decreased. The study result reveals that Kudumbashree increased social and economical empowerment of women in Kerala.

Hossain (2012), conducted this study in Jaheedpur village of Kusthia District for asseing social impact of microfinance in Bangladesh. The study conducted with the BRAC (Bangladesh Rehabilitaion Assistance Committee) clients. The objective of the study is to identify the socio-economic status of microfinace beneficiaries and the reason for taking help of microfinance. Secondly, to mesure social impact of microfinance operations on livelihood of beneficiaries and third recommend guidelines for better pogram performance. Data has been collected from 208 clinets who invloved for a minimum period not less than three years. Informations such as age, gender, marital status, household size, educational background, family planing, health, nutrition are asked. The study finds 100% BRAC stake holders having sanitary facility after joining BRAC whereas it was 39% before their joinning. Study also reveals that children's education of BRAC stakeholder has significantly improved, whereas health, nutrition and family planning issues are still insignificat.

Hemlatha (2012), assesses the skill of 100 rural women SHG members engaged in small business sector under Kudumbashree program in different parts of Kerela. For this study purpose data has been collected following random sampling method by structured questionnaire. These collected data are analysed by simple statistics like percentage, chi-square test and entrepreneurship development index. The study result shows majority of the respondent's skill and competence has developed after joining in SHGs under Kudumbashree scheme.

It is evident from the above literature survey that government agencies play crucial role in the domain of entrepreneurship development. These agencies have been initiated steps providing training, awareness generation, loan distribution, capacity building, marketing etc. for the development of rural entrepreneurship. In this regard multiple schemes have been launched by union government of India, implementing through multiple departments at national and state level.

RELEVANCE OF THE STUDY

Rural entrepreneurship is backbone of rural development. It alleviates poverty, employ the unemployed and work as change agent of social and economic development irrespective of gender, caste and religion in rural Indian villages. As per data, the estimated current population of India is to be 1.29 billion where 65% of this population is under the age of 35 years. The statistical data of 2012-13 also revealed that 32% of

Indian graduate are unemployed (Sharma, 2016). The government of India had launched various programs and schemes for the development of entrepreneurship in rural areas since 1952 introduction community development program. A remarkable result is observed since pilot phase with change of socio-economic status of rural poor. Here an effort has been made to find out the social and economic status of rural entrepreneurs in Tripura. Secondly, the status of ongoing programmes or schemes in Tripura is searched. In this regard the role of government agencies for rural entrepreneurship development in Tripura is assessed on the rural entrepreneurs of Tripura, and a brief overview has drawn on the approaches of running schemes, ongoing projects, missions, training agencies, financial institutions under government department, those are rendering support to rural entrepreneur's of Tripura.

OBJECTIVES OF THE STUDY

- To find out the schemes and programs running for development of rural entrepreneurship in Tripura.
- To see the effects of such government programmes on socio-economic status of rural entrepreneurs.

METHODOLOGY

Research methodology is a systematic procedure to solve research problem, including all techniques or methods used in search of research objective. The purpose of this study is to find out the role of government agencies for rural entrepreneurship development in Tripura and search the status of ongoing schemes for rural entrepreneurship development in Tripura.

The targeted sample size is 400 considering universe of the sample. Data has been purposive - randomly collected from 400 rural entrepreneurs equally distributed among Dhalai and West Tripura district (200 samples from each district). The first objective has been fulfilled by available secondary data, by interviewing officials of concerned departments i.e. District Industry Corporation (DIC), Department of rural development, Tripura Bamboo Mission (TBM), North-eastern Rural Livelihood Project (NERLP), Tripura JICA project, Directorate of Handloom, Handicrafts & Sericulture, Rubber Producing Society (RPS) and Khadi & Village Industries Corporation (KVIC) office. The departmental Journals, reports, books, websites and basic information about the activity of rural entrepreneurship development in Tripura are also utilized to fulfill first objective. The

second objective is fulfilled by collecting primary data from 400 rural entrepreneurs of Dhalai and West Tripura district, using a structured interview schedule.

