“A STUDY OF ENTREPRENEURSHIP DEVELOPMENT IN SSI ENGINEERING UNITS IN THE RURAL AREA OF PUNE DISTRICT”
(FROM 2001 TO 2006)

A Thesis Submitted to the
University of Pune
For the degree of

DOCTOR OF PHILOSOPHY
IN COMMERCE

BY

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INTRODUCTION

An Agriculture is the backbone of Indian economy. Near about 70 percent of the population of India depend upon agriculture. Though the whole economy of the nation depends upon agriculture, the improved technologies are not utilized in the agriculture for cultivation and all other activities. Farming activities are depending upon the natural resource i.e. each farmer depends upon the rain, the natural resources of a country are of primary importance for economic development. Now agriculture has enhanced the remunerative occupation. The outmoded and tenure system, traditional technology, poor agriculture and infrastructure are the strong barriers in the process of agricultural development. Institutional and technological changes were introduced to create the favorable conditions for the development of agriculture. They primarily are initiated for improvement of crop production and productivity. Crop production and productivity and cropping intensity have increased, during the planning period. In the era of liberalization, privatization and globalization, Indian agriculture has much protection to get the advantages of globalization with the help of modern technologies in production and marketing of agriculture produce. The India can become a superpower in the world in respect of agriculture production. But the Indian agriculture has many problems which can be grouped in the functional areas of management such as production, personal, finance and marketing etc.

For the development of backward areas it was said that if we want industrialization vis-à-vis economic development, it can be
achieved only through exploitation of the local resources by the local entrepreneurs. Rural areas are mainly dominated by the agriculture sector and the majority of the population are dependent on agriculture and allied activities for their livelihood. Therefore, to develop rural areas, as agriculture technology development has been nearly saturated, rural industrialization appears to be a pragmatic solution. In this context, the role of rural entrepreneurs assumes greater importance.

If we want to apply modern technology in the agriculture sector, we require modern equipments and implements. In the rural areas these equipments and implements are prepared by the engineering units. For the overall development of rural area the SSI entrepreneurs are playing very dominant role. In the rural area the main engineering units which support overall development are such as – fabrication work, domestic appliances, still furniture and agriculture implements and equipments etc.

Definitions of the Word Entrepreneur, Entrepreneurship and small scale industries are as follows:

- **Entrepreneur:-** The word entrepreneur in English originated from the French word ‘entreprendre’ meaning ‘to undertake’. The Lexicon Webster Dictionary (1971) explains the term entrepreneur is applicable to ‘one who organizes, manages and assumes the risks of a business or enterprise’. The Oxford English Dictionary (1978) describes entrepreneur as ‘one who undertakes, a manager, controller, champion’. The Encyclopedia Britannica (1979) elucidates that entrepreneur is an individual responsible for operation of a business, including choice of a product, mobilization of necessary capital, decisions on product prices and quantities, employment of labour and expansion or reduction of the productive facilities. The word entrepreneur, states the BBC English Dictionary (1993), refers to ‘a’ person who sets up business.’
In the opinion of Irish economist Richard Cantillon (1680 – 1734), entrepreneur is someone who takes the risks of running an enterprise by paying certain price for securing and using resources for a product and reselling it at an uncertain price. According to Adam Smith (1723 – 1790), the famous Scottish Moral Philosopher and classical economist of the 18th century, entrepreneur is an individual who can visualize the market needs for goods and services and exploit that opportunity by starting an enterprises or business for profit. Economist R. T. Ely says in his work entitled ‘Political Economy,’” We have obliged to resort to the French language for a word to designate the person who organizes and direct the productive factors, and we call such a one as an Entrepreneur.”

F. Livingston, an economic analyst, writes in his ‘Trade Cycle’ (1922) that “In modern times the entrepreneur assumes many forms. It may be a private businessman, a partnership, a Joint Stock Company a co-operative society, a municipality or a similar body”. The term entrepreneur, in Livingston’s view, should be applicable to an individual or a group of individuals whether engaged in any business for profit or not. In the English Translation of “The Theory of Economic Development” (1934) authored by eminent economist Joseph Schumpeter (1883 – 1950), an entrepreneur is characterized as “an innovator playing the role of a dynamic businessman adding material growth to economic development.” In the words of author David Holt, “The term entrepreneur may be properly applied to those who incubate new ideas, start enterprises based on those ideas and provide added value to society based on their independent initiative.”

Obviously, a comprehensive and unanimously acceptable definition of the word entrepreneur is yet to be adapted. In spite of that, nowadays this much too familiar term entrepreneur has become a ‘synonym for another English word enterpriser, which
simply means one who undertakes an enterprise. However, combining some of the salient characteristics or traits, it may be said that the term entrepreneur specifies precisely a dynamic individual who has creative talents, takes initiative assembles necessary resources, risks own money and fortune, undertakes a new venture, introduces in the market something new and useful and who is eventually rewarded with profit or loss.

“Entrepreneur” is a person who creates an enterprise. The process of creation is called as “Entrepreneurship”. The word “entrepreneur” has been taken from French, where it was originally meant to designate an organizer of musical and other entertainment. The word “entrepreneur” is derived from the French verb *entreprendre*, which means to undertake. This refers to those who “undertook” the risk of new enterprises. In the earlier part of 16\(^\text{th}\) century, the French men who organized and led military expeditions were referred to as entrepreneurs. French tradition regarded an entrepreneur as a person translating a profitable idea into a productive activity. During the year 1700, the architects and contractors of public works were called entrepreneurs. Quensnay recognized a rich farmer as an entrepreneur who manages and makes his business profitable by his intelligence and wealth.

In economics and commerce, an entrepreneur is an economic leader who possesses the ability to recognize opportunities for the successful introduction of new commodities, new techniques and new sources of supply, and to assemble to necessary plant and equipment, management and labour force, and organize them into a running concern. Whatever the economic and political setup of a country, entrepreneurship is essential for economic development.

Entrepreneurship:- The concept of entrepreneurship is an age-old phenomenon that relates to the vision of an entrepreneur as well as its implementation by him. Entrepreneurship is a creative
and innovative response to the environment. It is also the process of setting up a new venture by the entrepreneur. Entrepreneurship is a composite skill that is a mixture of many qualities and traits such as imagination, risk-taking, ability to harness factors of production i.e., land, labour, technology and various intangible factors.

Entrepreneurship was a common topic in economic essays for much of the 18th and the 19th centuries. People having different interest in a number of ways have defined the concept.

- Economic focus on “what happens when entrepreneur act”
- Psychologists and sociologists are interested in why they act.
- Management experts focus on how the entrepreneurs act, the characteristics of entrepreneurial managers and the manner in which entrepreneurs achieve their goals.

