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Swaranjali Gupta

Chairman, Swaranjali Publication Director, NRJP Journals

# Journal of Management Science, Operations & Strategies

Volume 3 Issue 2 August, 2019

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Journal of Management Science, Operations & Strategies, e ISSN 2456-9305 Vol. 3, Issue, 02. 1-6p, August, 2019 National Research & Journal Publication

### Review Article

## **Exploration of 'Make in India': A Lift to Indian Economy?**

Dr. Manoj Kumar Trivedi

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### Abstract

India is one of the fastest growing economies in the world. But the economy is mostly service driven and the service sector is contributing almost 60% to the country's GDP. To strengthen the financial power of the nation government of India has emphasized on manufacturing, which will open the door for investment. The Government launched the "Make in India" initiative. Key thrust of the program was that the initiative will make India a manufacturing hub and will eliminating the unnecessary laws and regulations, making bureaucratic processes easier, and ultimately will add to the country's economy.

The study undertaken is qualitative in nature. The purpose of the study is to explore the growth dynamics and the opportunities for manufacturing sector with the light of government's initiative "Make in India".

**Keywords:** Make in India, Manufacturing Sector, GDP, Indian Economy

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#### Introduction

"Make in India: this is the step of a Lion."

## Mr. Narendra Modi (Prime Minister of India)

The prospect of the world fastest growing economy India lies in manufacturing. Domestic manufacturing is one of the vital ways for achieving faster, more comprehensive and sustainable growth of any country. Only a sharp increase in the Indian manufacturing sector workforce will increase overall income levels of the country which in turn will ensure inclusive and sustainable growth (Bhattachar jee, K., 2015).(1)

"Make in India" is an initiative program of the Government of India, to encourage companies to manufacture their products in India.

It was launched by Prime Minister Shri. Narendra Modi on 25 September 2014. The major objective behind the initiative is to focus on 25 sectors of the economy for job creation and skill enhancement. Some these sectors are: automobiles, chemicals, IT, pharmaceuticals, textiles, aviation, leather, tourism ports. hospitality, wellness, railways, auto design manufacturing, components, renewable energy, mining, bio-technology, and electronics. The initiative hopes to increase GDP growth and tax revenue. The initiative also aims at high quality standards and minimizing the impact on the environment. The initiative hopes to technological attract capital and investment in India. (2)

The objective of the mega program is to ensure that manufacturing sector which contributes around 15% of the country's Gross Domestic Products will increase to 25% in the coming years.

Speaking to more than 500 top global CEOs along with captains of Indian industry at the event in Vigyan Bhawan, New Delhi on September 25th, Prime Minister termed 'Make in India' initiative a lion to usher in increased step manufacturing in the country, which will ultimately generate more employment opportunities for the poor and give greater power their purchasing in Soundhariya. S. (2015) opined that the initiative will make India an investment destination and global hub for manufacturing and innovation.

Prime Minister urged the domestic as well as global investors not to look at India merely as a market, but instead see it as an opportunity. Make in India, is not just offering a competitive situation but also providing an opportunity to create a huge market for the products. (3)

## **Objectives of the Study**

- 1. To know the dynamics of Make in India initiatives.
- 2. To study the initiatives taken by various companies and various growth cycles of Make in India.
- 3. To study the major challenges, opportunities of Make in India initiative.
- 4. To offer useful suggestions in the light of findings.

### Methodology

The study undertaken is qualitative in nature and based on secondary data. The data has been extracted from various sources like research articles, publications from Ministry of Commerce, Government of India, various bulletins of RBI etc. on the basis of detail exploration of the existing literature a conceptual framework has been developed. (4)

### Limitations

- 1. The findings of the study have no empirical evidence and based on subjected evaluation.
- 2. The number of literatures reviewed might not be exhaustive to reach the objectives of the study.
- 3. Detailed and long-term evaluation is required to unveil the effectiveness of Make in India initiative.

## Indian Manufacturing Sector an overview

The manufacturing sector in India faces acute challenges. From problems with power, ports, railroads and roads to shortage of human capital, manufacturing in India has long lagged behind targeted goals. Indian manufacturing sector currently contributes close to 15% of GDP which is almost half when compared to "factory of the world" China, whereas service sector contributes almost 60% to GDP.

In most rapidly developing economies, manufacturing sector contributes 25-40% to the GDP such as Thailand's manufacturing sector value added to GDP is around 34%, China 32%, South Korea 31%, Indonesia 24% and Germany 22%. This huge mismatch in terms of contribution to GDP makes it imperative for India to focus on manufacturing and bring it close to 25% over next decade. (5)

**Table 1: - Contribution of Indian Service sector and Manufacturing sector to countries GDP** 

Contribution to GDP (%)	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14
Services	56.11	57.09	57.48	57.42	58.79	59.93
	%	%	%	%	%	%
Manufacturing	15.78	16.17	16.17	16.28	15.76	14.94
	%	%	%	%	%	%

Source: Ministry of Statistics & Programme Implementation

In spite of the boom in the services sector, 75% of India's working population is educated only to middle school or below. This staggering figure of approximately 600 million people is not even equipped to benefit from the opportunities in the flourishing knowledge sector. It is only the labor intensive manufacturing sector that has the capability to generate employment in adequate numbers to absorb the larger labor pool.

In a ten point agenda that encompasses factors such as entry of more private sector investors in important infrastructure electricity sectors like distribution, aviation, roads, railways, ports and a new bill for improving India's labor laws including encouraging contract labor, FICCI has laid down certain guidelines to the government. The purpose was to accelerate growth and improve competitiveness of Indian manufacturing.

Through Make in India initiative, government will focus on building more physical infrastructure as well as creating a digital network to make India a global hub for manufacturing of goods ranging from cars to software's, satellites to submarines, pharmaceuticals to ports and paper to power. (6)

## "Make in India"- an initiative by the Government:

The connotation of "Make in India", does suggest the previously used connotation "Made in India". In simple words 'Make' implies that the process to be carried out in India while opening out door for the outsiders. Key thrust of the program would be on cutting down delays manufacturing projects clearance, develop adequate infrastructure and make it easier for companies to do business in India. The sectors identified under the 25 key automobiles, program include auto components, bio-technology, chemicals, defense manufacturing, electronic systems, food processing, leather, mining, oil & gas, ports, railways, ports and textile. (7)

The objective of the mega program is to ensure that manufacturing sector which contributes around 15% of the country's Gross Domestic Products is increased to 25% in the coming years. The government of India has taken certain initiatives under the program to boost the manufacturing scenario of the country.

Major highlights of the "Make in India" plans are as follows-

**1. Invest India cell:** An investor facilitation cell set up by the government will act as the first reference point for guiding foreign investors on all aspects of regulatory and policy issues and to assist

them in obtaining regulatory clearances. The cell will also provide assistance to foreign investors from the time of their arrival in the country to the time of their departure. The information & facts that potential investors need for each sector have been compiled in brochures. (8)

- 2. Consolidated services and faster security clearances: All central governme nt services are being integrated with an e-Biz single window online portal while states have been advised to introduce self-certification. The ministry of home affairs has been asked to give all security clearances to investment proposals within 3 months.
- **3. Dedicated portal for business queries:** A dedicated cell has been created to answer queries from business entities through a newly created web portal

(http://www.makeinindia.com). The backend support team of the cell would answer specific queries within 72 hours. The portal also boasts of an exhaustive list of FAOs answers. (9)

- **4. Interactions with the users/visitors:** A pro-active approach will be deployed to track visitors for their geographical location, interest and real time user behavior. Subsequent visits will be customized for the visitor based on the information collected. Visitors registered on the website or raising queries will be followed up with relevant information and newsletter. (10)
- **5. Easing policies and laws:** A vast numb er of defense items have been de-licensed and the validity of industrial license has been extended to three years.

## **Response to the Initiative:**

Table 2:- Response of various companies to the initiative "Mae in India"

Spice Group	The company decided to start a mobile phone manufacturing unit in <u>Uttar Pradesh</u> with an investment of <u>□</u> 500 <u>crore</u> (US\$75 million).
Samsung	A joint initiative undertaken to establish 10 "MSME-Samsung Technical Schools" in India.
Hitachi	The company has taken the initiative to set up an auto-component plant will be set up in Chennai.
Huawei	Opened a new research and development (R&D) campus in Bengaluru.
France- based LH Aviation	Signed a MoU with OIS Advanced Technologies to set up a manufacturing plant in India to manufacture drones.
Xiaomi	The company began initial talks with the Andhra Pradesh government to begin manufacturing smartphones at a <u>Foxconn</u> -run facility in <u>Sri City</u> .
Lenovo	The company has announced that it had begun manufacturing Motorola smartphones at a plant in Sriperumbudur near Chennai, run by Singapore-based contract manufacturer Flextronics International Ltd.
Boeing	The chairman of Boeing, <u>James McNerney</u> said that the company could assemble fighter planes and either the <u>Apache</u> or <u>Chinook</u> defense helicopter in India