FINDINGS OF THE STUDY

A. Functional Schemes for the development of Rural entrepreneurship in Tripura:

Since 1978 with inception of various flagship programmes, the government of India launched multiple schemes for entrepreneurship development; among this Integrated Rural Development Program, Prime Minister's Employment Generation Program (2008), Swarnajayanti Gram Swarozgar Yojna (1999), Rural Livelihood Mission brought momentum for rural micro entrepreneurship growth which has been continuing till date. The prime objective of this scheme is to create employment opportunity through entrepreneurship development in rural villages.

In state Tripura, like others state of India, multiple programmes and schemes are implemented by the state government for poverty eradication and employment generation. Among these a brief overview has exhibited in Table A. 1; on the ongoing functional schemes / program for rural entrepreneurship development in Tripura. This table exhibits functional schemes or programs under the umbrella of Industry and Commerce, Rural development and Forest department of Government of Tripura.

The 4th census data of Micro-Small and Medium Enterprises (MSME), 2014, reveals that there are 2741 numbers units registered under department of industry and commerce, in Tripura. The objective of this department is – promotion of self-employment, create a minimum 2500 number new business enterprise through PMEGP, KVIB; skill development training programme through Entrepreneurship Development Program (EDP).

The Prime Minister Employment Generation Program (PMEGP) is being implemented through the Department of Industry and Commerce, in Tripura. This scheme provides financial support to the entrepreneurs of urban and rural areas. There is a provision of subsidized loan amount in this scheme for urban area 25% of total loan amount and for rural area 35% total loan amount). The District Industry Centers (DIC) of eight districts in Tripura; the Khadi and Village Industry Corporation (KVIC); and the Khadi & Village Industry Board (KVIB) also run the Prime Minister's Employment Generation Program (PMEGP) schemes for the unemployed youth of Tripura.

Swabalamban is a scheme run by state government of Tripura which is completely implemented by the department of rural development, Government of Tripura. Here the borrower contributes minimum 5% of total project cost. In this scheme 30% subsidy of total project cost is provided to male entrepreneur, and 35% subsidy of total project cost is provided in case of female entrepreneur, with maximum ceiling amount up to Rs.65000/- for each person.

The training institutions like Rural Development and Self Employment Training Institute (RUDSETI) was established in 1982, in joint collaboration with Sri Dharmasthala Manunatheshwara. RUDSETI established its branches throughout the country. In every state it is being functional with Rural Development Department, Industry and Commerce Department and other line department. RUDSETI promotes rural entrepreneurship employment, motivate youth for entrepreneurship, generate awareness in rural and urban areas, support youth who has started micro-enterprise. RUDSETI conducts more than sixty various types of free training program for 18-45 years age group of unemployed youth, irrespective of gender, economic status, caste and religion. This institute offers these training in three major sectors. Another training institute like RUDSETI, is - Society for Entrepreneurship Development (SOFED), this agency train the unemployed youth selected for PMEGP loan.

Tripura is rich with unique traditional heritage on producing wide range of handloom products. The third National Handloom Census of India during 2009-10, reported that in Tripura 1, 37, 177 Nos. Handloom weavers are present; out of this only 19,264 Nos. weavers are registered with 42 Nos. clusters in whole state. Report also reveals that, the Manipuri community people are mostly engaged with producing silk sarees with finer count of silk yarn. They used to weave Gamcha, Naga types of Shawl, Silk Sarees, Bed cover, Ladies scarf. The government of Tripura has established directorate of Handloom, Handicrafts and Sericulture for the promotion of this traditional heritage. Various schemes of state and central government are also being implemented by this directorate, regularly for the development of handloom weavers.

Bamboo is another traditionally used product for various domestic and commercial purposes. This state has rich resource of bamboo and Tripura is one of largest among all bamboo producing state in India. The bamboo is used to produce mats, incense sticks, basket, utensils, furniture, idols, interior decoration and others essential

wide range of products. The handicraft products of Tripura consider as one of best quality product in India and these are being exported to foreign countries. In Tripura about 7800 bamboo based artisans are registered through 19 clusters in state during financial year 2014-15. The Tripura Bamboo Mission (TBM) is dedicated agency for the development of bamboo and cane based entrepreneurs in Tripura. This agency conducts training for the artisans or craftsman for the promotion of bamboo based rural entrepreneurship in the state.