The word entrepreneur was first used in the writing of French economist, Richard Cantillon. He described an entrepreneur as a person who pays a certain price for a product to resell it at an uncertain price there by making decision about obtaining and using resources while assuming, “the risk of enterprise.” As per Cantillon, entrepreneur’s function is to combine factors of production into a producing organism. Entrepreneurs consciously make decisions about resource allocation. Smart entrepreneurs always look for the best opportunity of using resources for high commercial gain.

- Small Scale Industries:- The interpretation of small business varies across countries and continents, what precisely should be the universally acceptable comprehensive definition of small business is a matter of debate. Different countries identify small business by different rules, principles, and standards. Regardless of these rules, principles and standards. The expression of small business is widely applicable to private trading, commercial or industrial enterprises characterized by small investment, assets, operation, output, sales, number of employees and scope. In simple
words, small business generally refers to private enterprises managed on a small scale. These include manufacturing and processing units, workshops, distribution houses, wholesale or retail stores, advertising agencies, professional and personal service firms, construction and interior decoration firms, tailoring shops, hotels and restaurants, and many more of diverse description that are owned and run independently by private individuals.

In India small business is categorized primarily into such broad groups as cottage industry, tiny, ancillary, export oriented units, rural industry (village industry) women entrepreneurs, small scale business, small scale service and small scale industrial units etc.

- Definitions of Micro, Small and Medium Enterprises Development (MSMED Act, 2006)
### Manufacturing Sector

<table>
<thead>
<tr>
<th>Enterprises</th>
<th>Investment in plant and machinery</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Micro Enterprises</strong></td>
<td>Does not exceed twenty five lakh Rupees.</td>
</tr>
<tr>
<td><strong>Small Enterprises</strong></td>
<td>More than twenty five lakh rupees but does not exceed five crore rupees.</td>
</tr>
<tr>
<td><strong>Medium Enterprises</strong></td>
<td>More than five crore rupees but does not exceed ten crore rupees.</td>
</tr>
</tbody>
</table>

### Service Sector

<table>
<thead>
<tr>
<th>Enterprises</th>
<th>Investment in equipments</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Micro Enterprises</strong></td>
<td>Does not exceed ten lakh rupees.</td>
</tr>
<tr>
<td><strong>Small Enterprises</strong></td>
<td>More than ten lakh rupees but does not exceed two crore rupees.</td>
</tr>
<tr>
<td><strong>Medium Enterprises</strong></td>
<td>More than two crore rupees but does not exceed five crore rupees.</td>
</tr>
</tbody>
</table>

❖ **ENGINEERING SSI UNITS IN RURAL AREAS OF PUNE DISTRICT**

**Introduction :-** The present study is related with Entrepreneurship especially with “A study of Entrepreneurship Development in SSI
Engineering units in the rural area of Pune District (established from 2001 to 2006). Pune District which is one of the leading district in the state of Maharashtra. The main taluka’s in this District are Baramti, Bhor, Daund, Indapur, Junnar, Khed, Purandar, Shirur, Haveli and Mulshi etc.

Pune District is famous for the production of small scale entrepreneurs in Maharashtra. As such the small productions are marketed in Pune City and other district in nearly market. Pune city and rural part of Pune district are important market places for small entrepreneurs and producers in all over Maharashtra.

Small entrepreneurs situation, position and problems of their business is the main focus of the study. Several important aspects of entrepreneurs like location, climate, feature, infrastructure, cultivation, historical background, rainfall, agriculture scene, production, problems and Engineering units situation in Pune districts are broadly mentioned here to provide the necessary background. The location of Pune district is situated in the western part of Maharashtra state. It is bounded on the north by Thane District on the east by the Ahmednagar District, on the south by Satara District, on the west by Raigad District.

If we want to apply modern technology in the agriculture sector, we require modern equipments and implements. In the rural areas these equipments and implements are prepared by the engineering units. For the overall development of rural area the SSI entrepreneurs are playing very dominant role. In the rural area the main engineering units which support overall development are such as – fabrication work, domestic appliances, still furniture, agriculture implements and equipments etc.
Definitions of Rural Development:

The Rural Development sector Policy Paper of the World Bank (1975) observes that "Rural development is a strategy designed to improve the economic and social life of a specific group of people - the rural poor. It involves the extension of the benefits of development to the poorest among those who seek a livelihood in the rural areas. The group includes small scale farmers, tenants and the landless."

World Bank publication defines rural development as "Improving the livings standards of the low-income population residing in rural areas and making the process of their development self-sustaining". It consists of development of Villages in to healthy, self-sufficient and prosperous units of living and also provides the basic requirements for a healthy and comfortable living.

In a seminar on Approaches to Rural Development in Asia, discussions were centred around a definition of rural development as a process which lead to a continuous rise in the capacity of the rural people to control their environment, accompanied by a wider distribution of benefits resulting from such control.

According to International Bank for Reconstruction and Development (IBRD):
"Rural development is a strategy designed to improve the economic and social life of a specific group of people the rural poor. The group includes small and marginal farmers, tenants and landless labourers."
OBJECTIVES OF THE STUDY :-
The following objectives have been identified for the purpose of carrying out the research work.
1) To understand the scope, nature and background of Entrepreneurship Development in rural area of Pune District.
2) To study the situation of Entrepreneurship Development in the rural area of Pune District, Maharashtra and India.
3) To Study the problems of Entrepreneurship Development in the engineering units in rural area of Pune District.
4) To study the Entrepreneurship opportunities in 21st century in rural part of India.
5) To study the agencies supporting for Entrepreneurship Development.
6) To suggest some remedies for solving the problems of Entrepreneurship Development in SSI Engineering units.

HYPOTHESIS OF THE STUDY :
1) The Pune District is the best area in respect of Entrepreneurship Development in engineering units in Maharashtra, but the rural area of Pune District has not been successful in entrepreneurship development.
2) Entrepreneurship Development in rural area can reduce the problem of unemployment.
3) In the rural area of Pune District there is a scope for the development of SSI Engineering Units.

RESEARCH METHODOLOGY :-
Data was basically divided into two parts:-
Collection Of Primary Data:

For collecting the primary data researcher decided to visit personally to a small scale engineering industrial units in rural parts of Pune District.

For collecting the primary data the pre-tested questionnaire for entrepreneurs was used. The researcher decided to observe the industrial units and also decided to discuss in details with the entrepreneurs in SSI engineering units for getting primary data. The primary data was collected through the following ways –

1) Meetings

The researcher had attended annual general meetings of various organisations of SSI units, associations of entrepreneurs, Entrepreneurs Development organisations, Entrepreneurs awareness programmes institute, Exhibition of small scale units, Exhibition of DIC centres and some of the Programmes of Organizations of Pune District, in which various problems of SSI Engineering units were discussed at great length and observed the proceeding of meetings.

2) Discussions and Interviews:

The detailed discussions were done with persons, owners, entrepreneurs, professionals and managers which were directly and indirectly related with District Industries Centres of Pune District. Various Entrepreneurs, Chief Officers, EDP Centre Officers, MCED Centres, Industrial Engineering Units, Financial Institutions, EDP Organisations, Government and Non Government related units etc., were visited. For all of the persons interview technique was adopted and open ended questions were asked to gather the information required.