## Expected contribution of "Make in India" initiative:

- 1. Manufacturing sector led growth of nominal and per capita GDP. While India ranks 7th in terms of nominal GDP, it ranks a dismal 131stin terms of per capita GDP. The initiative hopes to increase GDP growth and tax revenue.
- 2. Employment will increase manifold. This will augment the purchasing power of the common Indian, mitigate poverty and expand the consumer base for companies. Besides, it will help in reducing brain drain. (11)
- 3. Export-oriented growth model will improve India's Balance of Payments and help in accumulating foreign exchange reserves (which is very important given the volatility in the global economy with multiple rounds of Quantitative Easing announced by major economies).
- 4. Foreign investment will bring technical expertise and creative skills along with foreign capital. The concomitant credit rating upgrade will further woo investors. (12)
- 5. FIIs play a dominant role (relative to FDI) in the Indian markets. However, FIIs are highly volatile in nature and a sudden exodus of hot money from India can affect a nosedive in the bellwether indices. Make in India will give an unprecedented boost to FDI flows, bringing India back to the global investment radar.
- 6. The urge to attract investors will actuate substantial policies towards improving the Ease of Doing Business in India. The Government of the day will have to

- keep its house in order (by undertaking groundbreaking economic, political and social reforms) to market Brand India to the world at large.
- 7. The initiative also aims at high quality standards and minimizing the impact on the environment. (13)

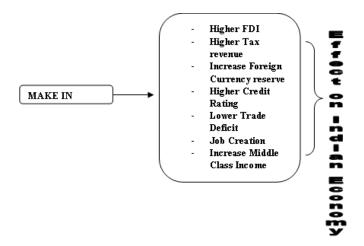
#### Conclusion

There are surely lots of opportunities to be tapped as far as Indian manufacturing sector is concerned, however, the initiation practice is required to be replaced with innovation. With a right ecosystem it is expected that the initiative will fuel the spirit of innovation. It would be heartening to see domestic companies leading the innovation and making India an innovation champion.

The Government of India has taken a number of steps to further encourage investment and improve business climate. "Make in India" mission is one such long term initiative which will help to realize the dream of transforming India into a "manufacturing hub". India's expanding economy offers equal investment opportunities to domestic entrepreneurs and international players. It is our leverage responsibility emerging opportunities and work towards shaping this 'manufacturing vision'.

Indian Manufacturing is slowly but surely sweeping back in the national economic space. In a study by Ramana. K.V. (2015), it was found that this campaign attracts foreign investments and boost the manufacturing sector of India. In another study by Sangwan. S. (2015) also it was viewed in the similar way and expected a smoother flow of FDI to countries economy. On the basis of detail review of

literature the following conceptual framework has been developed which actually depicts the expected contribution of the initiative taken by the government of India-



**Figure: Conceptual Framework (Expected Contribution)** 

However, for making India an investment hub, the first and foremost important step would be to create efficient administrative mechanism which would ultimately cut down the delays in project clearances and will fuel up the economic functions. Further the initiative taken by the government is long term by its nature and the evaluation of the actual effect is possible in forthcoming years only.

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Journal of Management Science, Operations & Strategies, e ISSN 2456-9305 Vol. 3, Issue, 02. 7-13p, August, 2019 National Research & Journal Publication

Review Article

## Make in India: Perspective, Challenges and Opportunities

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#### Abstract

Make in India campaign was launched in new Delhi by the Prime Minister Narendra Modi on 25th of September in 2014. It is an initiative to make a call to the top business investors all across the world (national or international) to invest in India. It is a big opportunity to all the investors to set up their business (manufacturing, textiles, automobiles, production, retail, chemicals, IT, ports, pharmaceuticals, hospitality, tourism, wellness, railways, leather, etc) in any field in the country. This attractive plan has resourceful proposals for the foreign companies to set up manufacturing powerhouses in India. Make in India campaign launched by the Indian government focuses on building the effective physical infrastructure as well as improving the market of digital network in the country to make it a global hub for business (ranging from satellites to submarines, cars to software's, pharmaceuticals to ports, paper to power, etc). The symbol (derived from national emblem of India) of this initiative is a giant lion having many wheels (indicates peaceful progress and way to the vibrant future). A giant walking lion with many wheels indicates the courage, strength, tenacity and wisdom. The page of Make In India on the Facebook has crossed more than 120K likes and its twitter followers are more than 13K within few months of launching date.

This national program is designed to transform the country into a global business hub as it contains attractive proposals for top local and foreign companies. This campaign focuses on creating number of valuable and honored jobs as well as skill enhancement in almost 25 sectors for improving the status of youths of the country. The sectors involved are automobiles, chemicals, IT & BPM, aviation, pharmaceuticals, construction, electrical machinery, food processing, defense manufacturing, space, textiles, garments, ports, leather, media and entertainment, wellness, mining, tourism and hospitality, railways, automobile components, renewable energy, mining, bio-technology, roads and highways, electronics systems and thermal power. The successful implementation of this plan will help in the 100 smart cities project and affordable housing in India. The main objective is to ensure solid growth and valuable employment creation in the country with the help of top investors. It will benefit both parties, the investors and our country. The government of India has created a dedicated help team and an online portal (makeinindia.com) for the easy and effective communication of investors. A dedicated cell is committed to answer all the queries from business entities anytime.

Keywords: companies, manufacturing, electrical machinerym, employment creation.

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## Introduction

Make in India scheme is an initiative to facilitate and augment the manufacturing industry in India. In other words, it can also be said that this program is intended to increase the GDP of the Indian economy. This scheme was launched by Bhartiya Janta Party government (BJP)

under the leadership of visionary Prime Minister Mr. Narendra Modi in the very same year of 2014, to which they come into the majority. Besides promoting manufacturing and employment sector in the country it has set various wide array of

targets which are meant to change the entire economy of the country positively.

Make In India Program This program is a great dream of most visionary influential Prime Minister of India, Mr. Narendra Damodar Modi, who initiated this economic reform-oriented program on 25 September 2014 in a way to improve and manufacturing employment industry in India. This program has a wide scope, associated with different sectors of the economic environment of the country. This program is specifically designed to promote the enlisted or targeted, 25 various sectors, which were badly in a need of such reforms. In a way to make this program designed in more wise and appropriate way, it was entrusted to Wieden & Kennedy, which is a foremost marketing firm, known for their earlier project work for Nike. It is intended and approved to facilitate the foreign direct investment and domestic companies in manufacturing their products in the Indian vicinity.

### **Reason Behind The Campaign**

Make in India is launched by GOI, by PM Narendra Modi to attract the Foreign Investors to invest in India and manufacture products and Goods in India.

The government of India is running this campaign to encourage the domestic as well as Multinational companies in order to manufacture goods and products in India.

Since India is growing very fast and developing tremendously, India Need employment as well as manpower, so by looking at this, the effort made by PM and he launched Make in India campaign. The

campaign was launched on 25th of September 2014 in Vigyan Bhawan which is in New Delhi and This was launched by Prime Minister Shri Narendra Modi.

Perspective: Make in India is the name given to the program to make India a base for off-shored manufacturing. The idea is to create large scale employment, based on our very large pool of low wage labor.

This is what Japan did after the second world war. They gradually moved up the value chain, and the gap was filled first by Korea-Taiwan, then by Asean, and then China stepped in in a huge way. China too is moving up the value chain, and our netas think that India can step in.

This is simplistic thinking coming from simpletons who are disconnected from the world or are painfully slow on the uptake. The era of off shored manufacturing is seeing its dusk, maybe has another 10–15 years to go for the least value added products (read banyans). Technologies are transforming manufacturing. Techs like robotics and 3d additive manufacturing means that it costs the same, perhaps less, to manufacture in California than in China. And it means a phenomenal reduction in supply chain networks and risks.

## Challenges

There are five major challenges that loom for Modi's mission that are not easy to surmount. And that might mean a baptism by fire. Here they are.

**1. Where Is the Money?** – India needs funds to build industries, which in turn need infrastructure, which is in itself in short supply and requires more finance. The Make In India week is happening at a time the Supreme Court wants to know

about the pile-up of bad loans in India's banking system which is not in a position to lend much unless its balance sheets are cleared. State-controlled banks are neckdeep in losses after making provisions to cushion bad loans. If the government pumps in more to save them, it would have less to spend on infrastructure. India's bad loans total R 443,000 crore, most of it from the corporate sector, which is hardly in a position to take up massive investments. That would leave foreign direct investment (FDI) as the best bet, but that cannot come in big doses unless other issues are resolved, especially in the ease of doing business. A bankruptcy law to enable smoother shut-down of companies is yet to be passed.

The government is said to be wooing oilrich Gulf countries to participate in the R 40,000-crore National Investment and Infrastructure Fund. Amid a global fall in oil prices, there may be caution all around. Most of the investment projections being made are considering a longer term.

2. Robots block the way: You can start manufacturing in India, but will they create jobs that last? India's public sector companies erected by Prime Minister Jawahar lal Nehru in the 1950s were cocooned in protectionist policies. In the new scheme of things, can India look for human employment on a large scale when robots may take over manufacture worldwide -- and still stay competitive?

Vivek Wadhwa, Stanford University fellow who is at the forefront of alerting the world on the robotic threat, told the BBC recently that it was now "indisputable" that a new kind of industrial revolution was in the offing — one that won't require many humans. "In a decade

or two you'll find that robots and artificial intelligence can do almost every job that human beings do. We are headed into a jobless future," he says. Scary? Just think of Google's self-driving cars – and the fact that your smartphone is now good enough to be an ECG machine on the basis of an app. (Small consolation: some jobs may be had in making robots. Tata Motors is perfecting one, expected in under two months. It was showcased, somewhat ironically, at the Make In India event)

3. Don't Forget The Unions — What do Maruti, Nokia, Ford and Hyundai have in common? All have had had strikes and protests in India at their manufacturing plants in the past two years alone. Unlike in China, where a communist government can (strangely) keep workers in control and wage costs in check, India has labour laws and organised unions that can hinder smooth expansion. It is not easy for the Modi government to change laws to make a dramatic impact.