The Ministry of Skill Development and Entrepreneurship, Government of India, launched national skill mission on July 2015. The objective of this skill mission is to empower the youth through training and develop their skill in different business sector. Under the department of Industry and Commerce, Government of Tripura, established directorate of skill development to implement national skill mission. The two major focus of this mission is to fulfill the need of local, national, international job market and encourage students for self-employment and entrepreneurship. In financial year 2015-16, this department has trained 37068 persons, employed 1355 persons, and 22732 persons are self employed after training. This department imparts training on animal husbandry, banking, financial, insurance, construction, electrical, fisheries, forest, food processing, handicrafts, handloom, information technology, refrigeration and air conditioning, rubber, security, soft toys, sericulture, tourism and travel agency.

The impact of rural entrepreneurship development department is crucial. The department of rural development has been set up under the umbrella of Ministry of Rural Development, Government of India with objective of holistic development of rural villages in Tripura. The vision and mission of this department is sustainable development, poverty eradication, increase livelihood opportunity, employment generation, capacity building, social, and economic empowerment of women of rural villages.

The major project in Tripura for livelihood promotion is functional by the funding of the World Bank and Ministry of Development of North Eastern Region (DONER). This project is being implemented in the guidance of Department of Rural Development, government of Tripura. Here, rural poor especially women are united in self help groups, clusters and federations for improvement of their livelihood and income generation activity. The second major livelihood and income generation programme in Tripura, is Tripura rural livelihood mission (TRLM), which is directly implemented and monitored by the department of rural development, government of Tripura.

The Indo-German Development Corporation (IGDC) is functional to render financial and other technical support required for entrepreneurship development of the rural poor especially women. Formation of self help groups (SHGs) and federations is major activity of these projects. The objective of this project is to improve the condition of natural resources for sustainable livelihood generation of forest dependent communities: shifting cultivators, landless tribal communities who are deprived from feasible sources of income. This project area has covered 70 villages of North Tripura and Dhalai districts with 28000 families.

Tripura Forest Department, government of Tripura in joint collaboration of Japan Bank for International Cooperation which called Japan International Cooperation Agency (JICA) launched afforestation and poverty alleviation project for eight years in the financial years 2007-08, however this project has been extended up to 2017. This project area covering seven districts North, Unakoti, Khowai, West, Shipahijala, Gomati and South district of Tripura. The project is implemented its activities through formation of 456 Joint Forest Management Committees (JFMC). Along with afforestation this project envisages poverty alleviation and income generation activity through Self Help Groups (SHGs). In this project 1477 SHGs are formed and 1777 microenterprises are taken up as part of sustainable livelihood generation.

Table A. 1

Department	Schemes/Project/Mission	Total no. of beneficiaries
Department of Industry and Commerce	DIC, PMEGP, SOFED, KVIC RUDSETI	7322
	Handloom	19264
	Handicrafts and TBM	7800
	Swabalamban	10127
Rural Development Department	TRLM	1520
	NERLP	36770
Forest Department	JICA	1777
	IGDC	2436
TOTAL:		87016
<i>Source: As per Tripura economic review (2012-13)(2014-15), website and office record.</i>		

B. Scheme wise distribution of Sample:

The Status of ongoing rural entrepreneurship development schemes availed by the rural entrepreneurs of Tripura are mentioned in Table B. 1. It is found that 83 numbers (20.80%) entrepreneurs are availing PMEGP schemes under Department of Industry and Commerce, Government of Tripura; 15 nos. entrepreneurs are availing rubber scheme run by rubber board, 49 nos. (12.20%) entrepreneurs availing schemes run by Ministry of DoNER, *i.e.*,

NERLP; 27 nos. (6.80%) entrepreneurs are availing National rural livelihood mission scheme that becomes Tripura Rural Livelihood Mission (TRLM) run by the department of rural development, government of Tripura. And it is most significant that 226 numbers rural entrepreneurs which 56.50 percent among all entrepreneurs are unregistered. Data also exhibits that more than entrepreneurs (56.50%) are not registered with any scheme.