The researcher has personally interacted with the owners, directors, managers, entrepreneurs, officers and authority person and SSI Engineering unit holders in this sector. For this purpose
the authorities of DIC and other agencies, institutes and experts in the field of co-operation were consulted.

The researcher observed the office record of entrepreneurship units, institutes and to get the additional information which was not covered by the questionnaire.

3) **Office Records**

Office record was basically divided into two parts:

i) **Office Record: General Information**


ii) **EDP Centres and Institutes**

Office record of EDP Centres and Institute was taken into account i.e. DIC (District Industries Centre) Pune, YCB(Yashwantrao Chavan Bhawan) Zilla Parishad Pune, NABARD(National Bank for Agriculture and Rural Development) Office Pune, Pune Municipal Corporation, MITCON(Maharashtra Industrial and Technical Consultancy Services Ltd.) Pune, Kasturba Agakhan Palace Pune, MCED(Maharashtra Centre for Entrepreneurship Development Centre.) Pune and Aurangabad Maha-Bank SETI(Self Employment Training Institutes) Pune, Jan Shikshan Sanstha Kothrud Pune, Teachers Training Institute Chinchwad Pune,

4) **Questionnaire:**

To get primary data we have prepared one questionnaire set for entrepreneurs, for the purpose of collecting the primary data which contains sixty nine questions. A pilot study was conducted to pre-test the validity of the questionnaire. With the help of pre-tested questionnaire the primary data was collected.

This questionnaire contained information regarding name, address, main product, age, religion, qualification, form of organisation, annual income, type of unit, working capital, loan limit, interest rate, benefit received, nature of market, channels of distribution, labour problem of organisation, source of finance, number of employees, nature of technology, general problems of the units and services rendered by the entrepreneurs to its customers. It also contains working and functioning problems of the entrepreneurs etc.

5) **Sample Size:**

According to the official record of District Industries Centre and Mahratta Chamber of Commerce, Industries and Agriculture centre of pune district, 9500 total units were recorded from 1985 to 2006 which were established in rural
and urban part of Pune District, including the small, medium and large scale units.

The researcher has actually studied the small scale units which were established from the year 2001 to 2006. According to the record of Mahratta Chamber of Commerce Industries and Agriculture Pune, the total number of units established in the period from 2001 to 2006 were 2830, in the selected talukas of rural areas of Pune District. The total number of talukas selected were 10, So the researcher specifically studied micro and small units i.e. 2763 units. The researcher decided to select 10 percent sample size it comes 276 units. At first the stratified sampling technique was used to select 276 units, as per the table given below.

**Selected sample units for the study registered from 2001 to 2006**

**Table No.1**

<table>
<thead>
<tr>
<th>Sr no.</th>
<th>Name of Taluka</th>
<th>No.of units registered from 2001 to 2006</th>
<th>Sample size</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>Junnar</td>
<td>30</td>
<td>03</td>
</tr>
<tr>
<td>2.</td>
<td>Khed</td>
<td>807</td>
<td>80</td>
</tr>
<tr>
<td>3.</td>
<td>Mulshi</td>
<td>269</td>
<td>27</td>
</tr>
<tr>
<td>4.</td>
<td>Haveli</td>
<td>478</td>
<td>48</td>
</tr>
<tr>
<td>5.</td>
<td>Bhor</td>
<td>269</td>
<td>27</td>
</tr>
<tr>
<td>6.</td>
<td>Purandar</td>
<td>48</td>
<td>05</td>
</tr>
<tr>
<td>7.</td>
<td>Shirur</td>
<td>478</td>
<td>48</td>
</tr>
<tr>
<td>8.</td>
<td>Daund</td>
<td>30</td>
<td>03</td>
</tr>
<tr>
<td>9.</td>
<td>Baramati</td>
<td>114</td>
<td>11</td>
</tr>
<tr>
<td>10.</td>
<td>Indapur</td>
<td>240</td>
<td>24</td>
</tr>
</tbody>
</table>

**Source:** - Mahratta chamber of Commerce, Industries and Agriculture profile and Analysis of Pune Manufacturing Industries Book Feb -2008.
After defining the sample number of units the sample random sampling was used to selected actual units in various talukas.

The researcher visited to the entrepreneurs personally, and attended annual general meetings of various industries and rotary clubs i.e. Pune, Pimpri –Chinchwad, Chakan, Jejuri, Junnar, Shirur, Indapur, Saswad, Maval, Mulshi, Kurkumbh and Rajgurunagar etc., with the help of the visits and the discussion with all these entrepreneurs the primary data was collected.

In order to test the hypothesis and to fulfill the objectives of the study, the data has been collected form primary and secondary sources.
**GROWTH IN TOTAL NUMBER OF UNITS IN PUNE DISTRICT FROM 2001 TO 2006**

Table No.2

<table>
<thead>
<tr>
<th>Sr. No.</th>
<th>Year</th>
<th>No. of Industrial units in Pune District</th>
<th>Target period unit</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>1985</td>
<td>4529</td>
<td></td>
</tr>
<tr>
<td>2.</td>
<td>1990</td>
<td>6766</td>
<td></td>
</tr>
<tr>
<td>3.</td>
<td>1995</td>
<td>5838</td>
<td></td>
</tr>
<tr>
<td>4.</td>
<td>2000</td>
<td>6670</td>
<td>2830</td>
</tr>
<tr>
<td>5.</td>
<td>2006</td>
<td>9500</td>
<td></td>
</tr>
</tbody>
</table>

**Source:** Mahratta chamber of Commerce, Industries and Agriculture profile and Analysis of Pune Manufacturing Industries Book Feb -2008.
## PUNE DISTRICT CATEGORY WISE SMALL, MEDIUM and LARGE UNITS FROM 1985 TO 2006

### Table No. 3

<table>
<thead>
<tr>
<th>Sr. No.</th>
<th>Year</th>
<th>SMALL</th>
<th>MEDIUM</th>
<th>LARGE</th>
<th>TOTAL</th>
</tr>
</thead>
<tbody>
<tr>
<td>01</td>
<td>1985</td>
<td>4439</td>
<td>36</td>
<td>54</td>
<td>4529</td>
</tr>
<tr>
<td>02</td>
<td>1990</td>
<td>6643</td>
<td>45</td>
<td>78</td>
<td>6766</td>
</tr>
<tr>
<td>03</td>
<td>1995</td>
<td>5593</td>
<td>73</td>
<td>172</td>
<td>5888</td>
</tr>
<tr>
<td>04</td>
<td>2000</td>
<td>6407</td>
<td>86</td>
<td>177</td>
<td>6670</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Year</th>
<th>MICRO</th>
<th>SME</th>
<th>LARGE</th>
<th>TOTAL</th>
</tr>
</thead>
<tbody>
<tr>
<td>2006</td>
<td>(-1617)</td>
<td>(4514)</td>
<td>(-67)</td>
<td>(2830)</td>
</tr>
</tbody>
</table>

### Source:

### SAMPLE SIZE AT A GLANCE

```
Micro        SME     Large
2830          1617    2763
  1146          67
  2763
```
Collection of Secondary Data:

The secondary data was collected through the following ways:

i) Published material in various periodicals:

The information collected involves basic and theoretical background regarding SSI units, engineering units, entrepreneurship development, Indian agriculture producers, agro-based industries and agriculture allied business in Maharashtra, Pune District and the detailed study of entrepreneurship development programme centre, problems in the various sectors etc. The theoretical information have been obtained from published materials such as – various financial and industrial books, research journals, bulletin, magazines annual reports, statistical statements, directory of industries, etc.