The Congress-affiliated Indian National Trade Union Congress controlled more than 33 million workers as of two years ago. The BJP-friendly Bharatiya Mazdoor Sangh (BMS), controlled 17 million. Communist party-run unions had 20 million on their rolls.

4. Slow Train To Skills: A report by consulting firm Ernst & Young said in 2012 that India lags far behind other nations in imparting skills training to its workers. Not too much has changed since then. While engineering colleges mushroom, the same cannot be said of industry-specific technical skills for shop floors. A major effort has got underway under the National Skill Development

Corporation (NSDC), but this needs time to develop.

The government's Economic Survey said last year that the skilled workforce in India is counted at a mere 2%, while the NSDC estimated a need for 120 million skilled people in the non-farm sector— which would make it 10% of the population at current levels. Dearth of vocational education facilities and lack of training facilities are a key part of India's industrial landscape.

5. Research Needs Overhaul: India's industry has grown over the past six decades either through pampered public sector companies or through domestic industries enjoying access to a market protected by customs duties. Long-term competitiveness now required in an open global environment needs investments in research and development. While India is home to R&D facilities for many global companies, Indian companies have been slow to embrace R&D. Groups like the Tatas and Mahindras are bucking the trend now, but they are toddlers in a global landscape. Indian companies now need to dovetail their efforts with the staterun Council of Scientific and Industrial Research, which has historically led R&D in India with its 38 national laboratories and more than 13,000 scientific personnel. **CSIR** is seen as slothful a bureaucracy. Can huge cultural gaps be overcome to create productive research?

### **Opportunities**

## 1. Develop Job Opportunity

One of the main purposes of Make in India crusade is to provide job opportunities for as many citizens of India as possible. It has targeted the young generation of the

country as its prime beneficiary. The investments in the targeted sectors, i.e. telecommunications, pharmaceuticals, tourism etc. will encourage the young entrepreneurs to come forth with their innovative ideas without worrying about the source of speculation.

## 2. Ameliorate the Vicinity

In order to manufacture in India, a particular industry requires a promising location to set up machinery as well as factories. To fulfill this requirement, not only the areas were chosen would be improved but also the neighboring locations will be highly benefited.

For a developing nation, such as ours' an initiative of this kind is extremely crucial. In addition, the labor hired, from the locality would also improve the financial status of the families living nearby.

### 3. Expand GDP

Due to the manufacturing of products in India, economic growth is inevitable, which will not only boost the trade sector but also will increase the GDP of Indian economy as with the setting up of new factories and various investments being speculated in the Indian commercial sectors the flow of income will be humongous. Various sectors such as exportation, architecture, textiles. telecommunications etc. are likely to flourish inevitably, strengthening Indian economy which is already the seventh largest in the world.

## 4. Fortify the Rupee

The emergence of the manufacturing industries would automatically convert India into a hub for the fabrication of various commercial products; as a result,

there would be a grand collection of the FDI, which, in turn, would strengthen the rupee against the domination of the American dollar.

#### 5. Increase in Brand Value

Most of the urban population prefer international brands rather than putting their faith in Indian retailers. As a result, the small manufacturing companies suffer an extreme loss in the market.

Due to the Make in India campaign, such small manufacturers will be provided with a real shot at the business. With, companies investing in such small time retailers from all around the world, the brand value of Indian merchandise will increase dramatically.

### 6. Up-Gradation of Technology

India being an underdeveloped country obviously lack various latest mechanization, which, is a big hurdle in the path to development of the nation. Hence, with the myriad of countries coming forth by the make In India crusade, India will be given the opportunity to make use of the latest technology these countries bring along. Not only will India benefit from the knowledge and use of the technology but also, the concerned nations will be provided with a skilled and erudite labor.

#### 7. Ease of Business

India is a nation which ranked 130th on the ease of doing business scale. But with the open invitation given to the entire world to manufacture their products in India, the various restrictions opposed over the entrepreneurs will be lifted and aspiring businessmen from all over the globe could invest in India with no stress at all.

## 8. Availability of Young Minds

Most of the young generation of India plans to move out of the country in the hope of a better future. Due to the lack of young labor, India has always been deprived of innovative and new ideas. With the Make in India campaign, the young population would not only be provided with employment but also their young and fresh minds would take the industrial sector to new heights. Making it a win-win situation for the India as well as the concerned countries. For more on how Indian young minds are starting their own start-up by remaining in India.

#### Conclusion

Make in India Campaign was launched by PM Modi in order to do investment from foreign investors in India as well as to increase the employment level of the country. India is the largest democracy in the world and also has the second highest population in the world with 1.25 billion people. People in India face many problems in their daily life. India is also affected by illiteracy, unemployment, falling male-female ratio, corruption, poverty, lack of health, education and hygiene facilities. From last few years, the scenario is changing. Many initiatives have been started by the Government of India and Prime Minister of India Mr Narendra Modi to face those problems. Campaigns and schemes like Digital India Campaign, Swaccha Bharat Abhiyaan, Beti Bachao-Beti Padhao campaign, Make in India campaign, National Literacy Mission Programme, Pradhan Mantri Kaushal Vikas Yojana and many more are initiated to face the problems faced by India.

Make in India is an initiative launched by the Government of India to encourage multinational, as well as national companies to manufacture their products in India. It was the part of a wider set of nation-building initiatives. It was launched by Prime Minister Narendra Modi on 25 September 2014. The main objective make in India initiative is to focus on job creation and skill enhancement in various sectors of the economy and it also aims at high-quality standards and minimizing the impact on the environment. The initiative hopes to attract capital and technological investment in India. Make in India campaign focuses on 25 industries. Some of them are Automobiles, Oil and Gas, Aviation, Chemicals, Railways, Mining, Pharmaceuticals. Electronics. Food Processing and other industries. 'Make in Maharashtra' is an initiative started by the Government of Maharashtra state on the sidelines of the Make in India initiative whose main objective is to create a business-friendly atmosphere Maharashtra by increasing ease of doing business as much as possible.

A "Make in India Week" event was held at the MMRDA Grounds at the Bandra-Kurla Complex in Mumbai from 13 February 2016. The week long multi-sectoral industrial was attended by international and 8000+ domestic, foreign government delegations from 68 countries and business teams from 72 countries. 17 Indian states, mostly BJP-ruled, also held expos. At the close of the event, DIPP Secretary Amitabh Kant stated that it had received over 15.2 lakh crore worth of investment commitments and investment inquiries worth 1.5 lakh Maharashtra led all other states receiving 8 lakh crore of investments. With the rising demand for electronic hardware by 2020, India has the potential to become an electronic manufacturing hub.

In making public relation "Zero Defect Zero Effect" is a slogan coined by Prime Minister of India, Narendra Modi which signifies production mechanisms wherein products have no defects and the process through which product is made has zero adverse environmental and ecological effects. The slogan also aims to prevent products developed from India from being rejected by the global market. Aarisa Pitha of Jharkhand, Gushtaba of Kashmir, Chicken Curry of Punjab, Khakhra and Khandvi of Gujarat, Bamboo Steam Fish, Vada and Medhu Vada of Karnataka, Khaja and Inarsa of Bihar and Kebab of Uttar Pradesh and Puran poli been selected Maharashtra have as traditional regional food to be promoted in the campaign.

"Come make in India. Sell anywhere, [but] make in India." Prime Minister Narendra Modi said while introducing his vision to the public. And it seems that the world is more than ready to embrace this vision, which is already set on a path to become a reality. The 35th edition of the India International Trade Fair (IITF) held at Pragati Maidan in November 2015, had Make in India as its theme.

This national program is designed to transform the country into a global business hub as it contains attractive proposals for top local and foreign companies. This campaign focuses on creating number of valuable and honored jobs as well as skill enhancement in almost 25 sectors for improving the status of youths of the country. The sectors involved are automobiles, chemicals, IT &

BPM, aviation, pharmaceuticals, construction, electrical machinery, food processing, defense manufacturing, space, textiles, garments, ports, leather, media entertainment, wellness, mining, tourism and hospitality, railways, automobile components, renewable energy, mining, bio-technology, roadsand highways, electronics systems and thermal power.

The successful implementation of this plan will help in the 100 smart cities project and affordable housing in India. The main objective is to ensure solid growth and valuable employment creation in the country with the help of top investors. It will benefit both parties, the investors and our country. The government of India has created a dedicated help team and an online portal (makeinindia.com) for the easy and effective communication of investors. A dedicated cell is committed to answer all the queries from business entities anytime.



Journal of Management Science, Operations & Strategies, e ISSN 2456-9305 Vol. 3, Issue, 02. 14-22p, August, 2019 National Research & Journal Publication

### Review Article

## Media Planning and Selection Process for Advertising

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### Abstract

Media planning and selection are of top significance once the advertising goals and the organization have been set. Media planning and selection deals with media identification, identification of factors governing media and vehicle choices, laying down criteria for media selection and evaluation of each media against another, developing media-mix, resources allocation and media scheduling. Media selection is possible when one knows about the 'reach' and 'impact' of each medium and media vehicle. Media planning, therefore, is the study of different advertising media and media vehicles in depth that facilitates media selection and development of media-mix that is most suitable for the firm in question.

