

Challenges and Opportunities of Agri Based Rural Entrepreneurs in Sivaganga District

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Abstract: *The present study aims to assess the challenges and opportunities of agri based rural entrepreneurs. Few studies provide granular data on demographic variables and their correlation with specific challenges such as finance access, market linkages, and climate risks. Moreover, integrated framework that combine socio-economic technological, and environmental dimensions are lacking. The objectives of the study included To identify the various challenges faced by Agri based rural entrepreneurs. To explore the opportunities available for Agri based rural entrepreneurs. This sample size consists of 120 respondents selected from the Rural area. This selection of sample respondents is based on Purposive Sampling method. Both primary and secondary data sources were utilized. The study employed statistical tools such as percentage analysis, chi-square tests. Weighted average ranking. The study concludes that while government schemes and institutional support have positively contributed to entrepreneurial development in Tamil Nadu, there is a need for more inclusive outreach, streamlined processes, and tailored support services. Strengthening public-private partnerships and enhancing digital dissemination of information can further bridge the existing gaps and foster a more robust entrepreneurial ecosystem.*

Keywords: Agri-based Entrepreneurship, Rural Entrepreneurs, Challenges and Opportunities, Rural Development, Entrepreneurial Ecosystem.

INTRODUCTION

Agriculture continues to be the backbone of rural India, supporting nearly 50 to 70% of the rural population and contributing significantly to employment and food security (Trivedi, 2024). With growing attention toward sustainable development, agri-based rural entrepreneurship has emerged as a crucial mechanism for transforming rural economies through innovation, value addition, and local employment generation. Rural entrepreneurs not only engage in traditional farming but also diversity into sectors such as organic farming, agro-processing, daily and agri-tourism, thereby contributing to inclusive economic development. However, despite their potential, agri-based rural entrepreneurs face numerous barriers such as poor access to finance, lack of technological awareness, limited market linkage, and infrastructure inadequacies. These challenges often limit scalability and productivity, stalling the socio-economic upliftment of rural regions. As highlighted by (Verma, 2021) the success of rural entrepreneurship hinges on addressing these structural and institutional barriers while simultaneous leveraging emerging opportunities of agri-based rural entrepreneurs specifically in Sivaganga District, with a view to providing empirical insights into the dynamics affecting rural enterprise sustainability in this context.

REVIEW OF LITERATURE

A Literature review serves as the foundational framework for any research study, helping to establish the existing state of knowledge, identify research gaps, and frame the objectives of the current investigation. This review draws from a wide array of sources focusing on Agri-Based rural entrepreneurship, its challenges, and development opportunities, with particular attention to the Indian and global economy.

Thematic Insight from previous Studies

Entrepreneurial Impact on Agriculture

(Satish, 2015) Emphasized the role of agri-entrepreneurship as a necessity, particular during economic crises, to improve productivity and profitability in the sectors. (Liska, 2015) In the Indonesia context identified regulatory issues, capital limitations, and low interest in agricultural entrepreneurship as major deterrents.

Demographic and Behavioral Influences

(G. Shivacharan, 2015) demonstrated a significant relationship between age, training, education, and entrepreneurial behavior among rural agri-entrepreneurial in Andhra Pradesh. (B. Verma, 2015) focused on rural women entrepreneurs, identifying skill development barriers and literacy gaps as critical concerns.

Women in rural enterprises

(Gautam, 2016) highlighted the significance of

woman entrepreneurship in rural economic transformation, stressing the need for government support, training, and social empowerment.

Challenges in Infrastructure and Market Access

(Jyoti, 2018) discussed deficiencies in transport, power, water, supply, and product marketing that act as major roadblocks to rural business success.

Socio-Economic Transformation through Rural Entrepreneurship

(Mishra, 2017) (Velmurugan, 2018) illustrated how rural entrepreneurship drives employment and community empowerment, but is hampered by socio-culture resistance and institution barriers.