Journals at state, national and international level, research papers, conference papers, commerce education and management, industry and management, information technology and various articles in news papers such as – Business Standard, Economic Times etc, Periodicals like – marketing information and various business sectors etc., were referred.

For the purpose of collecting secondary data the libraries of the following institutions were visited:

1) Gokhale Institute of Politics and Economics, Pune.
2) Mahratta Chamber of Commerce, Industries and Agriculture, Pune.
3) Bank of Maharashtra, Lokmangal, Shivajinagar, Pune.
4) Jaykar Library, University of Pune.
5) Brihan Maharashtra College of Commerce, Pune
6) Maharashtra Centre for Entrepreneurship Development, Pune (MCED).
7) Maharashtra Industrial of Technical Consultancy Services, Ltd, Pune.
8) Mahatama Phule College, Pimpri.
9) Arts and Commerce College, Chakan.
10) Indrayani Mahavidyalaya, Talegaon Dabhade, Pune.
11) Vaikunth Mehta National Institute of Co-operative Management, Pune.
12) Maharashtra Centre for Entrepreneurship Development, Aurangabad.
13) Army Institute of Technology College of Engineering Dighi, Pune.
14) Dr. D.Y. Patil College of Engineering, Pimpri, Pune.
15) Engineering Kelgaon College Alandi, Devachi, Pune.
16) Shivajinagar Engineering College, Pune.

ii) **INTERNET SURFING:**

For the purpose of collecting the secondary data information on Entrepreneurship Development in SSI Engineering units in the rural area of Pune District various websites were referred on internet. The required data was gathered by downloading the information.

◊ **PERIOD OF RESEARCH STUDY:**

In the secondary data the trend of growth of small scale industries and institutional finance were analyzed by considering time series data from 2001 to 2006. The financial performance of the sample units were analyzed from financial statements of the units for a period of five years from 2001 to 2006.

However, in a few cases dictated by the non availability of comparable data, the period chosen covered only the recent years. The primary data from SSI Engineering units was collected which were established in period of 2001 to 2006.
SCOPE OF THE STUDY: The research study comes under the “Business Practice” Board of studies in the commerce discipline. The topical scope of the study was entrepreneurship development in small scale engineering units. The researcher studied the opportunities available for entrepreneurship development in SSI Engineering units in the rural area of Pune District.

The geographical scope of the study was Pune District of Maharashtra state. The period of research study was from 2001 to 2006.

LIMITATION OF THE STUDY:-
1) The Present study is limited to the problems of Entrepreneurship Development in the SSI Engineering units in the rural area of Pune District established from 2001 to 2006.
2) The study is related only to the rural area of Pune District hence generalization of the findings were limited mostly to this area.
3) The researcher has studied entrepreneurship development programmes in Pune District, limited to rural area.
4) Sample surveys are mainly depend upon responses given by the respondents.

SCHEME OF THE STUDY:-
1) RESEARCH DESIGN AND METHODOLOGY:-
This chapter deals with the detailed information of the research design, research methodology adopted and collection of the primary and secondary data and required study materials. The chapter also contains the hypothesis objectives, collection of primary and secondary data, limitations of the study, sample size etc.
2) **THEORETICAL BACKGROUND:-**

This chapter involves a study of the SSI definitions and concepts of entrepreneurs, engineering definitions characteristics of entrepreneurs, functions, importance, types of entrepreneurs, problems of entrepreneurs, entrepreneurship aspects, social responsibilities of entrepreneurs, small scale industry – an overview, MSMED Act, 2006, importance of small scale industry, problems of small scale industries, impact of liberalisation, privatisation on small & medium enterprises, industry, basic requirement for starting of small scale industrial units, Maharashtra Industrial Development Corporation. The scheme of Maharashtra Government Entrepreneurship Development in the rural area, Institutional support to entrepreneurs etc.

3) **REVIEW OF PAST LITERATURE:-**

Third chapter, relates to the SSI Development in India, contains three sections – section 1, deals with review of thirty six articles published in different research journals. Section II, deals with the study of ten reference books related to the subject and section III deals with the study related to five, Ph. D. Theses submitted to University of Pune, regarding entrepreneurship and small scale industries.

4) **LEGISLATIONS REGARDING ENTREPRENEURSHIP:-**

The fourth chapter includes information in brief about twelve labour acts and other laws applicable to small scale industries.

5) **ENTREPRENEURSHIP DEVELOPMENT IN INDIA:-**

This chapter highlights the industrial development in India, strategy for development of entrepreneurship in 21st century, scope of rural entrepreneurship in India, development of villages and cottage Industries and latest entrepreneurship style etc.

6) **PROFILE OF PUNE DISTRICT:-**

This chapter has been divided into two parts. At first, general profile of Pune District has been given and then the information of
eighteen entrepreneurship development programme institutes have been explained and MIDC classification of Pune District, Growth in total number of units in Pune District and Pune District category wise small, medium and large units from 1985 to 2006 and in the Indian Scenario.

7) **ANALYSIS AND INTERPRETATION OF DATA:**

The empirical findings of the survey have been presented regarding the reality of entrepreneurship development in rural area of Pune District. The primary data has been analyzed with the help of tabulation and the graphical presentation.

8) **CONCLUSIONS AND SUGGESTIONS:**

In this chapter the researcher has tried to give some logical conclusions with the help of analysis and interpretation of primary data. Some constructive suggestions are also given to solve the existing issues in entrepreneurship development in Pune District and fulfilment of objectives, Testing of hypothesis and area for further research etc.
Entrepreneurship Development Programme Institute in Pune District (Training Orientation Centres).