A 'medium' is the carrier of advertising message. It is the means to deliver the advertising message. Each advertiser is to go in for right massage carrier or a set of carriers keeping in mind the cost, efficiency and specialties of the medium or media. Every advertiser has good many media for his selection. Broadly, these can be classified as indoor, outdoor, direct and display. Each media has sub carriers called vehicles.

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## Following is the brief description of each media and media vehicles:

## A. Indoor advertising media:

Indoor advertising media represents the use of those vehicles by the advertisers that carry the message right into the houses or indoors of the audiences.

### These vehicles are:

- (1) Newspapers
- (2) Magazines
- (3) Radio
- (4) Television and Film.

Here, the message reaches the audience indoors when it is cozy and in receptive mood because, house is the resting place for the inmates to relax.

## 1. Newspapers:

Life without newspapers is like life without a cup of tea or coffee. Newspaper is one that gives news, views, interpretations, opinions, comments and explanation regarding social, economic, political, cultural, moral, ecological, meteorological and wide variety of walks of fast changing life. In India, there are 21 major languages, published in 91 languages, India has 20,000 newspapers. For every 40 literate persons there is one paper.

## The merits of news-paper as a medium of advertising are:

- 1. Wide coverage.
- 2. Quick response.
- 3. Regularity and frequency.
- 4. Flexibility and speed.
- 5. Economical.

## The relative demerits are:

- 1. Shortest life.
- 2. Lack of quality reproduction.
- 3. Waste in circulation.
- 4. Possibility of duplication.

## 2. Magazines:

Magazines the periodicals are published weekly, fortnightly, monthly, quarterly and annually. They cover a wide variety of topics providing light leisure reading in easy chairs. Well known, though provoking and authentic articles from almost all branches of human knowledge are given along with entertaining items like puzzles, cartoons, comics and the like. Indian magazine-world supplies at present 4,200 weeklies, 2,000 fortnightlies, 7,800 monthlies, 400 quarterlies and numbers totalling 10,000 annual 22,600. For every 35 literate persons, there is one such magazine.

## The relative merits, are:

- 1. Longer life.
- 2. Visual display.
- 3. Selectivity.
- 4. Loyalty and prestige.
- 5. Geographic flexibility.

### The relative demerits are:

- 1. Inflexibility.
- 2. Waste in circulation.
- 3. Costlier.
- 4. Restricted frequency.

## 3. Radio:

Radio advertising can be aptly called as 'word of mouth' advertising on a wholesale scale which was accepted in 1920. It has a history of 71 years todate. India, as a late beginner, started commercial broadcasting only in 1967 by now radio has covered 100 per cent of population. At present, there are 175 medium wave transmissions, 60 short wave transmitters and 110 F.M. transmitters. At present, there are 60 million sets which work out a set for every two people. The advertisements may be straight commercials dialogue, commercials dramatized, commercials integrated commercials and musical commercials.

## The relative merits of radio advertising are:

- 1. Human touch.
- 2. Flexibility and timing.
- 3. Mass coverage.
- 4. Economy and
- 5. Selectivity.

### The demerits are:

- 1. Message perish ability.
- 2. Lack of illustration.
- 3. Limited time.
- 4. Wastage.

### 4. Television:

Radio ruled the scene between 1920 and 1970. Its greatest and latest rival has been television that smashed its supremacy from 1950s.In India, it was commissioned for the first time in 1959 and went commercial in 1976 and transformed into color in 1982. By now, 90 per cent of the population is covered by the way of television. We have 10 million sets working in India giving a figure of one set for every 100 people. Television advertisements are called as television commercials lasting for 10, 15, 20 and 30 seconds. These may be 'stop motion', 'puppets', 'cartoons' or 'line-action type'.

## The relative merits are:

- 1. Deep impact.
- 2. Selectivity and flexibility.
- 3. Mass communication media.
- 4. Upper hand in distribution and
- 5. Life like presentation.

## The demerits are:

- 1. Shortest life.
- 2. Costlier.
- 3. The clutter problem.
- 4. Time taxing.
- 5. Film advertising:

Film advertising is yet another medium of publicity characterized by sound, motion, color, vision and timeliness. This audio-¬visual medium has a wide range of exhibits starting from an ordinary slide presentation to the ad films screening. Slide is the protected

glass piece covering ad message. The films shot and screened are 'film lets', 'sol us' and 'magazine' type. They are in the time range of 15 second to 300 seconds. In India, Blaze Advertising Agency takes film production and distribution.

The exhibition is done by theatre owners. There are 6,000 cinema towns with 15,000 permanent cinema houses with an average capacity of 1,000 seats. There are 3,000 touring theatres with the average capacity of 450 seats. of late, the importance of cinema has been reduced as India has more than 3 million sets of VCRs and VCPs. and 1 lakh video parlous.

### The relative merits are:

- 1. Dramatic impact.
- 2. Selectivity and flexibility.
- 3. Mass publicity 4. Least waste and
- 5. Supplementary, the demerits are:

### The demerits are:

- 1. Costlier.
- 2. Interjection.
- 3. Limited coverage.
- 4. Clutter problem.

## **B.** Outdoor advertising media:

Outdoor advertising is the only one of its kind that has been carried for ages. This is the media to reach the people when they are out of doors. The ad message is delivered to the audience like print and broadcast media; rather the message is placed in strategic places exposed to moving audience. Its

strength is tremendous because, 97 per cent of the total adult population moves out of doors every week. Its vehicles are: posters, printed displays, electric signs, travelling displays, sky writing, sandwich men and the like.

A 'poster' is a sheet of paper pasted on a wooden or a card or metal board depicting the ad massage. It can be standardized or non-standardized as to size and colors. The success of poster rests on poster designing and the site of pasting. A 'printed display' is the painted bulletin and the wall painting. It is standardized metal sheet of rectangular shape hung on hoarding stands at strategic places. An 'electrical sign' is a spectacular sign giving light effects. creating charming enchanting scene in the dark. A 'travelling display' is an advertising sign seen in and outside travelling vehicles like train, buses, car, taxis, trams, autos and the like.

A 'sky writing' is a kind of publicity where message is spread in the sky in the form of a smoke or fire-workers nor the lights. A 'sandwich-men' advertising is the team of tall and dwarf men singing and spending the ad message and is the oldest and the simplest of all vehicles of outdoor advertising.

### The relative merits are:

- 1. Wider and deeper appeal.
- 2. Greater flexibility.
- 3. Economy.
- 4. Easy accommodation and

5. Beautification.

### The demerits are:

- 1. A reminder publicity.
- 2. Nullification.
- 3. Heavy investments.
- 4. Immeasurability.

## C. Direct advertising media:

Direct advertising is one of the oldest methods of reaching the consumers. Direct advertising covers all forms of printed advertising delivered directly to the prospective customers instead of indirect distribution like news-papers and magazines. This printed matter is distributed house to house by personal delivery, handed to persons on the sidewalks, placed in the automobiles, stuck under the wind-screen of an automobile, handed over at the retail outlets or sent through post. It takes different forms to deliver the sales message to the prospects through the medium of mail or person. These are post cards envelope enclosures, broadsides, booklets, catalogues, sales letters, gifts novelties, stores publications, package inserts and free samples.

## The merits are:

- 1. Highly selective.
- 2. Flexibility.
- 3. Personal touch.
- 4. Deeper impact and
- 5. Results measurability.

## The demerits are:

1. High cost.

- 2. Low reader interest
- 3. Warrants special skill.
- 4. Limited span.

## D. Display advertising media:

Display advertising or promotional advertising is hinged on the concept of display. Display is the systematic arrangement of samples of saleable products to catch the imagination and the notice of the people. Display demonstrates directly about the product or products by presenting them than by telling and selling the points indirectly. It is also called as P.O.A. or point of advertising.

## The significance of display advertising lies in four points:

- 1. It allows the prospects to experience the product before buying,
- 2. It is an effective dealer aid.
- 3. It attracts the consumers to the shop, and
- 4. It makes possible impulse buying.

Promotional advertising has three vehicles namely, displays, showrooms and show- cases and exhibitions and fairs.

'Displays are basically of two types namely, 'window' and 'counter'. 'Window' display implies showing of goods in the front window of the shop. It is window showmanship.

### The merits are:

- 1. Point of purchase impact.
- 2. Colourful life-size presentation.

3. Acts as a beauty mask. 'Counter' display or 'interior' display stands for all arrangement that is made in the sales hall of the shop. It is internal showmanship in the garb of storage.

## The merits are:

- 1. Easy location of products.
- 2. Impulse buying.
- 3. Consumer loyalty.

However, there are some specific problems which are to be tackled for better results. These are:

- 1. Creativity.
- 2. Placement.
- 3. Wastage.

# The success of display advertising depends on the perfect understanding of:

- 1. The shopping habits of consumers.
- 2. The needs of the store manager.
- 3. Forms of display.
- 4. The display idea and
- 5. Getting the displays used.

Coming to 'showrooms' and 'show cases', 'showroom' is a specially designed room or a room-cum-office, rented or owned, located in the prominent place of the sales territory used mainly for display, demonstration and after sale services. On the other hand, 'show case' is a glass-box, a glazed case, a cabinet with glass-doors or glass-panes or a glass cupboard designed to display the products in an artistic way. These are placed in the conspicuous places like railway stations, airports, bus terminals, cinema houses, or specially rented buildings, city squares, parks, post offices and other market places.