Technological and Innovation Aspect

(Dhewanto, 2020) Proposed a collaborative model involving stakeholder to ensure the sustainable functioning of rural business units (BUMDs) through participatory planning and innovation. (A. Verma, 2021) underscored the need for technological dissemination to younger entrepreneurs through agri-education and innovation ecosystem.

Policy and institutional Support

(Singh, 2022) explored that Indian startup and agri-enterprises ecosystems suffer from bureaucratic delays and lack of mentoring, suggesting streamlined policies and business incubators as a way forward.

Modern opportunities in Agri-Entrepreneurship

(Gowda, 2024) explored reasons for discontinuation of rural startups and suggested that market misalignment and lack of mentorship were recurring themes.

(Kademani, n.d.) profiled institutions support agri-entrepreneurs, revealing gaps in funding and intellectual property support despite strong branding and incubation services.

RESEARCH GAP

While substantial work has been conducted on rural entrepreneurship in India and globally, Region-specific studies, especially focusing on micro-level geographic like sivaganga district, remain sparse. Few studies provide granular data on demographic variables and their correlation with specific challenges such as finance access, market linkages, and climate risks. Moreover, integrated framework that combine socio-economic technological, and environmental dimensions are lacking.

OBJECTIVE

- ♦ To study the socio- economic profile of the respondents in the sivaganga districts
- ♦ To identify the various challenges faced by Agri based rural entrepreneurs sivaganga districts
- ♦ To explore the opportunities available for Agri based rural entrepreneurs sivaganga districts

METHODOLOGY

This sample size consists of 120 respondents selected from the Rural area. This selection of sample respondents is based on Purposive Sampling method.

Sampling techniques

An Interview Schedule Was Constructed and Divided into Three Parts, First Part of the Interview Schedule Consists

of Socio-Economic Profile of the respondents that is name, Age, Gender, Educational Qualification, Marital Status, family Income, Area of living, Number of family member, business sector, business experience. In the Second Part deals with challenges faced by the Agri based entrepreneurs. In this third part deals with opportunities available for Agri based entrepreneurs.

DATA COLLECTION

The present study consists of both primary sources and secondary sources. The primary data have been collected from challenges and opportunities of Agri based rural entrepreneurs through interview schedules. Secondary data was collected from various journals books reports website and thesis. Tools for analysis: Percentage analysis, Chi-square Weighted Average Ranking.

DATA ANALYSIS & RESULT

Table 1: Demographic Characteristics of Respondents

Variable	Parameters	Frequency (n)	Percentage (%)
Age	20-25	53	44.2%
	25-30	32	26.7%
	30-35	24	20.0%
	Above 35	11	9.16%
	Total	120	100
Gender	Male	94	78.3%
	Female	26	21.6%
	Total	120	100
Education Level	Matriculation	23	19.1%
	High School	30	25%
	Diploma	13	10.8%
	Graduate	54	45%
	Total	120	100
Business profile			
Area of Business	Rural	81	67.5%
	Urban	32	26.7%
	Semi-Urban	7	5.83%
	Total	120	100
Business Sector	Organic Farming	56	46.7%
	Dairy Farming	39	32.5%
	Poultry Farming	12	10.0%
	Herbal	10	8.3%
	Sericulture	3	2.5%
	Total	120	100
Business experience	Blow 3 Years	54	45.0%
	3-6 years	52	43.3%
	6-10 years	9	7.5%
	Above 10 years	5	4.16%
	Total	120	100.0

Source: Primary Data

The socio-economic profile of the respondents indicates a youthful demographic, with the majority aged between 20-25 years (44.2%) followed by 25-30 years (26.7%), reflecting a predominantly young entrepreneurial population. Gender distribution is relatively balanced, with 78.3% male and 21.6% females' participants. In term of education, a significant portion are well-qualified, with 45 % holding graduate degrees, indicating a strong educational foundation among rural entrepreneurs. Regarding's income, most respondents earn between 15000-20000 monthly (40.8%), while 35% earn blow 15000, suggesting moderate to low-incoming levels, which may income levels, which may influence their entrepreneurial capacity and access to resources.