Table No. 4

<table>
<thead>
<tr>
<th>Sr. No.</th>
<th>Name of the Institute</th>
<th>Area of District</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>DIC, Pune</td>
<td>Urban</td>
</tr>
<tr>
<td>2.</td>
<td>Yashwantrao Chavan Zilla Parishad, Pune</td>
<td>Urban</td>
</tr>
<tr>
<td>3.</td>
<td>NABARD, Pune</td>
<td>Urban</td>
</tr>
<tr>
<td>4.</td>
<td>MITCON, Pune</td>
<td>Urban</td>
</tr>
<tr>
<td>5.</td>
<td>Kasturba Khadi Gramodyog Agakhan Palace (Free of Charge Training Education), Pune</td>
<td>Urban</td>
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<tr>
<td>6.</td>
<td>MCED, Institute, Pune</td>
<td>Urban</td>
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<td>7.</td>
<td>MSET, Institute (Free of Charge Training Education), Pune</td>
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<td>8.</td>
<td>Jan Shikshan Sanstha Kothrud, Pune</td>
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<td>9.</td>
<td>Teacher Training Institute, Chinchwad, Pune</td>
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<td>10.</td>
<td>Chamunda Training Institute, Hadapsar</td>
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<td>11.</td>
<td>Vision Plus Foundation Institute, Pune</td>
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<td>12.</td>
<td>Shiv Udyog Institute, Pune</td>
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<td>13.</td>
<td>Baroda Self Employment Development Institute Theour Phata (Free of Charge Training Education), Pune</td>
<td>Rural</td>
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<td>14.</td>
<td>Mahratta Chamber of Commerce, Industries and Agriculture, Pune</td>
<td>Urban</td>
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<td>15.</td>
<td>RUDSET Institute (Free of Charge Training Education), Talegaon Dabahade, Pune</td>
<td>Rural</td>
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<td>16.</td>
<td>Khadi and Village Industries Board Handmade Paper Institute, Pune</td>
<td>Urban</td>
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<td>17.</td>
<td>Bharatiya Yuva Shakti Trust, Pune</td>
<td>Urban</td>
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<tr>
<td>18.</td>
<td>Agriculture Development Trust, Baramati, Pune</td>
<td>Rural</td>
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Total Eighteen: 18
INTRODUCTION :-

The researcher has prepared one questionnaire set for entrepreneurs who have their engineering units for the purpose of collecting the information from these entrepreneurs. The questionnaire was prepared, which contains sixty nine questions. The survey was made on the basis of the questionnaire, personal visit, detailed discussion. The researcher attended some of the annual general meetings of various organizations and made on the spot observations.

In this chapter number of conclusions and suggestions of practical nature are discussed, which are depended upon the analysis and interpretation of data.

CONCLUSIONS

1) Out of 276 entrepreneurs surveyed, 37 percent (i.e. 103) entrepreneurs were in the age group of 31 to 40 years. 31 percent (i.e. 86) units holders were in the age group of less than 30 years and 3 percent (i.e. 9) entrepreneurs were in the age group of above 60 years.

2) In the study of religion wise types of entrepreneurs are from different religions. The most of 35 percent (i.e. 97) entrepreneurs are from Hindu and Navbuda families and another 31 percent from Jain (i.e. 87), 14 percent (i.e. 38) from Muslim and Sindhi respectively and 6 percent (i.e. 16) from Parsh family. The religion has separate nature which is related to the performance of entrepreneurs.

3) The position of educational background situation revealed that 35 percent (i.e. 97) entrepreneurs have obtained graduation, 30 percent (i.e. 83) are H.S.C, 20 percent (i.e. 55) entrepreneurs less than S.S.C, 10 percent (i.e. 27) are having
post graduation. Only 5 percent (i.e. 14) entrepreneurs are having technical education i.e. engineering, pharmacy, ITI, management courses etc. survey reveals that majority of the entrepreneurs are graduate.

4) The researcher has studied sex – wise classification of entrepreneurs according to the field survey and analysis 70 percent units are run by male entrepreneurs. Male entrepreneurs have separate features from women entrepreneurs. The majority of entrepreneurs are male.

5) In the study of marital status of the entrepreneurs, a majority of entrepreneurs i.e. 60 percent were married, while only 40 percent were unmarried. The largest group of entrepreneurs are 166 out of 276 the total were in age group of 31 – 40 years, followed by 40 percent in the age group less than 30 years.

6) The researcher has mainly studied the form of organisation of small scale industries sector in rural area of Pune District, i.e. sole proprietorship, partnership firms, public limited companies, private limited companies and co-operative societies organizations etc. But it is found mostly 47 percent (i.e. 131) units have sole proprietorship

7) According to survey and analysis 58 percent i.e. 160 units family annual income of entrepreneurs is up to Rs. 100000=00 p.a. Family annual income is the most important factor in the career of entrepreneurs.

8) Occupation of parents of various entrepreneurs are services, business, profession etc. Generally services are major occupation of these people. It reveals that majority of entrepreneurs do not have their own business units.

9) Type of units of the entrepreneurs in Pune District varies from tiny units, SSI Unit medium scale units, large scale unit etc. It was seen that 60 percent entrepreneurs have started their
SSI unit by them only. After taking experience the unit will become medium scale unit and then large scale unit.

10) Regarding 59 percent (i.e. 164) entrepreneurs location of the units is in the industrial estates. 41 percent (i.e. 112) units are established in rural area or near the town.

11) In respect of each and every entrepreneur there is motivating factor. The motivating factor may be internal or external. Among the internal motivating factor “strong urge to do some independent job,” is the important factor. The other internal factors are technical knowledge and business experience in the same line.

The external factors which are responsible for becoming an entrepreneur are financial assistance, government attitude, allotment of industrial sheds, availability of machinery on hire purchases basis, heavy demand for the product and high profit factors etc.,. Among all the external motivating factors. “Allotment of Industrial sheds,” is the main external factors responsible for becoming an entrepreneurs.

12) The high growth profit and good technical knowledge are the two main reasons for the choice of present line of industrial units.

13) The reasons for selecting of the present location or place of the business in Pune District, are various in number. They are nearness to market, nearness raw materials, nearness to home town, transportation facilities, labour availability and plot at moderate rates etc. Majority of entrepreneurs have started their units newly.

14) The growth of the entrepreneurs in Pune District in respect of production, machines, employees, capital, investment and turnover etc. was more in the financial year 2004 – 05 followed by 2005 -2006
15) Majority of entrepreneurs depend upon the commercial banks in respect of their working capital requirement. (i.e. table No. 7. 17).

16) According to the view of entrepreneurs in Pune district, the attitude of financial institutions is helpful in providing loans for fixed and working capital.

17) Majority of i.e. 70 percent (i.e. 193) entrepreneurs have availability of raw materials at local places at Taluka and District level.

18) According to survey and analysis, entrepreneurs are facing the main problem of marketing.

19) Majority of i.e. 70 percent (i.e. 193) entrepreneurs have local market for their product. Very few entrepreneurs are participating in foreign market.

20) 71 percent (i.e. 197) entrepreneurs have conducted market survey.

21) According to the survey and analysis, various market channels of distribution are available in the Pune District. The market channels have been simply involved including whole sellers, retailers, consumers, government department, other producer and parent units etc. Majority of entrepreneurs have used channels of distribution whole sellers and retailers. 70 percent i.e. 193 entrepreneurs have used whole sellers and retailers channels of distribution in the market.