## The merits of showrooms and show cases are:

- 1. The place to get orders.
- 2. The training ground.
- 3. The centre for after-sales services.

Coming to 'exhibitions and fairs', 'exhibition' is a congregation of showrooms of different manufacturers under as single roof. It is a huge gathering of manufacturers for the purposes of display, demonstration and booking orders. On the other hand, 'trade-fairs' is a huge fair where the display and demonstrations are combined with entertainment. Trade fair is more than an exhibition.

## The merits of exhibition and trade fair are:

- 1. The place for display and demonstration.
- 2. Deeper impact.
- 3. Market development.

However, the basic problems involved in success of these exhibitions and trade fairs are:

- 1. High cost and
- 2. Management, the success depends on sound planning as to size, site, design of exhibition spot, technical and sales staff and display and demonstration tactics and styles.

## **Developing a Media Mix:**

The market diversities in terms of consumer preferences. competitive pressures, availability of media and the like necessitate the designing of a media-mix SO as to meet requirements of these diversities with view to maximize the message impact. That is, there is hardly any company that is happy with only one medium or media vehicle. This media mixing is also called as 'multimedia strategy'.

Basically, development of a media-mix is a problem of determining the optimum allocation of firm's advertising funds. The funds earmarked are to be so distributed over different media and media vehicles that the marginal returns from each component are equal.

In other words, the last rupee spent on any component should produce the same rupee return as the last rupee spent on other components.

This marginal or Equi-marginal concept of media-mix development therefore, is a matter of three broad steps namely:

- 1. Media-wise collection of data of past expenditure.
- 2. Analysis of data so as to get reasonably accurate representations of the net returns curves for each medium, together with sales results.
- 3. Subsequent adjustment of budget allocation to different media so that

the slopes of the several net returns curves tend to equalize. This last step is trial and error approach in which one starts with a given feasible allocation, lest it locates profitable changes and brings changes leading to a raise in the net returns.

At a point when there are no further chances of rising net returns, one arrives at the optimum allocation of funds representing the optimum media mix. This trial and error method is like the linear programming model of media-mix which has been developed to help the advertising executives in making media-mix choices. The best examples of this kind are:

High Assay Model,

Simulation Model and

Media Model.

## **Media Scheduling:**

Media scheduling is the very next managerial task, once the media-mix is developed. A media schedule is a timebound detail of advertisements with reference to the media selected.

Media schedule portrays the total audience coverage, the message frequency and the continuity of the message. As noted earlier, coverage, reach, frequency and continuity are interrelated concepts and are to be carefully considered and weighed while developing media schedule.

Media scheduling decisions are extremely important for two reasons namely:

- 1. Purchases of radio and television time and news-paper and magazine space represent the largest elements of the cost in the advertising budget.
- 2. The success of an advertisement in achieving advertising objectives largely depends on how each show or magazine reaches the consumers in the target market segment.

Following are some of the media scheduling theories that assist the advertising executives in media schedule development. Though these provide quantitative tools of media scheduling, an advertising manager is expected to employ his judgment because, he has failed to measure accurately all the attributes of all the media open to him. Here, a mention is made of three theories of scheduling.

The first one is the Wave Theory, according to which the advertiser purchases time and space in different media for a relative short time and moves out of these media in 'waves' in the hope that the impact of his advertising will carry over from the periods of heavy concentration to those of no advertising. In essence, this theory sacrifices continuity and builds-up coverage and frequency.

The second one is Media Dominance Theory according to which an advertiser buys unusually large amounts of space in one medium; after building up coverage and frequency in that medium, he shifts another medium for a short period. Thus, it speaks of saturating one medium at a time before touching another.

The third one is Media Concentration Theory which states that the advertiser concentrates fully on only one medium than spending on different media for a short period. This theory values continuity for longer periods. The actual applicability of these theories depends on their relative merit in a given marketing situation.

## The Advertising Message:

Formulation of advertising message is an integral part of media planning and selection.

## The phrase 'advertising message' includes two basic elements namely:

- 1. The appeals (copy claims) that represent the central idea of the message.
- 2. The method of presentation (the style of execution) that is used to present claims. the copy Message formulation involves designing of the advertising copy and structuring the advertising layout so that the company's claims (USPs) can be presented effectively before the audience for appropriate productpositioning. Let us know in brief these concepts namely, product positioning, unique selling proposition, copy and layout.

## **Product Positioning:**

The phrase 'product-positioning' signifies an effort to find a new segment of the market, a unique niche not tightly controlled by a competitor. Thus, it refers to the placement of company product or products in the minds of target consumers relative to the competitive products, as having certain distinctive benefits and want-satisfying potential.

In other words, it is an attempt to capitalize on distinctive appeal not exploited by the competitor. Positioning represents more a state of mind or image than different ingredients or attributes; such a state of mind is derived from advertising, more than from product-planning and design.

Advertising is an instrument of positioning or repositioning a product or products of the company in the minds of the consumers by focusing their attention on 'claims' or 'unique selling proposition' or the 'theme' being conveyed through the message

## The Unique Selling Proposition (USP) (Theme):

Advertising theme or campaign theme is the appeal or the substance of a given advertisement message. It is the keynote concept that gets the message in a challenging manner across the prospects.

It is that central idea around which the campaign is built. It is the 'big selling idea' known as unique selling

proposition or the USP. The USP is the heart of advertising campaign.

It is an offer that an advertiser makes to his consumers which is unique in relation to the competing offer or offers and promises to deliver a certain distinctive benefit or benefits or a package of satisfaction.

It is conveyed through the copy or the artwork or both. The underlying idea behind the USP is that it differentiates qualities of a product or a service. It means that each campaign should promise the prospect a specific benefit based on the USP and particularly one that is not offered by the competitors. The selling proposition or the appeal or the claim must entice the prospects to gain new customers for the product or the service.

A good campaign theme is one that aims at any basic buying motive, attracts the right group of prospects, ties in logically with the product and its qualities and is capable of being used in multiple media.



Journal of Management Science, Operations & Strategies, e ISSN 2456-9305 Vol. 3, Issue, 02. 23-30p, August, 2019 National Research & Journal Publication

#### Review Article

## Skill Development in Rural Area- Challenges & Opportunities

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#### Abstract

India is the youngest nations in the world, with more than 54% of the total population below 25 years of age and over 62% of the population in the working age group (15-59 years). Good quality of demographic dividend is also available here for growth of country. In urban areas, more opportunities are available for skill development but in rural areas, no chance available for skill development with changing demands of time while India lives in its villages because nearly 70% population lives in rural area. Agriculture is a major source of earning for all families in rural area. In agriculture sector, Disguised Unemployment is a barrier for development of country. India is having more potential for standing in queue of developed country through better implementation of skill development programme if provide proper attention on especially rural areas because we can divert work force in service sector with help of skill development programme.

Skill Development, Knowledge and Information & Communication Technology, these three are important conditions for bringing new changes in rural areas. In real word, at the time of making policies by government, rural areas consider as an engine of economy but unfortunately, India's rural area is still fighting for own development. After changing of present scenario in rural areas than we can expect about to empower India. In rural areas, if one side more opportunities available as more work force, raw material, sufficient place, etc. and other side more challenges also available here as unemployment, lack of vocational education, lack of training programmes, lack of proper work conditions, etc.

In this paper, opportunities & challenges are highlighted for the purpose of better implementation of skill development in rural areas. If skill development programme successfully implemented in rural areas, India will be powerful within short period.

Keyword- Skill Development, Rural area, India, Economy.

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#### Introduction

Skill development is more important key for opening the door of success in rural areas. India is the youngest nations in the world, with more than 54% of the total population below 25 years of age and over 62% of the population in the working age group (15-59 years). In our country, good quality of demographic dividend is indicating about to growth of country. Nearly 70% population of India lives in rural areas & our rural economy mostly depends on agriculture sector.(1)

"India lives in its villages" - Mahatma Gandhi

Agriculture is a major source for earning of rural area's people but another side unfortunately in our country, agriculture is also known as a game of weather. Without good weather, we can't think about expansion of agriculture sector. In agriculture sector, Disguised Unemployme nt is a barrier for development of country. Hence, skill development can play an

important role for facing implicit challenges in agriculture sector. facilitates a cycle of high productivity, increased employment opportunities, income growth for development of a country. With help of better implementation of skill development programme, we can face all types of challenges here. Skill development programme provides chance to a person for acquiring livelihood with better way. In rural area especially, skill development is as a tonic for boost of economy. Skills development programme is also essential to address the opportunities and challenges to meet new demands of changing economy and new technologies in the context of globalization. (2)

In this paper, opportunities & challenges are highlighted for the purpose of better implementation of skill development in rural area. If skill development programme is successfully implemented in rural areas, India will be powerful within short period.

### **Review of Literature**

Skill development is an emerging topic in rural areas. After globalisation, many changes are appearing in our Indian economy. The level of competition in every sector is intensifying with sharp growth rate. In this competitive era, every sector want to save own existence for forever but due to extreme level of global competition Indian rural area is suffering more much because many of available earning source has closed. For bringing new-new changes in rural areas, skill development is just as a weapon of marketing sector for fighting with global level competition. If, we don't attentive about this issue, rural sector can be face lot of problems in future. Today, skill

development require in rural area for brings new revolution

These following studies are describing about available challenges & opportunities in Indian rural areas. (3)

According to ILO that for intensifying rate of employability, education, training & lifelong leering are important terms. These things move the country toward path of sustainable development.