The business profile of the respondents reveals that a majority operate in rural areas (67.5%), emphasizing the focus on grassroots entrepreneurship. The dominant business sectors is organic farming (46.7%), followed by dairy farming highlighting a strong engagement with sustainable and agriculture-based enterprises. Other sectors like poultry farming (10%) herbal products (8.3%), and sericulture (2.5) % are also represented, albeit to a lesser extent. In terms of experience, most entrepreneurs are relatively new to business, with 45% having less than 3 years and years and 43.3% between 3 to 6 years of experience, indicating a growing but still maturing entrepreneurial base.

Gender and Challenges Faced by Agri-Based Rural Entrepreneurs

H_0 : There is no significant association between gender and Challenges Faced by Agri-Based Rural Entrepreneurs

S.No	Variables	Calculated value	Df	Sig	Result
1	Financial Problem	6.512 ^a	3	.003	(p<0.05)
2	Limited Access to Capital	6.412 ^a	3	.003	(p<0.05)
3	Limited Access to Raw Material	5.063 ^a	3	.167	(p>0.05)
4	Low Connection with Financial Institution	12.426 ^a	3	.014	(p<0.05)
5	Seasonality of Product and Services	4.030 ^a	3	.258	(p>0.05)
6	Lack of New Technology Skill	1.845 ^a	3	.764	(p>0.05)
7	Lack of Infrastructure	5.778 ^a	3	.216	(p>0.05)
8	Lack of Mentorship and Support Network	6.582 ^a	3	.160	(p>0.05)
9	Lack of Awareness	1.880 ^a	3	.758	(p>0.05)
10	Lack of Family Support	3.970 ^a	3	.002	(p<0.05)
11	Unpredictable Climate Conditions	6.181 ^a	3	.186	(p>0.05)
12	Lack of Transport Facilities	4.634 ^a	3	.327	(p>0.05)
13	Lack of Creativity	2.964 ^a	3	.564	(p>0.05)
14	Strengthening Local Community support	6.724 ^a	3	.151	(p>0.05)
15	Low Awareness of Sales Promotion Strategies	6.914 ^a	3	.141	(p>0.05)
16	Limited Access to Government Schemes	1.957 ^a	3	.744	(p>0.05)
17	Limited Market Resources	3.114 ^a	3	.374	(p>0.05)
18	Lack of Skilled Labour	13.595 ^a	3	.009	(p<0.05)
19	Lack of Awareness Environmental Laws	3.392 ^a	3	.335	(p>0.05)
20	Lack of Middleman	1.877 ^a	3	.758	(p>0.05)

The statistical analysis of the challenges faced by agri-based rural entrepreneurs revealed that five variable showed significant associations (p<0.05), confirming that these factors different notable across groups and support the research hypothesis. These significant challenges include financial problems (p=0.003), limited access to capital (p=0.003), low connection with financial institution (p=0.014), lack of family support (p=0.002), and lack of skilled labor (p=0.009). these findings indicate that economic constraints, weak institution linkages, inadequate family encouragement, and human resource limitations are the most prominent and statistically support challenges affecting the sustainability and growth of rural agri-entrepreneurship. Therefore, the hypothesis that certain challenges significantly impact rural entrepreneurs is accepted for these variables.

