

A Study of Digital India practices in promoting Agripreneurs in Uttar Pradesh

¹DR. BAIDYANATH RAM PRAJAPATI, ²BIRENDRA KUMAR

¹Associate Professor, ²Research scholar

¹B.Com (H) M.Com.MBA (finance) CA (Inter) PhD

¹Head of the Department (In charge)

Department of Humanities

JSS Academy of Technical Education, Noida, Uttar Pradesh, India.

Approved by AICTE, Affiliated to AKTU, Lucknow Uttar Pradesh, India

Abstract: An entrepreneur is an individual who recognizes an opportunity or unmet need and takes the risk to pursue it. He needs to develop these abilities, managing productivity and seeking out new markets. A few of the important characteristics of successful entrepreneurs are: pro activeness, curiosity, determination, persistence, vision, hard working, honesty, integrity, strong drive to achieve, high levels of energy, goal oriented, independent, demanding, self-confident, high self-esteem, disciplined, strong management and organizational skills, internally motivated, tolerance for failure, positive attitude, positive thinking, sees opportunities where others see problems. For farmers to be successful as agripreneurs, they need to possess, most of these characteristics, if not all of these characteristics or qualities. Entrepreneurship in a society is greatly influenced mainly by the economic situation, education and culture. The critical analysis of agripreneurs and traditional farmers in selected districts of Uttar Pradesh clearly indicates that if the right environment is rural entrepreneurs are a key figure in economic progress of a developing country like India. Rural entrepreneurship is the way of converting developing country into a developed nation. Rural entrepreneurship is the answer to removal of rural poverty in India. Agriculture is the prime mover of economic growth in Uttar Pradesh. The state has a paramount role in food production, processing and food security of the Country. Thus, rural entrepreneurship has been identified as the key factor for the survival of industries in the changing global economy. Farmers need knowledge, information about primary agricultural techniques and methods for production, harvesting, processing, wholesaling and retailing, financial services, transport, packaging, promotion and advisory services. The nine key general entrepreneurial skills for farmer as an entrepreneur are taking initiative, ambitious, focused, problem-solving, creative thinkers, taking risks, flexibility and adaptability, interpersonal abilities, networking and readiness to learn. The following methods is adapted from Edward De Bono's Lateral Thinking Principles (1990) and is applied to highlight the difference between the —Agricultural model of current approaches to art of Agri-preneurship education which is needed and exploring the entrepreneurship and management skills through the Pieter de Wolf and Hermann Schoorlemmer model. The research paper identifies and analyzes the economic and social perspective which works as a barrier in the development of entrepreneurial skills in the farming sector of Uttar Pradesh and studying the implications of the Pieter de Wolf and Hermann model.

Keywords:- Agripreneurship skills, entrepreneurship, innovation, extension, new technology, credit orientations, management skills, agri-export zones (AEZ), farmers and socio economic aspect.

Introduction

An agripreneur may be defined as someone who undertakes a variety of activities in agriculture and its allied sectors to be agripreneur. An agripreneur may start an agro business, change a business direction, acquire a business or may be involved in innovatory activity of value addition. Explicit an agripreneur is a risk-taker, opportunist, initiator which deals with the uncertain agricultural business environment of the firm. Entrepreneurs are often discussed in terms of starting a business. The Edward De Bono's lateral thinking principles (1990) is applied to highlight the difference between the Agricultural of current approaches to agripreneurship education and the —art of agripreneurship education which is needed. The poor farmers have failed in agriculture but agripreneurs are becoming very successful by doing business in Agri Export Zones due to:

- Agriculture is selective, whereas the Art of agripreneurship is generative.
- Agriculture moves only if there is a direction in which to move, whereas the art of agripreneurship moves in order to generate direction.
- Agriculture is sequential, whereas the Art of agripreneurship can make jumps.
- Agriculture requires each step to be correct, whereas with the Art of agripreneurship this does not need to be.
- Agriculture has fixed categories, classifications and labels whereas the Art of agripreneurship there are no such constraints.

A farmer to become a successful agripreneur needs to be active, curious, determined, persistence, visionary, hard working, come up with ideas, communicative with strong management and organizational skills, recognize suitable marketing opportunities, and

manage the optimum resources or bearing the risk. Agripreneurship is greatly influenced by three factors namely the economic situation, education and culture in India. The socio-economic analysis of agripreneurs and traditional farmers in selected districts of Uttar Pradesh in India clearly indicates that if the right environment is created and farmers are provided with good infrastructure, technology and timely availability of credit through financial institutions it can enhance food production and can ensure food security, income and quality of life for the farmers.

Why India promoting Agripreneurship: A quick perspective-

All 15 major climates of the world, snow bound Himalayas to hot humid southern peninsula, Thar Desert to heavy rain areas all exist in India. There are 20 agro climatic regions and nearly 46 out of 60 soil types in the country. India is the centre for biodiversity in plants, animals, insects, micro-organisms and accounts for 17 per cent animal, 12 per cent plants and 10 per cent fish genetic resources of the globe. In recent years, there has been a considerable emphasis on crop diversification towards horticulture (fruits, vegetables, ornamental crops, medicinal and aromatic plants and spices), plantation crops (coconut, cashew nuts and cocoa) and allied activities. The problems of unemployment, underemployment and disguised unemployment have swamped the country, Especially the rural common people Considering that 2/3rd of the Indian population is employed in the agriculture sector, providing viable and sustainable business opportunities in Indian agribusiness is essential for generating employment in the country.