Table: B.1:

Status of ongoing rural entrepreneurship development schemes in Tripura			
	Frequency	Percent	Cumulative percent
Department of Industry and Commerce	83	20.8	20.8
Rubber plantation	15	3.8	24.5
NERLP	49	12.2	36.8
TRLM	27	6.8	43.5
No Scheme	226	56.5	100.0
Total	400	100.0	
<i>Source: Field survey data, 2017</i>			

B.2. Socio-economic status of rural entrepreneurs: The socio-economic status is considered in respect of sex, age, religion, caste, demographic distribution, economic status, educational qualification, marital status and family type of rural entrepreneurs in Tripura. Entrepreneur's social and economic status plays crucial role for entrepreneurship 209 Female entrepreneurs who represent 52.2 percent of total entrepreneurs.

development and sometimes entrepreneurship change the socio-economic status of entrepreneur vice-versa. Here in the following tables the social and economic status of rural entrepreneurs mentioned.

- **Sex of entrepreneur:** The frequency of total male entrepreneur in this study is 191 which is 47.80 percent of all sample entrepreneurs and

Table: B. 2. 2

Sex of Entrepreneur					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Male	191	47.8	47.8	47.8
	Female	209	52.2	52.2	100.0
	Total	400	100.0	100.0	

Source: Field survey data, 2017

- **Age of entrepreneur:** The age distribution of rural entrepreneurs are : 75 numbers (18.8%) entrepreneurs are found in age group of 20-30 years, 152 numbers (38%) entrepreneur under the age 30-40 years, 112 numbers (28%) entrepreneurs are in age of 40-50 years, 36 numbers (9%) entrepreneur under age of 50-60 years and 25 numbers (6%) entrepreneurs are in the age group of 60 above 60 year. Hence total 400 (100%) rural entrepreneurs covered in this study.

Table: B. 2. 3

Age of Entrepreneur					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	20-30 Year	75	18.8	18.8	18.8
	30-40 Year	152	38.0	38.0	56.8
	40-50 Year	112	28.0	28.0	84.8
	50-60 Year	36	9.0	9.0	93.8
	60-Above 60 Year	25	6.2	6.2	100.0
	Total	400	100.0	100.0	

Source: Field survey data, 2017

- **Religion of entrepreneur:** The rural entrepreneurs belong from multiple religions. The data is showing that out of total 400 (100%) sample rural entrepreneurs 387 numbers (96.8%) entrepreneurs are Hindu, 7 numbers (1.8%) people are Muslim, 4 numbers (1%) are Christian and 2 numbers (0.5%) are from Boudhist religion.

Table: B. 2. 4

Religion of Entrepreneur					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Hindu	387	96.8	96.8	96.8
	Muslim	7	1.8	1.8	98.5
	Christian	4	1.0	1.0	99.5
	Boudhist	2	.5	.5	100.0
	Total	400	100.0	100.0	

Source: Field survey data, 2017

- **Caste of rural entrepreneur:** It is found from the field survey that 63 numbers (15.80%) rural entrepreneurs are general, 139 numbers (34.80%) are scheduled caste, 47 numbers (11.80%) entrepreneurs are scheduled tribe, 145 numbers (36%) are OBC and 6 numbers (1.50%) are belonging from religious minority. The significant findings of this survey is 36 percent entrepreneurs are from OBC, 34.80 percent are from schedule caste and 1.50 percent entrepreneurs belong from religious minority, which is lowest among all castes.

Table: B. 2. 5

Caste of Entrepreneurship					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	General	63	15.8	15.8	15.8
	Schedule Caste	139	34.8	34.8	50.5
	Schedule Tribe	47	11.8	11.8	62.2
	OBC	145	36.2	36.2	98.5
	Religious Minority	6	1.5	1.5	100.0
	Total	400	100.0	100.0	

Source: Field survey data, 2017

- Family type of rural entrepreneurs: The following table stands for the family type of rural entrepreneurs of Tripura, which exhibits 315 numbers (78.8%) rural entrepreneurs belonging from joint family

and 85 numbers (21.2%) entrepreneurs are belonging from nuclear family. Here, it is significant that, most of the rural entrepreneurs belong from joint family.