Age and Challenges Faced by Agri-Based Rural Entrepreneurs

H_0 : There is no significant association between Age and Challenges Faced by Agri-Based Rural Entrepreneurs

S.No	Variables	Calculated value	Df	Sg	Result
1	Financial Problem	6.404 ^a	3	.000	(p<0.05)
2	Limited Access to Capital	9.209 ^a	3	.004	(p<0.05)
3	Limited Access to Raw Material	11.984 ^a	3	.003	(p<0.05)
4	Low Connection with Financial Institution	21.936 ^a	3	.088	(p<0.05)
5	Seasonality of Product and Services	9.236 ^a	3	.416	(p>0.05)
6	Lack of New Technology Skill	11.623 ^a	3	.476	(p>0.05)
7	Lack of Infrastructure	9.849 ^a	3	.630	(p>0.05)
8	Lack of Mentorship and Support Network	9.272 ^a	3	.004	(p<0.05)
9	Lack of Awareness	10.915 ^a	3	.536	(p>0.05)
10	Lack of Family Support	19.458 ^a	3	.078	(p<0.05)
11	Unpredictable Climate Conditions	23.529 ^a	3	.024	(p>0.05)
12	Lack of Transport Facilities	8.149 ^a	3	.774	(p>0.05)
13	Lack of Creativity	13.200 ^a	3	.355	(p>0.05)
14	Strengthening Local Community support	16.218 ^a	3	.181	(p>0.05)
15	Low Awareness of Sales Promotion Strategies	10.303 ^a	3	.589	(p>0.05)
16	Limited Access to Government Schemes	15.080 ^a	3	.240	(p>0.05)
17	Limited Market Resources	13.431 ^a	3	.144	(p>0.05)
18	Lack of Skilled Labour	13.571 ^a	3	.003	(p<0.05)
19	Lack of Awareness Environmental Laws	7.989 ^a	3	.535	(p>0.05)
20	Lack of Middleman	8.211 ^a	3	.768	(p>0.05)

The updated statistical analysis indicates that seven variables have a statistically significant association (p<0.05), thereby supporting the research hypothesis that these factors significantly impact agri-based rural entrepreneurs. These variables include financial problems (p = 0.000), limited access to capital (p = 0.004), limited access to raw material (p = 0.003), low connection with financial institutions (p = 0.038), lack of mentorship and support network (p = 0.004), lack of family support (p = 0.078), and lack of skilled labor (p = 0.003). these findings support the hypothesis, confirming that these are significant challenges faced by agri-based rural entrepreneurs. The remaining variables had p-value greater than 0.05, indicating no statistically significant impact, and thus the hypothesis is rejected for those factors.

Education Qualification and Challenges Faced by Agri-Based Rural Entrepreneurs

H_0 : There is no significant association between Education Qualification and Challenges Faced by Agri-Based Rural Entrepreneurs

S.No	Variables	Calculated value	Df	Sg	Result
1	Financial Problem	12.585 ^a	3	.182	(p>0.05)
2	Limited Access to Capital	17.304 ^a	3	.139	(p>0.05)
3	Limited Access to Raw Material	13.044 ^a	3	.161	(p>0.05)
4	Low Connection with Financial Institution	18.284 ^a	3	.107	(p>0.05)
5	Seasonality of Product and Services	16.657 ^a	3	.054	(p<0.05)
6	Lack of New Technology Skill	18.038 ^a	3	.031	(p<0.05)
7	Lack of Infrastructure	7.526 ^a	3	.821	(p>0.05)
8	Lack of Mentorship and Support Network	18.103 ^a	3	.113	(p>0.05)
9	Lack of Awareness	7.725 ^a	3	.806	(p>0.05)
10	Lack of Family Support	12.110 ^a	3	.437	(p>0.05)
11	Unpredictable Climate Conditions	8.461 ^a	3	.748	(p>0.05)
12	Lack of Transport Facilities	20.735 ^a	3	.054	(p>0.05)
13	Lack of Creativity	12.830 ^a	3	.001	(p<0.05)
14	Strengthening Local Community support	19.911 ^a	3	.069	(p>0.05)
15	Low Awareness of Sales Promotion Strategies	12.731 ^a	3	.389	(p>0.05)
16	Limited Access to Government Schemes	18.256 ^a	3	.108	(p>0.05)
17	Limited Market Resources	17.392 ^a	3	.043	(p>0.05)
18	Lack of Skilled Labour	45.571 ^a	3	.000	(p<0.05)
19	Lack of Awareness Environmental Laws	18.093 ^a	3	.109	(p>0.05)
20	Lack of Middleman	19.317 ^a	3	.215	(p>0.05)