22) Generally, the market price depends upon the goods supplied and demanded in the market. At the time of market survey it is observed that the product rates are fixed by the entrepreneurs. 70 percent (i.e. 193) entrepreneurs surveyed are selling the goods at fixed price.

23) Majority i.e. 65 percent (i.e. 180) entrepreneurs surveyed have production quality constant for getting better prices of products. They want to improve the quality of product.
24) 91 percent (i.e. 252) entrepreneurs have applied the sales promotion techniques for increasing their sale.

25) According the survey and analysis it is observed that majority of SSI units are managed by the entrepreneurs themselves. Only 4 percent SSI units surveyed are managed by children or wife.

26) Every industrial unit faced more or less labour problems. The efforts can be made to avoid the labour problems though arbitrary method or by negotiations.

27) Positive motivation is given by 77 percent entrepreneurs to their employees. Negative motivation are punishment, fine, loss of increment, on stability of service etc. Generally negative motivations are applied by very less entrepreneurs.

28) According to the changes in the government policies 81 percent (i.e. 224) entrepreneurs have positive effects on their production in the era of globalization, privatization and liberalization. The production and profit of some of the entrepreneurs have been increased due to globalization. But 9 percent (i.e. 25) entrepreneurs are of the opinion that they do not have any impact of globalization on their units.

29) Source of finance used by the entrepreneurs in the initial stage were own contribution, borrowing from family members, friends/relatives, advances from banks etc.

30) All of the (i.e. 100 percent) units depend upon various banks for their fixed and working capital needs. The various banks include the State Bank of India, Nationalized Banks, Co-operative Banks and Private Banks etc.

31) The purposes of borrowing the loans by entrepreneurs are establishment of new units, expansion of existing unit, diversification, re-habilitation of sick units, to take over a sick unit etc. 48 percent (i.e. 130) units have taken the loans for establishment of new units.
32) Amongst various types of loan short term loans are taken by majority of entrepreneurs from the banks.

33) The most popular scheme amongst the entrepreneurs for loan was “Rural Industries Development Project,” (RIDP). Most of the entrepreneurs have taken loan advantage of this scheme.

34) A Majority of units, to be precise 69 percent (i.e.190) units are using indigenous technology and the rest are using foreign technology.

35) ‘Desire to get gainfully occupied’ was the important factor which influenced to become an entrepreneur to majority of entrepreneurs.

36) After establishment of industrial units the entrepreneurs are making changes fastly. Majority of entrepreneurs are improving existing product in their industrial unit.

37) Generally the percentage of profit of the entrepreneurs in this area is 16 percent to 20 percent.

38) Less than 10 percent profit has been re-invested by the entrepreneurs in their industrial unit.

39) 88 percent of the (i.e.244) entrepreneurs are participating in entrepreneurship development programme and successful entrepreneurs meet. They are helping to select the project to the new entrepreneurs.

40) Conducting market survey is the important service provided by Entrepreneurship Development Programme Organization.

41) Majority of entrepreneurs have obtained subsidies from government agencies or other agencies.

42) There are very less chances to get concession in the normal rate of interest taken from banks and financial institutions by entrepreneurs.
43) The entrepreneurs have obtained good experience and treatment from bank officials regarding time lag in sanctioning of loan, repayment of loan, margin money etc.

44) Shortage of electric power supply is the major problem in majority of the units. The small scale entrepreneurs are facing other different types of problems in the study area such as financial problem, labour problem, government policy, rules and regulations, raw material and transportation problem etc.

❖ SUGGESTIONS:

In order to expand the scope for entrepreneurship development in SSI Engineering units in the rural area of Pune District, various suggestions can be given. These suggestions will be useful for exploiting rural opportunities to the fullest extent. The following suggestions are worth noting in this regard.

I) **Entrepreneurship Development Programme**

1) The operational problems faced by the entrepreneurs need to be urgently looked into. The SSI units lack proper insight as to managerial functions. They require a change in orientation to increase their productivity.

2) Various specific and non-specific training programmes should also conducted at various level especially at district level, so as to promote entrepreneurship development programme.

3) Assistance should be provided in the form of low interest loans to skilled, educated young inhabitants of the region where there is scope to develop the education level by setting up institute that will operate by skilled youth to provide training to unskilled youth which will further develop entrepreneurship.

4) As self employment breeds entrepreneurship, more and more self employment programmes should be undertaken and
proper training should be given to both the rural and urban youths including women.

5) Management programmes, vocational guidance programmes and SSI Engineering Programmes should include credit of entrepreneurship developments in the course so as to inculcate entrepreneurial urge in the youth.

6) The study has been shown that certain behavioural orientations correlate better with entrepreneurial performance than others. The desirability and feasibility of suitable modifications in the training content of the entrepreneurship development programmes and management development programmes in view of the findings of our study is an issue, warranting the attention of the institutional apparatus for entrepreneurship development.

7) It is advisable to establish Industrial Associations and Non-Government Associations for better maintenance of industrial estates. Involvement of these associations will avoid dumping of industrial wastes in the drains which other wise gets clogged and may consider handing over for maintenance of industrial estates.

II) Banks And Financial Facilities

1) More and More persons should be inspired to set-up industrial units. This can be done by locating new aspirants and giving them various incentives for industrial ventures. The financial assistance should also be offered on instalment basis.

2) There is a tendency to expand and diversity the small-scale sector instead of going out of it. Financial institutions should provide loans liberally and on priority basis for establishing new units in the SSI sectors.

3) A financial corporation should be set-up for providing adequate finances to SSI units as no such body exists exclusively.
4) Bank and financial institutions are lending more freely to rural entrepreneurs today. Yet, government has to lend more subsidy to these entrepreneurs.

5) Small Industries Development Bank of India (SIDBI) should provide finance to small scale industries for acquiring ISO certification in liberal way. Bureau of Indian Standards may also organize awareness programme to SSIs.

6) The availability of credit of SSI sector should be made in liberal terms. It can be increased by removing or at least raising the interest rate ceiling and making it worthwhile for banks to lend to small enterprise. Refinancing facility should be provided to the financial institution engaged in finances of SSI units so as to subserve the requirement of SSI units.

7) The banks and other financial institutes should make their loan application easier, especially, the provisions of government employee as a guarantor while giving loan.

8) Banks need to come forward and lend loans of considerable amount to such enterprise on long term low interest rates to enable them to set up their own SSI units.

9) Bank should leave their traditional attitude of cut-offs in the loans applied for. They should sanction as per the unit cost forwarded by DIC’s.