"Education, vocational training and lifelong learning are central pillars of employability, employment of workers and sustainable enterprise development" (4)

## - International Labour Organisation

According to Aya okada (2012) that In this globalized economy era, competition has become increased among firms industries in developing and developed countries alike, requiring their workers to have higher levels of skills to enable them to engage in innovation, improve the quality of products/services, and increase efficiency in their production processes or even to the point of improving the whole value chain process & rapid technological change demands a greater intensity of knowledge and skills in producing, applying and diffusing technologies. Finally, all these have changed the nature, contents, and types of skills that industry demands. Most of countries are following to reform their education systems, to upgrade the skills of their workforces. (5)

According to Ms. Sunita Sanghi & Ms. A. Srija. (2015) Skill development is an important driver to address poverty reduction by increasing employability, productivity and helping sustainable enterprise development and inclusive

growth of India & the evidence from developed countries suggests that investment in education and skills helps economy to move to high growth sectors and break the low wage, low skill development syndrome.

Mary Kawar described that skills development & training can have multiple meanings as they include wide ranging elements. Education includes each individual the development of their potential, laying the foundation employability, training provides core work skills and the underpinning knowledge, industry-based and professional competencies that facilitate the transition into the world of work & lifelong learning that individual skills ensures and competencies are maintained and improved as work, technology, and skill requirements change.(6)

B Anbuthambi & N Chandrasekaran described that Skill development as an important pillar for growth is often ignored and put in the backburner and perennially looked upon as a non-scalable model due to the high capital required and the low ROI & it is a huge challenge not only for the government, but also for the private sector and educational institutions to rise up and specialize in making youth employable and ensuring no mismatch between demand and supply. matching is essential term for achieving goal of this programme.(7)

Report of FICCI is indicating about the skill development issue in India is more relevant to demand & supply factor. In demand side main challenges, consistent efforts are being made towards expansion of economic activities and creation of large employment opportunities & in supply

side main challenges, a simple look at the projected youth population provides a fair reason to believe that India has the strength to cater to this demand. Coordination is must require between demand & supply factor for successful implementation of skill development programme. (8)

### **Objectives of the Study**

The main objectives of this study are mentioned below.

- To study the present system of rural area for skill development.
- To know the challenges with respect to the skill development in rural areas.
- To assess the opportunities available for skill development in rural areas.(9)

## Skill development system in India

The first level of skill development is short term courses. After completion of short term courses, person is identified as semi skilled employee. Semi skilled person is suitable for routine nature work. The second level of skill development is vocational training. Skilled employee is one who is capable of working efficiently of exercising considerable independent judgment and of discharging his duties with responsibility. The third level of skill development is diploma & degree holders and also known as highly skilled person. Highly skilled person consider for working efficiently and supervises efficiently the work of skilled employees & the highest level of skill development is specialization in specific subject. Highly skilled person with specialization is suitable supervising & training purpose on highly skilled person. Various level of skill development, we can understand with help of following pyramid.(10)



## **Challenges**

In India, rural area is facing a lot of challenges in the present scenario. In India, the list of challenges for rural areas is greater. But few of challenges are described below.

- 1- Lack of training infrastructure- The quality of training infrastructure in rural areas is worse in compression of urban areas. Usually, rural area's people are want to join training programme in own village because they never compromise with agriculture. Due to lack of training here. infrastructure many of development centres are running at block level, tehseel level or district level only. Rural area is suffering with lack of proper availability of transportation, lack of electricity, lack of ICT facility, lack of proper roads, lack of medical facilities, etc. We can't think about skill development, having without proper training infrastructure. It is a major challenge of this programme. (11)
- 2- Lack of good quality of trainer- In rural, unavailability of good quality of trainer is a big challenge of this programme. Most of good quality trainers are working in urban area. They don't want to serve in rural area. Rural area's training centre is facing this issue. Training of trainer, it is also big headache. The training of trainer is usually provided

with keep in mind of urban area. After completion of training, trainer faces lot of problems with respect of rural environment because they don't aware with changing dimension of demand & supply part. (12)

- 3- Tendency of hereditary work- It is a big challenge in rural areas. Many of people in rural areas want to follow for livelihood hereditary work agriculture. Only few people want to move in service sector during off agriculture season. This tendency is a big barrier for enhancement of skill development programme. Some reasons are working behind it. If, we remove all these reasons, definitely rural area will be look as a shining star of economy.
- 4 Lack of training institute In rural areas, the location of many of training centres is more far away & many of women & girls feel own self unsecure to going there. So, women usually engage with agriculture and its allied work due to unavailability of training institute. It is also challengeful condition here. Only women & girls are not suffering with this issue, some time youngsters also face this problem.
- **5-Lack of participation of stakeholders**In rural, lack of participation of stakeholders with respect of skill development programme is a big

challenge. Many of stakeholders are focusing toward urban & semi urban areas. Rural area's people are facing this issue. Many of PPP model training centres are not working properly & also no control on these centres. After opening of new centres, it works well only for few months & after that decide to shut down. Trainee faces lot of problems. For solving this issue, awareness among rural area's people & support from stakeholders, both are essential.

6- Lack of adequate investment- In skill development programme, inadequate investment in rural area's centre is creating difficulty for smooth running. Stakeholders are not taking adequate interest. Firstly in rural area's centres, Trainee face more problem as unavailable as generator for electricity, furniture, equipments, machines, necessary tools, lab, etc. After that successfully completion of training, funding is also not available for running own business or profession. It is a critical issue of this programme.(13)

## Opportunities in rural areas

More opportunities are available in India for rural young people to develop own skill. The available opportunities for skill development programme with respect of rural areas are as under.

- 1- Skill development in rural areas contributes to improve productivity & working conditions in agriculture sector. This programme also facilitate for young, women & other weaker sections as tonic for increasing income.
- 2- In rural areas, women work as a main household worker as their husband migrates for earning in out of agriculture season. If, we provide them skill

- development training, definitely rate of migration can reduce easily. Skill development programme is capable for reducing migration & urbanisation both. That will help us also for safety of environment. (14)
- 3- Skill development programme can increase agricultural production & its allied production. It also helps for expand access to market and engage in off-farm activities which can generate supplemental income. Skill development programme can consider as accelerator of economy.
- 4 According to 15th census, Total 68.9 crore rural areas people were literate & in urban areas, 85.1. The percentage of increasing literacy in rural areas was 10.2% but increasing percentage in urban areas was 5.1%. The rural urban literacy gap which was 21.2 percentage points in 2001 has come down to 16.1 percentage points in 2011. Its mean, increasing literacy in rural areas is a good sign for good creating platform of skill development. (15)
- 5- Nearly 70% population live in rural area. In this population more than 62% people contain of the population in the working age group (15-59 years). We have more potential for production through good quality of demographic dividend. If we implement this programme successfully, goal can easily obtain. India will appear as new shining star among in the developed country. (16)
- 6- In rural areas, more quantity of raw materials & place for establishment of industries are available on cheap cost. If, we initiate skill development programme, condition of villages can improve with better way. All villagers can achieve

employment during off agriculture season in local areas.

7- Expansion of technology in rural area is a bright opportunities for skill development. With help of technology, we can design flexible training programme for better learning. (17)

### **Suggestion**

After study of finding of challenges & opportunities in rural area in present scenario, the following suggestions can recommend for better implementation of this programme to stakeholders.(18)

S.No.	Training Centre	Government	Employer
1-	Increase focus on training of trainers.	Provide vocational training during school education.	Enhancement of refresher course facilities for skills upgrading for existing employee belonging from rural areas
2-	Must Provide ICT training and also develop English language speaking capacity.	Develop good quality of infrastructure for providing the best training as transport, electricity, modern training rooms & equipments & medical facilities, etc.	Encouragement of social security programme in entrepreneurship.
3-	Provide training keep in mind of changing dimension of demand.	Provide post training financial support.	Increase link up with rural training centre.
4-	Increase link up with companies.	Include informal training centre in skill develop programme & restrict on unregistered centre.	Intimate to training centre about required training.
5-	Develop infrastructure for providing the best training.	Develop an integrated approach for skill development into all government policies	Promote own services into rural areas.
6-	Tie up with good quality of global training institute.	Develop food processing zone near rural areas.	Treat all trainees as a friend not servant.
7-	Training programme must design in regional language.	Create a Skill inventory Information System.	Provide reward to the best skilled person in each year.
8-	Follow mobile based training in rural areas.	Encouragement of entrepreneurial programs in rural areas.	Provide help in starting level of job especially rural areas people.
9-	Call successful & well trained candidate for motivation.	Mandatory to spend percentage of net profit in business for skill development activities as corporate social responsibility (CSR) & follow village adopt system by representatives.	Focus in rural on agri-allied start up.
10-	Increase industrial tours programme & help for getting chance to on the job training to new a trainee.	Open skill development hub near rural areas.	Coordinate with government policies.
11-	Give flexible training in terms & hours for encourage participation, particularly among women & remote and difficult areas.	Creating more awareness in rural areas and mobilisation.	Must participate in programme organised by government. Example- workshop, seminar & meeting, etc.
12-	Must participate in programme organised by government. Example- workshop, seminar & meeting, etc.	Provide loan facilities after training.	Follow & help in village adopt system for skill development.