Based on the hypothesis testing, three variables were found to be statistically significant ($p < 0.05$): Seasonality of Product and Services, Lack of New Technology Skill, and Lack of Skilled Labour. This means these factors significantly affect agri-based rural entrepreneurs. Therefore, the hypothesis is accepted for these three challenges, indicating that they are real and impactful problems faced by rural entrepreneurs. For the remaining variables, the hypothesis is rejected as they were not statistically significant.

Opportunities Available for Agri Based Entrepreneurs

S.NO	Variables	Weighted Average Rank									
		Weight					Total Weighted Score	Std. Deviation	Variance	Mean Score	Rank
		SA	A	N	DA	SDA					
1	Rural Entrepreneurs Receive Strong Support and Encouragement	24	64	22	8	2	460	0.926	0.857	3.833	VI
2	Government Initiatives for Rural Development	34	51	26	5	4	466	0.907	0.822	3.883	III
3	Digital Opportunities Improve the Efficiency and Contribute to the Sustainable Agriculture Development.	25	63	27	2	3	465	0.832	0.692	3.875	IV
4	Creation of New Ideas in Education and Health Care	20	56	30	9	5	437	0.875	0.766	3.641	XVI
5	Market Access and Promote Exports by Developing Agri-Entrepreneurs	30	42	34	7	7	441	0.814	0.662	3.675	XIV
6	India's Mudra Schemes (Loan Provide)	32	61	20	4	3	475	0.829	0.688	3.958	I
7	Infrastructure Facilities Development	37	39	22	14	8	443	0.975	0.951	3.691	III
8	Provide Educational Workshops and Seminars to Enhance Skills.	27	52	29	5	7	447	0.822	0.675	3.725	XI
9	Government Agencies are able to Supply the Information Necessary to Identify and Develop Agri-based Entrepreneurship	33	50	20	8	9	450	0.854	0.729	3.75	IX
10	Improved Technology Grants and Funds for Support Technological Advancements.	31	50	30	7	2	461	0.907	0.822	3.841	V
11	Agri-based Rural Entrepreneurs Offering Consulting, Farm Management, or Soil Testing Services	27	55	30	5	3	458	0.938	0.879	3.816	VII
12	Provides a Sustainable Source of Energy, Reduces Waste, and Creates Additional Income Streams. Lack of proper agricultural infrastructure for storage and distribution.	18	60	30	7	5	439	0.81	0.655	3.658	XV
13	Various Government Schemes and non-governmental Organizations (NGOs) Offer Financial Support, Technical Training, and Resources to Boost Agri-based Entrepreneurship.	36	56	18	6	4	474	1	1	3.95	II
14	Online Platforms have Opened up New Sales Opportunities for my Products.	29	43	22	15	11	424	0.856	0.733	3.5333	XVIII
15	Agricultural Insurance Options that Reduce the Financial Risk to my Business.	36	44	22	6	12	446	0.804	0.646	3.716	XII
16	Collecting and Re-cycling Plastic Waste from Farms for Another Fertilizer (e.g., Irrigation Pipes, Packaging).	28	36	19	20	17	398	0.886	0.784	3.316	XX
17	Access to Agricultural Research and Development has Improved the Quality of my Products.	32	35	24	18	11	419	0.761	0.579	3.491	XIX
18	Setting up Community Supported Agriculture (CSA) Programs where Consumers Pre-purchase Farm Produce.	38	42	23	9	8	453	0.879	0.773	3.775	VIII
19	Create a Factory to Produce Fertilizers, Pesticides, and Herbicides that can be sold to other Local Farmers, Supporting their Crop Production.	26	51	23	12	8	435	0.771	0.595	3.625	XVII
20	Established a Dairy Plant to Process Milk into Products such as Cheese, Butter, Yogurt, and Ice cream, Catering to Local or Regional Markets.	39	41	21	8	11	449	0.835	0.697	3.741	X