Solution of the problems

Entrepreneurship in agriculture is not only an opportunity but also a necessity for improving the production and productivity. Though, the rate of achievement is extremely low in India, because of the following reason.

1. Most of the farmers, agriculture is largely a means of livelihood. In the lack of adequate information, capital, technology and connectivity with the market, it is difficult for the uneducated small owner to turn their farming into an enterprise.
2. Before promoting diverse services by self-employed people, there is a need to create consciousness among the farmers, who are the customers, about the benefits of these services
3. For promotion of services, the present performance of providing free service by the Government organizations should be discontinued. In fact, lots of farmers, mainly the politically associated leaders are of the feeling that the government is accountable for providing extension and technical advisory services to the farmers. Though, over the years, the trustworthiness has eroded and the services of these organizations are not on hand to small farmers, particularly those living in distant areas. However, the concept of free service makes the farmers unwilling to avail of compensated services, offered by the local self-employed technicians.

Remedies to Solve These Problems

Different organization like IFCI, ICICI, SIDBI, NABARD etc. are trying to sort these problems. Marketing problems are related with distribution channels, pricing, product promotion etc. In order to make the rural entrepreneurs to state the business venture, the following measures may be adopted: Establishment of finance cells. The financial institutions and banks which provide finances to entrepreneurs must create special cells for providing easy finance to rural entrepreneurs.

Concessional rates of interest

The rural entrepreneurs should be provided finance at concessional rates of interest and on easy repayment basis. The burdensome formalities should be avoided in sanctioning the loans to rural entrepreneurs.

A suitable supply of raw materials

Rural entrepreneurs should be ensured of proper supply of scarce raw materials on priority basis. A subsidy may also be offered to make the products manufactured by rural entrepreneurs cost competitive and reasonable.

Offering training facilities

Training is essential for the development of entrepreneurship. It enables the rural entrepreneurs to undertake the venture successfully as it imparts required skills to run the enterprise. Presently the economically weaker entrepreneurs of the society are offered such training facility under Prime Minister's Rozgar Yojna. (PMRY)

Programmed FICCI, (NGOs) Lions Clubs, Rotary Clubs and voluntary organizations can also arrange such training programmers for rural entrepreneurs to provide them stimulation counseling and assistance .

Setting up marketing rural banking

Proper encouragement and assistance should be provided to rural entrepreneurs for setting up marketing co-operatives. These co-operatives shall help in getting the inputs at reasonable rate and they are helpful in selling their products at remuneration prices.

Hence, middlemen can be avoided and rural entrepreneurs derive the benefits of enterprise.

Development of an alternative model for promotion Agripreneurship among farmers-

Given the above problems, the agribusiness sector needs customized financial services so that the service providers as well as the beneficiary are benefited. Some potential solutions that need to be explored and empirically tested are.

New financing instruments- such as weather index-based insurance and micro insurance also have great potential for managing the risks faced by small farmers.

Bundling financial services with nonfinancial services- like marketing and extension services offers new opportunities for small farmers to increase their productivity and incomes.

Supportive infrastructure: An enabling policy environment and legal framework, enforcement of rules and regulations, and a supportive rural infrastructure all contribute immensely to making sustainable access to finance a reality

Issue of financial literacy-The agripreneurs must be educated regarding the financial services available for them. They must be made aware of all schemes and projects for them.

Facilitating electronic payment systems-The financial institutions can drastically reduce the transaction charges by the adoption of electronic payment system. This would encourage the banks and financial institutions to reach the agripreneurs situated in far-off areas.

Rural areas banking- This technology can also significantly slash transaction costs for both service providers and consumers.

Portable smart technology- to establish identification and monitor clients can significantly alleviate information asymmetries and help improve repayment rates.

Layered Framework for the Implementation of e-governance Services

The First layer that is client layer represents the various e-government application delivery channels with operating agents. The operating agents may be an external user or internal user of the system. External users are citizens, business users and vendors whereas internal users are administrators, CFC operators, PMC employees and/or government bodies. The user can avail e-governance services through various delivery channels like mobiles, kiosks, CFCs, web ports, personal computers, digital TVs as well as through video conferencing.

For availing any e-governance services, the user has to first validate his/her UID card. The UID card can be validated by using the PMC registrar system, in which the user can send a request through a mobile device/Pos device/biometric scanner for validation purposes. Once the PMC registrar system receives the user's request, the request is passed/forwarded to the UID authentication server. Requested details will be matched with the UID database and validations will take place. After validation, by using gateways, the user can avail any services related to e-governance applications through presentation layer. The presentation layer manages the interface proposed for the users interacting with the e-governance application.

This chapter covers introduction about computerization, IT and banks, types of bank computerization, and also covers the computerized services provided by banking organizations. Nowadays, Banks are increasingly adopting IT based solutions, for providing better services to their customers at a minimal cost. The role of IT has become so integrated and pervasive with banking that it is impossible to think of banking processes without an effective IT system in place.

Conclusion

Implementation of civic services through e-governance services is a new concept in UP city and at the initial level; it makes successful transformation from the traditional (manual) system to e-governance system.

Awareness of the e-governance services depends totally on the citizen's age, education, occupation and internet literacy parameters. A citizen found that implementation of e-governance system is perceived as more significant than the manual system.

Implementation of e-governance services help citizens to interact directly with government and understand government policies through which they can easily contribute to the decision making process. Consequently transparency would be maintained between citizens and government and this would help in growth of the nation.

Implementation of e-governance services help citizens to avail civic services „Anywhere, Anytime' according to their convenience.

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