#### Conclusion

Rural area is now changing rapidly with help of skill development programme; most of population is now following modern technology for bringing new changes own self. Pattern of agriculture is also changing, with help of changing dimensions of new technologies, products, markets, business environment, etc. Today, it is also need of rural area for better implementation of skill development programme. Many of rural area's people are also showing interest for participating in this programme. But, due to lack of basic infrastructure & unavailability of centres in own village or nearby areas, from they are more away skill development programme. If, stakeholders help for removing this issue, better results will appear within short period. After taking it, Productivity & employability will increase & also provide support for growth of India. India is having more potential for standing in queue of developed country through better implementation of skill development programme if provide proper attention on especially rural areas because we can divert work force in service sector with help of skill development programme. Skill Development, Knowledge Information Communication & Technology, these three are important conditions for bringing new changes in rural areas. In real word, at the time of making policies by government, rural areas consider as an engine of economy but unfortunately, India's rural area is still fighting for own development. After changing of present scenario in rural areas than we can expect about to empower India. Skill development training will help to village people for getting a life

enjoyment. After completion of training programme more loan facility should provide to candidate for running own business. Most of trainee has suffered with this issue. Finally, they feel own self unlucky.

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Journal of Management Science, Operations & Strategies, e ISSN 2456-9305 Vol. 3, Issue, 02. 31-34p, August, 2019 National Research & Journal Publication

Review Article

# 'Make In India': A Dream Come True for Young Entrepreneur

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#### Abstract

The Prime Minister Narendra Modi, prior to the commencement of his maiden US visit, last month launched 'Make in India', a major national initiative which focuses on making India a global manufacturing hub. Key thrust of the programme would be on cutting down in delays in manufacturing projects clearance, develop adequate infrastructure and make it easier for companies to do business in India. The 25 key sectors identified under the programme include automobiles, auto components, bio-technology, chemicals, defence manufacturing, electronic systems, food processing, leather, mining, oil & gas, ports, railways, ports and textile.

Keywords: commencement, infrastructure, manufacturing projects, food processing.

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#### Introduction

The national progamme aims at time-bound project clearances through a single online portal which will be further supported by the eight-member team dedicated to answering investor queries within 48 hours and addressing key issues including labor laws, skill development and infrastructure. The objective of the mega programme is to ensure that manufacturing sector which contributes around 15% of the country's Gross Domestic Products is increased to 25% in next few years.(1)

Speaking to more than 500 top global CEOs along with captains of Indian industry at the event in Vigyan Bhawan, New Delhi on September 25th, Prime Minister termed 'Make in India' initiative a lion step to usher in increased manufacturing in the country, which will ultimately generate more employment opportunities for the poor and give greater purchasing power in their hands. The mega

even was watched live in several cities in India and abroad through video conferencing,

He urged the domestic as well as global investors not to look at India merely as a market, but instead see it as an opportunity. "When we talk of Make in India, we are not just offering a competitive situation and we give you an opportunity to create a huge market for your product. After all, handsome buyer is equally important as cost effective manufacturing.," Modi told a packed audience. (2)

#### Scope of Make In India

Through Make in India the scope for the job seeking students will rise in coming months. It is assumed that there will be plenty of job opportunities through Make in India by boosting the various job sectors.

#### **Objectives of Make In India**

The main objective of make in India campaign at spinning the country into a global manufacturing hub and offers a large numbers of employments. Other main objectives of this scheme are mentioned below: Designed to do facilitate Investment

- ✓ Foster Innovation
- ✓ Enhance skill development
- ✓ Protect Intellectual property rights
- ✓ Build Best-In-Class Manufacturing Infrastructure
- ✓ Providing employment
- ✓ To make healthy relationships with worldwide nations
- ✓ To make India digital

#### Needs (OR)Policies of Make In India

There are three major policies under the 'Make in India'

#### 1. New Initiatives:

This initiative is to improve the ease of doing business in India, which includes increasing the speed with which protocols are met with increasing transparency. (3)

#### 2. Intellectual property facts:

The main aim of intellectual property rights (IPR) is to establish a vibrant intellectual property regime in the country. These are the various types of IPR:

- ➤ **Patent:** A patent is granted to a new product in the industry.
- ➤ **Design:** It refers to the shape, configuration, pattern, color of the article.

- ➤ **Trade mark:** A design, label, heading, sign, word, letter, number, emblem, picture, which is a representation of the goods or service.
- ➤ Geographical Indications: It is the indication that identifies the region or the country where the goods are manufactured.
- ➤ Copyright: A right given to creators of literary, dramatic, musical and artistic works. (4)

## 4. National Manufacturing:

The vision is,

- ➤ To increase manufacturing sector growth to 12-14% per annum over the medium term.
- ➤ To enhance the global competitiveness of the Indian manufacturing sector.
- ➤ To ensure sustainability of growth,
  particularly with regard to environment

#### **Challenges of Make In India**

Let's have look at four challenges that the "Make in India". Could face.

- 1.Creating healthy business environment will be possible only when the administrative machinery is efficient, India has been very stringent when it comes to procedural and regulatory clearances.
- 2.India should also be ready to tackle elements that adversely affect competitiveness of manufacturing. To make the country a manufacturing hub the unfavorable factors must be removed. India should also be ready to give tax concessions to companies who come and set up unit in the country. (5)
- 3.India must also encourage high-tech imports; research and development (R&D)

to upgrade "Make in India" give edge-toedge competition to the counterpart's campaign all over world. To do so, India has to be better prepared and motivated to do world class R&D. The government must ensure that it provides platform for such research and development. (6)

4.India's small and medium-sized industries can play a big role in making the country taken the next big leap in manufacturing. India should more focused to words novelty and innovation for these sectors.

#### Analysis of Make In India

In August 2014, the cabinet of India allowed 49% foreign direct investment (FDI) in the defense sector and 100% in Between September 2014 and November 2015, the government received Rs-1.20lakh crore worth of proposals from companies interested in manufacturing electronics in India. (7)

#### Overview of Make In India

The major objective behind the initiative is to focus on job creation and skill enhancement in the required sectors of the economy. The initiative also aims at high quality standards and minimizing the impact on the environment. The initiative hopes to attract capital and technological investment in India. Under the initiative, brochures on the required sectors and a web portal were released.

#### **Advantages of Make In India**

- Manufacturing sector led growth of nominal and per capita GDP (Gross Domestic Product).
- Employment will increase manifold.
- Foreign investment will develop technical expertise and creative skills.

#### **Disadvantages of Make In India**

- Make in India will lead to an unsustainable focus on export promotion measures. (8)
- A relative neglect of the world economic scenario may not augur well for make in India.

#### Conclusion of Make In India

Make in India is well recognized part of India's economic future. It remains Ingredient of economic affair but still many are not aware about its contribution to the growth. This paper will study the trends of Make in India and its correlation with macroeconomic Indicators such as GDP, foreign exchange, Exports, Industrialization. Secondly this paper will reveal the impact on economic growth with special reference to various sectors in future.

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Journal of Management Science, Operations & Strategies, e ISSN 2456-9305 Vol. 3, Issue, 02. 35-42p, August, 2019 National Research & Journal Publication

Review Article

# **Rural Development: Issues and Challenges**

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#### Abstract

Rural development has fascinated the visionaries and statesmen in the 1950s. Since that periods many programs and projects have been undertaken by several countries for the development of their areas. Despite the apparent rosy picture there are still several areas in the rural development that need to be looked into. To understand why the rural development efforts have not succeeded in achieving the desired results, it is essential to find out the basic issues and contemporary challenges and take corrective measures accordingly. Rural development refers to the structural change in the socioeconomic situation to achieve improved living standard of low income population residing in rural areas and making the process of their development self-sustaining. As rural development is essential for the improvement of quality of life among the rural people, utmost care should be taken for improvement of living standard of the rural masses through concerted efforts in achieving a balanced rural development. This paper is an attempt to focus on the issue and challenges to design some potential strategies for rural development

**Keywords:** Socio-economic, Balanced Rural Development, Rural areas, Dimensions of Rural Development, Programs for Rural development, Rural Community, Self-help group (SHG), Sustainable agriculture.

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#### Introduction

Rural development is one of the important aspects of the country's economic prosperity. Almost all poor people in the world live in rural areas and rely mainly on agriculture and alliance activities for their livelihood and overall welfare. Therefore, rural development is the most necessary to improve their standard of living. Rural development refers to structural changes in

the socio-economic situation that improve the living standards of the low-income population living in rural areas and become self-sustaining. Therefore, rural development talks about improving the standard of living of the rural masses. Rural areas suffer from poverty, the most vulnerable part of the population being women, children and the elderly. (1)



As rural development is essential for the improvement of quality of life among the rural people, utmost care should be taken for improvement of living standard of the rural masses through concerted efforts in achieving a balanced rural development. In order to understand why rural development endeavors have not succeeded in achieving the desired and expected results, it is essential to look below the surface to dig out real problems areas and take corrective measures accordingly.

**Objective** - The main objective of study is on structural aspects of development administration, implementation details of various rural development program and their impact on beneficiaries. (2)

**Research Methodology** - The study is theoretical in nature and the required material for the study is collected through secondary sources i.e., books, journals, reports .