Source: Primary Data

The weighted average ranking analysis reveals key insights into the perceptions of rural entrepreneurship regarding supportive factors for agri-based entrepreneurship. The top-ranked initiative is India's Mudra Schemes (means score = 3.958, Rank I), highlighting its role in providing financial assistant to rural businesses. This is closely followed by government schemes and NGO offering financial and technological and technical support (mean score = 3.950, Rank II), and government initiatives for rural development (mean score 3.883 Rank III), emphasizing the importance of public and institutional backing in fostering entrepreneurship. Digital opportunities (Rank IV) and access to technological grants (Rank V) also rank highly, showcasing the growing relevance of technology in rural development. Other well-perceived areas include support from local entrepreneurs, consulting services, and community- support agriculture programs, indicating a positive reception of collaborative and innovative agriculture practices.

On other hand, the lowest ranked factors include collecting and recycling plastic waste (mean= 3.316, Rank XIX), suggesting that these areas may need more awareness or effectiveness. Similarly, online platforms for sales (Rank XVIII) and factors production initiatives (Rank XVII) are less favored, possibly due to limited access, infrastructure, or knowledge.

DISCUSSION

The present study aimed to analyze the challenges and determinants influencing the growth of agri-startups in Tamil Nadu. Based on the primary data collection through a structured questionnaire. And analyze using descriptive statistics and inferential tools, several, significant insights emerged.

The findings revealed that access to finance, market linkage, and technological adoption are the primary challenges faced by agri-startups. These findings align with earlier research by (Sharma, P., 2021) who observed that financial constraints and market inefficiencies are critical bottlenecks in the growth trajectory of agri-based enterprises in developing regions. In the Tamil Nadu context, startups founders emphasized the difficulty in securing initial seed funding and navigating bureaucratic hurdles associated with government schemes and private investment.

Furthermore, the study found that entrepreneurial experience, educational background, and government support mechanisms significantly influence the success and scalability of agri-startups. This result corroborates with (Singh, R., 2019) who emphasized that founder characteristics and institutional backing play a crucial role in startups sustainability in the agriculture sectors.

An interesting dimension that emerged was the lack of skilled labor and the resistance to adopting innovative agricultural techniques. These socio- cultural and educational barriers hinder effective scaling, especially in rural areas. This supports the findings of who pointed out that traditional practices and labor immobility impede modernization efforts in south Indian agri-enterprises.

The study also indicated a positive correlation

between digital literacy and startups performance, suggesting that agri-tech adoption (like mobile-based advisory, IoT in farming, and e-market reach. This resonates with global trends where agri-tech integration has become a key driver for transforming traditional agriculture into commercially viable venture.

Lastly, while Tamil Nadu exhibits a relatively favorable entrepreneurial ecosystem, the uneven regional support, especially in interior districts, highlights the need for localized incubation centers and capacity-building programs.

CONCLUSION

In conclusion, this study highlights the significant role of ethical leadership in promoting organizational citizenship behavior (OCB) among employees. The findings demonstrate that ethical leadership not only directly influences OCB but also enhances it indirectly through the mediating effects of trust and psychological capital comprising hope, efficacy resilience, and optimism empowers employees to go beyond their formal duties. Together, these mediators strengthen the impact of ethical leadership on employee's willingness to contribute to organizational success. The study emphasizes the importance for organizational success. The study emphasizes the importance for organization to cultivate ethical leaders and invest in building employee trust and psychological well-being to foster sustained positive behaviors in the workplace. provide a final takeaway for the reader. It serves as the closing

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