III) Infrastructural Facilities

1) It was expressed by entrepreneurs that MIDC should have a liberal attitude towards entrepreneurs, if should not do real estate business, Simplified procedures should be followed. It should have very cordial relations with other governmental agencies like MCED, MITCON, Directorate of Industries, etc. It should provide additional borewells for supply of sufficient water. It should provide sound and high quality of infrastructure facilities, Political interference should be reduced, All the support services like transportation, post
office, banks, schools, housing facilities, canteen, health centre and police station should be provided at the estates and full support should be extended by MIDC to Entrepreneurs Associations regarding maintenance of estates and areas.

2) Lack of infrastructural facilities is one of serious problem faced by the entrepreneurs in the estates. Therefore, steps should be taken to provide the infrastructural facilities such as post office, banks, watch and ward canteen, recreation center, industrial housing, formation of roads, avenue plantation, drainage system, water and power supply, influent treatment facility, hospitals, schools, colleges, entrepreneurship development centers, training center etc. These facilities were stated to be substandard. The maintenance of the estates was also said to be very poor. Therefore these need to be improved to a great extent.

3) In view of the present status of environment control imposed on small scale industries, judiciary should review the case of shifting of polluting industries from the city centres to other places in view of the closure. Various pollution boards should provide financial and technical assistance for SSI to check air or water pollution.

4) Employment opportunities in rural and urban areas should be promoted by a large national programme of public work for the creation of national network of infrastructure facilities especially in the field of transport and communication that can widen the Indian market and facilities the mobility of goods and people and create opportunities for new as well as increased economic activity in both rural and urban areas.

IV) Availability Of Raw Materials

1) It is observed that the rules for purchasing products of SSI units exclusively by various government departments are
flouted very often. Besides government departments and public sector undertakings it should be made mandatory for the large scale units to make bulk purchases from SSI units. Another related problem, that harasses the SSIs are that of delayed payment by government departments. This trend should be checked by imposing time limit or else by awarding monetary compensation.

2) The government should arrange uninterrupted supply of raw materials to the rural entrepreneurs at concessional rate.

V) Marketing Of SSI Goods
1) The entrepreneurs also face marketing management problems. The government should collect information about present and prospective markets for various products and disseminate it to the units at the earliest possible. The marketing information system should be evolved.

2) As rural entrepreneurs have to face service marketing problems, they should be taken into consideration by the government and steps should be taken to solve them. Markets should be developed in rural and semi-urban areas so that entrepreneurs can sell them easily in nearest markets more and more fairs and exhibitions should be arranged for women products.

3) The rural entrepreneurs should gather various techniques and designs from other sources, and should incorporate in its enterprise to solve their production problems.

4) The SSI units should be made cost and quality conscious. The various quality marketing centres and technical institutes should carry out research in this regard. The SSI units should maintain the cost, quality and delivery schedule in agreement with WTO guidelines which are the important considerations to meet the challenges.
5) As rural entrepreneurs lack information as regards to their business, it is necessary to start information bureaus, to help them in getting the required information at taluka level.

VI) Labour problems – trade unions.

1) Comparative study of trained and untrained entrepreneurs makes it clear that EDPs have helped EDP beneficiaries. The employment growth, sales turnover, time taken for implementation of the project in case of trained entrepreneurs are showing better results than untrained entrepreneurs. This shows that training did help EDP beneficiaries that show better performance.

2) The study revealed that owners of the Auto Trade and servicing units are not willing to shift their units to the outskirts of the city or town concerned where autonagar’s are developed. This trend is mostly due to the non-availability of sufficient facilities at autonagers. It requires immediate attention of the MIDC and Maharashtra State Government.

3) Organisation wise trade unions are to be encouraged for the purpose of industrial relations. The term organisation is to be defined in consultation with legal experts and an organisation is to be made a unit for industrial relations matters and trade union bargaining.

4) In the days of massive and far reaching changes in the life of organizations world over, it is very illogical to get over perturbed about trade unions as they have already lost much steam to the environmentalists, social entrepreneurs, self help groups and non-political company based unions.
VII) Facilities Provided By Government Agencies (Single Window System)

1) There should be consultancy service for small-scale by Maharashtra State Financial Corporation or State Government. The SSI sector require export advice for solving their day to day problems.

2) The government agencies are engaged in giving financial assistance to small entrepreneurs. These are multifarious, before financing the project it should be ensured that the prospective entrepreneurs complete a training programme which will at least expose them to the required knowledge and skills.

3) The government should create a proper environment for promotion of entrepreneurship in the state. The policy as to the SSI sector should be changed so as to subserve the requirement of SSI sector. The venture funds should be set up to meet the needs of SSI unit.

4) The General Manager (GM), DIC is generally drown among the official of state Directorates of Industries. The extensions services to be rendered by DIC require number of attributes in GM, particularly a high level of motivation and commitment combined with professional expertise and management capabilities. The appointment of GM and Managers should not be a routine affair. They should be drown from diverse source including the government departments.

5) The government should also carefully study the project viability of sick unit and select for rehabilitation. And open export cell in remote areas.

6) Apart from these, the government should also, give concession on licence fees, electricity and water charge, land revenue tax etc. to the rural entrepreneurs.
7) The DICs should give the leadership in the district as industry promoting agency. It should identify the training needs of entrepreneurs and accordingly design and conduct training programmes periodically.

8) The number of entrepreneurs get disappointed at the initial stage because of bureaucratic delay and procedural problems resulting in giving up the endeavour in this regard. The processing of applications, working out the project profile getting no intent letter, an industrial shed, loan from bank and power connection takes a long time. During this period the total market conditions changes and the entrepreneurship spirit dampens. Hence, there is need to have transparency in this regard and a single window scheme to meet the requirement of new entrepreneur and such SSI units is necessary.

VIII) Technological Upgradation

1) Review should be taken about workshop practice, drawing and project work and It is necessary suggest changes in EDPs training content and methodology, taking students nearer to the real life situation.

2) Institutional training is an absolute necessity to become a successful entrepreneur, hence state vocational institutions, polytechnic institutes etc. may undertake short-term certificate diploma courses to empower entrepreneurs.

3) There is need to have technological upgradation in the small scale Industries in Pune District where these units still use outdated technology.

4) The DICs documentation centres need to be updated with latest information about the availability of technologies, global market intelligence and use of information technology for product development and diversification etc.
5) It has been observed that some of the key functionaries in DICs have been discharging stereo typed functions, sometimes with bureaucratic approach. The top and middle level functionaries of DICs need to be trained for skill upgradation, application of information technology, managerial skills with professionalism, knowledge of global business environment etc.

IX) Impact Of Privatisation, Liberalization, Globalization
1) Efforts should be made to identify the causes of industrial sickness so as to work out the remedial action and turnaround strategy in this regard.
2) It is important for DICs to have a panel of consultants to supplement the expertise available in the DICs to handle various roles.