Table: B. 2. 6

Family Type					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Joint Family	315	78.8	78.8	78.8
	Nuclear Family	85	21.2	21.2	100.0
	Total	400	100.0	100.0	

Source: Field survey data, 2017

- Economic profile of rural entrepreneurs:

The economic status of rural entrepreneurs finds that 164 numbers (41%) rural entrepreneurs are living

under Below Poverty Line (BPL) and 236 numbers (59%) entrepreneurs are living under Above Poverty Line (APL) category.

Table: B. 2. 7

Economic Status					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Below Poverty Line (BPL)	164	41.0	41.0	41.0
	Above Poverty Line (APL)	236	59.0	59.0	100.0
	Total	400	100.0	100.0	

Source: Field survey data, 2017

- Educational qualification of rural entrepreneurs:

This survey found that 64 numbers (16%) entrepreneurs are illiterate, 116 (29%) entrepreneurs have studied up to primary level, 183 numbers (45%) entrepreneurs have studied up to secondary level, 25 numbers (6.2%) have studied up to higher secondary

level, 11 numbers (2.8%) are studied up to graduate level and only 1 numbers (0.2%) have studied above graduation level. The highest number of entrepreneur's educational qualification level is up to secondary level.

Table: B. 2. 8

Educational Qualification					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Illiterate	64	16.0	16.0	16.0
	Up to primary level	116	29.0	29.0	45.0
	Up to Secondary Level	183	45.8	45.8	90.8
	Up to Higher Secondary Level	25	6.2	6.2	97.0
	Graduation	11	2.8	2.8	99.8
	Above Graduation	1	.2	.2	100.0
	Total	400	100.0	100.0	

Source: Field survey data, 2017

- **Marital status of rural entrepreneurs:** The marital status of rural entrepreneurs found that, 350 numbers (87.5%) rural entrepreneur is married, 34 numbers (8.5%) entrepreneurs are not married and 16 numbers (4%) women entrepreneurs are widow.

Table: B. 2. 8

Entrepreneur's Marital Status					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Married	350	87.5	87.5	87.5
	Unmarried	34	8.5	8.5	96.0
	Widow	16	4.0	4.0	100.0
	Total	400	100.0	100.0	

Source: Field survey data, 2017

- **Monthly income from entrepreneurial activity:-** Entrepreneurships are established gain profit from their business activity and earn money for their livelihood. Here an effort has made to calculate monthly income from profit of entrepreneur. In this respect monthly income fixed for this study ranges from Rs.500-3000, Rs.3000-5000, Rs.5000-10000, Rs.10000-15000, Rs. 15000-20000 and Above Rs. 20000. The survey found that monthly income of 113 numbers (28.20%) rural entrepreneurs is Rs.500-3000; 126 numbers (31.50%) entrepreneurs monthly income is Rs.3000-5000; 104 numbers (26%) entrepreneurs monthly income Rs.5000-10000; 28 numbers (7.0%) entrepreneurs income is Rs.10000-15000; 14 numbers (3.50%) entrepreneurs monthly income Rs.15000-20000; and 15 numbers (3.80%) entrepreneurs monthly income is Above Rs. 20000.

Table: B. 2. 10

Monthly Income					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Rs.500-3000	113	28.2	28.2	28.2
	Rs.3000-5500	126	31.5	31.5	59.8
	Rs.5500-8000	104	26.0	26.0	85.8
	Rs.8000-10500	28	7.0	7.0	92.8
	Rs.10500-13000	14	3.5	3.5	96.2
	Above 13000	15	3.8	3.8	100.0
Total		400	100.0	100.0	

Source: Field survey data, 2017

DISCUSSIONS

Entrepreneur is the person of innovative idea and extraordinary personality who establishes his / her venture with profit making attitude. The entrepreneurs initiate entrepreneurship and considering the terminology: entrepreneurship is the venture or establishment that initiated by the entrepreneur who is a person of innovative concept. As per the MSME

annual report 2013-14, in India 200.19 lakh microenterprises are accounted in rural villages and the contribution of rural enterprises is remarkable which fulfilling our need with essential household products.

In India after launching community development programme in 1952, multiple programmes / schemes launched for socio-economic development of

poor and unemployed youth. In this regard the remarkable step taken in 1978 with launching of Integrated Rural Development Programme (IRDP), prioritizing holistic development for rural villages. IRDP (1978) has been restructured and included many schemes like DWCRA (Development of Women & Children in Rural Areas, 1983), SITRA (Supply of improved tool kits to rural artisans, 1992), TRYSEM (Training of the Rural Youth in Self Employment, 1979), SGSY (Swarnajayanti Gram Swarozgar Yojana, 1999), DRDA (District Rural Development Agency), and NRLM (National Rural Livelihood Mission, 2011). The Ministry of Micro Small and Medium Enterprises (MSME), Government of India, launched Prime Minister's Rojgar Yojana (PMRY) and Rural Employment Generation Program (REGP) for employment generation in country. These two programmes merged into Prime Minister's Employment Generation Program (PMEGP) in 2007, and became popular.

In Tripura under the industry and commerce department, government of Tripura - PMEGP, and Swabalamban schemes are implemented through district industry centre (DIC), Khadi and Village Industry Corporation (KVIC) and rural development self employment training institute (RUDSETI). The handloom, handicrafts and sericulture department are also rendering support for entrepreneurship promotion and employment generation by conducting need based training and providing financial support to the rural artisans of Tripura. The Rural development department of government of Tripura is implementing and monitoring Tripura Rural Livelihood Mission (TRLM) and North East Rural Livelihood Mission (NERLP) which are two ongoing major SHG based schemes in Tripura. And the department of forest, government of Tripura is implementing forest based livelihood generation programmes, these are: Japan International Corporation Agency (JICA) and Indo-German Corporation (IGDC), through project mode.

The study result shows that among all 400 sample 56.5% rural entrepreneurs are not with under any ongoing schemes in Tripura. Therefore, these rural entrepreneurs have never supported by any government schemes in Tripura, for promotion or development of their entrepreneurship, besides the study results also depicts that 20.8% rural entrepreneurs are registered with Industry and Commerce Department, Government of Tripura, which is highest among all schemes or programmes.

The major findings of this are that 52.20% rural entrepreneurs are female, 38% rural entrepreneurs belong from 30-40 age groups and in second 28% rural entrepreneurs belong from 40-50 years age group. The religion of 96.80% entrepreneurs is Hinduism, and 34.8% entrepreneurs belong from schedule caste which is highest among in respective categories. The second highest numbers entrepreneurs belong from schedule tribes (36.20%). Study also reveals that 78.80% entrepreneur's family members belong from Joint family. And 59% rural entrepreneurs are belonging from Below Poverty Line (BPL) family. The educational qualification of 45.80% rural entrepreneurs is up to secondary level which is highest. The marital status of the entrepreneurs found that 87.50% are married. The monthly income of 31.5% rural entrepreneurs mentioned their monthly income is Rs.3000-5000.

CONCLUSION AND SUGGESTIONS

Multiple schemes have been launched by the state and central government for the development and growth of rural entrepreneurship in India since 1952. But rebuff significant changes observed in the socio-economic life of rural entrepreneurs in Tripura. In spite of various entrepreneurship development programmes and initiatives, a large number of entrepreneurs are still uncovered and not registered with any government scheme till date. In this study it is also observed that rural entrepreneur's monthly income is very low, which is very poor to maintain a minimal life standard. The study indicates that wide spread awareness generation programme along with good monitoring of the line departments can help the rural entrepreneurs and to achieve this objective use of information and technology can play central role. Convergence of various line departments related to entrepreneurship can change the socio-economic status of rural entrepreneur.

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