X) Entrepreneurial Training At School, Graduation, And Post Graduation Level.
1) As it is necessary to provide practical knowledge of the business situation during secondary and college level education. Some schools and colleges are providing such knowledge during the education period.
2) Finally, the entrepreneurship development cannot be achieved unless the education system and policies of government are directed towards it. A change in the educational curriculum is necessary to create entrepreneurial awareness. The branches of education, particularly commerce and management, should invariably include a component of entrepreneurship in their syllabi. More and more job-oriented courses should be introduced both at the twelve stage and graduation and post-graduation level. This would go a long way in motivating the youths of the country to turn to entrepreneurship.
3) The bank and other financial institution should organize workshop, seminar etc. for the rural entrepreneurs, to make them aware of banking knowledge.

XI) **Entrepreneurship Development And Rural Development**

1) The different government agencies should have a coordination among themselves to look after the sick units and foster growth of developing units in the industrial estates of the district, so that the total industrial development can be achieved.

2) The respective state government should open a separate ministry at cabinet level to deal especially with rural entrepreneurs.

3) Banks, financial institutions, various other developmental agencies and department concerned which are working for women and rural entrepreneurial development in the region should initiate such measures which would result in further promotion of rural entrepreneurs.

4) A common services building, to be named ‘UDYOG BHAVAN’, is to be built in every major industrial estate to cater to the needs of MIDC or corporation, Industrial Association and any other agency for which accommodation facility is needed in that industrial belt. This may cover the office premises of the association, a large auditorium for organizing meetings, one or two conference halls for smaller gatherings including training programmes, a good library, a facility for technical consultancy, and display space for organizing a permanent exhibition of products manufactured in the area. The complex may include a few shopping complexes covering services as well. By adopting commercial approach, some of the activities in the complex may yield revenue annually. Display can include make of design of the machinery used, and
sample products and industrial units of that area, apart from setting sufficient space for exhibiting products of various units by rotation. A small guest house for the use of visitors can also form part of it. The scale on which these facilities are planned can vary with the size and importance of the estate or area. In Maharashtra, Thane Small Scale Industries Association is modelled on these lines. In a number of other location in Maharashtra and Gujarat, this type of facility is a common occurrence. It is joint effort of the entrepreneurs and the government. There should be constant skill upgradation programme especially in marketing strategies through proper network. Such programmes can be conducted by entrepreneurship specialized institutions.

5) The MIDC could not provide the latest information about the estate-wise particulars of enterprises on total number of industrial units, units under implementation, functioning and sick (category-wise i.e. large, medium and small scale) investment, production and employment. Therefore, the information of 2006 was taken. The corporation should strive to get the information regularly from the sub-zonal / zonal offices and consolidate the same. Importance is to be given to data collection for facilitating policy decisions and for periodic reviews. After conducting an economic survey of industrial units in industrial estates and industrial development of the areas, a directory of industrial units covered by MIDCs estates and areas may be brought out updating it every year is important.

6) The development of backward areas constitute a new challenge. Programmes for the development be drawn up and should be effectively implemented. Such programmes await new entrepreneurs who have technical expertise and
managerial complence would bring about the desired development and fulfill social needs.

7) The Non-government organisation should also take active part in promoting entrepreneurs in the rural area of Pune District.

XII) Problem Of Power Failure

1) Most of the industries suffer losses due to frequent power failure. The agencies in charge of industrial estates needs to set up separate captive plants for each estate along with other infrastructural facilities.
FULFILLMENT OF OBJECTIVES:
The researcher has chosen the subject i.e. “A Study of Entrepreneurship Development in SSI Engineering Units in the rural area of Pune District” for the period of 2001 to 2006. The following six objectives have been put to study as:

1) **To understand the scope, nature and background of Entrepreneurship Development in rural area of Pune District:**
   The researcher has selected the above said subject to study and understand the scope, nature and background of Entrepreneurship Development in Pune District.

2) **To study the situation of Entrepreneurship Development in the rural area of Pune District, Maharashtra and India:**
   According to this objective of the study researcher has studied of rural area of Pune District, Maharashtra and India with the help of supporting data and the statistical information. The objective has been fulfilled.

3) **To study the problems of Entrepreneurship Development in the engineering units in rural area of Pune District:**
   The particular problems of Entrepreneurship Development in rural area faced by Entrepreneurs of Pune District are studied by the support of questionnaire, interviews, discussions, meetings and Published Materials (See Table No. 7.53)

4) **To study the Entrepreneurship Opportunities in 21st Century in Rural Parts of India:**
   By this study it is crystal clear that how to step towards 21st Century using new techniques.
5) **To study the agencies supporting for Entrepreneurship Development:**

What are the policies of Government and NGO Policies of Privatization are understood (See Table No. 6.9, 7.31)

6) **To suggest some remedies for solving the problems of Entrepreneurship Development in SSI Engineering Units:**

The researcher has tried to suggest the solutions to solve the problems of Entrepreneurship Development in SSI Engineering units by this research project.

**TESTING OF HYPOTHESIS:**

1) The first hypothesis that, the Pune District is the best area in respect of Entrepreneurship Development in engineering units in Maharashtra, but the rural area of Pune District has not been successful in Entrepreneurship Development, is proved by the Table No.6.9 In this table the fact is shown that there are 18 training orientation centres including 3 training centres in rural area. In urban and rural areas the ratio of these centres is 5:1. This ratio shows that the rural area requires more training centres.

2) The second hypothesis that, Entrepreneurship in rural area can reduce the problem of unemployment, is proved by the fact that the problems or unemployment in rural area can be reduced by increasing and conducting different types of courses and establishing new training centres. By this way not only one can develop his economic power but the area, district, state and the nation also been developed, with the help of establishment of self employment centres, small scale units etc.

3) The third hypothesis that, in the rural area of Pune District there is a scope for the development of SSI Engineering Units, is proved by that the labours are available in rural area are in
large numbers and at the cheap rate, as well as the environment is healthy. Government is supporting to various EDP Programmes. The entrepreneurs can also enjoy the tax concessions by establishing their units in rural or interior area of Pune District.

\[ \text{AREAS FOR FURTHER RESEARCH} \]

The researcher has studied the subject “A Study of Entrepreneurship Development in SSI Engineering Units in the rural area of Pune District” (From 2001 to 2006). In this regard the researcher has studied 10 Talukas of Pune District and 11 private MIDC sectors. The District is spread into wide rural and interior area. There are many opportunities available in entrepreneurship development in which research can be done. They are as follows:-

1) Mahila Udyojakata Swarojgar.
2) Mahila Bachat Gat Swarojgar or SHG(Self Help Group).
3) Education / Educated Men and Women Swarojgar Centers.
4) Potatoes and Onions processing and selling centers.
5) To Provide Lodging and Boarding rest houses medicines, traveling, bakery, fancy tailoring, Electronic and Electrical Tools and repairing etc, business are available in MIDC areas.
6) Also small, medium and large scale business can be studied seperately. e.g. Automobile, Food Processing, Electronics and Telecommunication, Information Technology, Bio – Technology, Floriculture, Tourism and Transports, Electricity Generation etc. However it all depends upon how efficiently the opportunities available are utilized by the entrepreneurs.