# Rural Development: A Conceptual Analysis

At present there are six major flagship programmes implemented to develop rural by the Ministry of Development like the Mahatma Gandhi Rural Employment Guarantee Schemes (MGNREGS), National Rural Livelihood Mission (NRLM) ,Integrated Water Development Programe (IWDP),Indira Awas Yojana (IAY), National Rural Drinking Water Programme (NRDWP) and Nirmal Bharat Abyian (NBA).

The important issue here is has their programmes brought about a marked improvement of lives of rural people? The real scenario is that rural India is faced with multiple developmental challenges. The critical ones include:

- **Population:** Increasing population which causes severe pressure on natural resources and the environment.
- Natural Resources: Depleting natural resources, resulting in insecurity of food and employment, compelling about 40% of the rural population to live in poverty.
- **Pollution:** Pollution of the environment and climate change, are causing shortage of clean drinking water and creating adverse impact on agricultural production. (3)
- Education: Poor access to education, resulting in low literacy unemployment of the youth. While the average literacy rate in rural areas is around 50-65%, it is as low as 20-25% among women in backward areas. Education of girls was felt to be unnecessary in the past and this has seriously affected their quality of life. Illiteracy has also hindered their development due to lack of communication with the outside world. They are slow in adopting new practices, which are essential with the changing times Low literacy rate, particularly among women having adverse effect on their skills development, employment productivity , family welfare and education of their children.
- Health: Poor health status due to lack of clean drinking water, hygiene, sanitation and drainage facilities; inadequate health care facilities, leading to high child mortality and morbidity; loss of labor productivity, economic loss, indebtedness and poor quality of life; The rate of infant

mortality in rural India is marginally higher than in the cities on account of poorer access to safe drinking water, sanitation and health care support. Urban India has 15 times the number of beds and four times the number of doctors per capita compared to rural India. Not only is there an acute shortage of medical personnel, but doctors and medical workers are absent 40 per cent of the time in rural public health facilities. (4)

• **Infrastructure:** Poor infrastructure for receiving timely information on development opportunities, market

demand and prices for agricultural commodities, new technologies, forward and backward linkages, credit facilities and development policies of the government.

• Globalization: Liberalized trade regim es as well as more integrated and consumer driven agricultural and food markets are globalizing rapidly and driving innovations, forcing farmers to adapt or lose out. Poor farmers do not have the capacity face the cut throat competition and hence they are bound to perish.



Rainfall is the main source of water for agricultural production in India. However, in the absence of adequate soil and water conservation practices, it is estimated that over 65% rainwater runs off, flooding the rivers. About 30% of the total cropping area in the country is under irrigation, where farmers have a tendency to use excessive water. In the absence of adequate training and demonstration; they believe that excess water can enhance their crop yields. Moreover, as the water charges are fixed on the basis of the area covered under irrigation instead of on the quantity of water supplied, farmers do not want to restrict the use of water. As a

result of poor soil and water conservation measures, the average yield of food crops in India is only 1.9 tons/ha as compared to 4.0 tons/ha in China. Due to excessive use of water for irrigation, over 9.00 million ha fertile lands have turned into sodic and saline wastelands, thereby posing a serious threat not only to food security and employment generation but also to community health, biodiversity and the environment. (5)

Rural development involves multiple steps which not only includes the change in economic structure but also include change in human behavior and social structure. However, rural development will only be sustainable if it can adopt all the five dimensions through their parameters:

- **Economic Dimensions**
- Political Dimensions
- **▶** Human Dimensions
- Science & Technology
- Resources & Environment

## **Level of Infrastructure Development**

Development of physical as well as social infrastructure plays an important in the overall advance of the rural economy by directly contributing to employment generation and asset creation. Improved network of physical infrastructure facilities such as well-built roads, irrigation, rail links, power and telecommunications, information technology, food storage, cold chains, market-growth centres, processing of produce and social infrastructure support, viz., health and education, water and sanitation, and veterinary services and co-operatives essential for are development of the rural economy, especially in the era of liberalization, privatization and globalization (LPG). (6)

#### **Indigenization of Social Research**

Most of our learning in the higher institutes is based upon hypotheses, concepts and theories evolved by western scholars including rural sociologists, which has limited application to our rural development. In the context of rural development, indigenization of concepts theories essential are understanding and resolving the issues that confront state governments, Panchayati Raj Institutions and stakeholders. This calls for Indigenization of social science research, particularly relating to rural areas. Such an approach, if adopted in social science research, is likely to provide solutions to problems of bringing about rural transformation at a faster pace.

### **Corporatization of the Rural Economy:**

Corporatization of the rural economy becomes more relevant in the changed globalized system. where market requirements of quality produce have to be met. The entry of the corporate sector will also help the farmers to diversify crops from wheat and rice to other crops. This can be done by providing awareness about quality inputs and their judicious use, ensuring their crop procurement, refrigeration, carrier, grading, cleaning, packing, branding and also helping in research and extension.

# Formation of a Globalized or Model Village

A model village is perceived as a village having all modern physical and social infrastructure facilities. A model village will facilitate human resource development through better education, health and training and generate employment avenues both in secondary and tertiary sectors. Initially funds for infrastructure building have to be mobilized government as well as non-government sources, such as non-government organizations, international funding agenci es, non-resident Indians (NRIs), religious Institutions and other sources besides the village's income from its own sources.

Consequently, for the maintenance and sustainability of public services, user's charges could be levied according to the social and economic position of the households. According to the concept of a globalized village, each village will be connected with modern information

technology for better dissemination of information. This type of a village will have the potential of producing human resources catering to national as well as international requirements. (7)

#### Role of NGOs and SHGs

Voluntary social services have been an integral part of the socio-cultural and religious ethos of our society from ancient times. The objective has been to increase human capacities by promoting noneconomic factors such as education, health and nutrition, which in turn would speed up the process of economic development. The role of NGOs is both co-operative and complementary to the state. The existence of NGOs assumes importance in the context of rural settings, as living conditions have deteriorated. State-NGO partnership alone cannot resolve all the socio-economic problems; hence it has to be in co-ordination with all agents of social change, i.e., the state, local selfgovernments, corporate the sector, academics and civil society groups.

NGOs can play a significant role in strengthening local self-government by facilitating interaction and co-operation with state departments and also acting as catalysts to effectively implement various departmental schemes. The role voluntary agencies in the development of rural areas can be to supplement efforts of government for the upliftment of the poor and needy disseminate information about development schemes and programmes of the government to rural people; make people aware of the consequences of female feticides and imbalance in sex ratio; mobilize financial resources from the

community; help in up gradation of skills of rural youths for self-employment opportunities; facilitate the formation of self-help groups and micro-finance; ensure protection of women and children's rights and abolish ills of child labor; and, make available technologies in a simpler form to the rural poor.

**SHGs:** When individuals, on their own initiative, act in a conglomeration to meet their individual and common needs with the primary focus on self-reliance, it can be called a Self Help Group (SHG). The benefits of self-help groups are based on cooperation rather than competition. They provide benefits of economies of scale, cost effective alternatives for different financial services, collective learning, democratic and participatory culture and a firm base and platform for dialogue and co-operation. SHGs develop from a common binding force, common need, interest and concern, especially for the rural poor. It is this common binding force, which makes SHGs function more efficiently. The effectiveness of SHGs would be considerably enhanced if a symbiosis could be worked out between them and Panchayati Raj Institutions (PRIs). The key to this is the integration of SHGs with the democratically elected and empowered panchayats.

## **Rural Development: Issues**

A number of issues are associated with the rural development programs and strategies. A proper identification and solution of the issues are required for chalking out a rural development action plan. Here some focus on three basic issues having prime importance. (8)



# Top-Down Approach Vs Bottom –Up Approach

This issue is basic one. The word ' development 'as highlighted during 1950s with the demise of colonialism throughout the world. This period is also identified as the period of emergence of third world developing countries where rural misery was high . Hence , a growth -oriented approach of development was adopted. It led to the think that development means just creation of infrastructure for economic development. As result rural areas were provided with everything from outside. But this top-down approach has failed to achieve development according to needs and relevance of rural local circumstances. The need of the hour is bottom up approach, where village is at the centre of prosperity and the whole development process can be carried out by taking the village like brick by brick with a Midas touch. (9)

# (i) Development of the village Vs Development of the Villagers

Villages in developing countries like India have no doubt developed but not the standards of villagers .The idea behind the issue is that the focus of rural development has been on creating infra like road, rural electrification, installation of hand pumps etc. But the real development and prosperity will be in a distant dream if the human resource not integrated properly. In rural development program, both the development of the villages and villagers must be targeted.

# (ii) Target Fulfillment Vs quality Fulfill ment

This issue is very peculiar to the countries belonging rural development, poverty alleviation and employment generation programs, which targeted beneficiaries/ families/ villages, incur heavy expenditure, they have failed in bringing desired impact. Hence his target fulfillment syndrome must be addressed, where emphasis has to be put on the quality and effectiveness of the work done.

#### **Rural Development: Challenges**

Like issues challenges are also manifold. While issue needs solution, challenges need confrontation. The challenges identified here are in fact tools of rural development. But those have becomes challenges due to their complex nature. The main challenges to rural development are:

# **Investment for Agriculture Growth**

Agriculture is the main economic activity in developing countries and it is a viable tool for rural development. But sluggish growth rate and poor investment has made this area the most important one. Therefore modernization of agriculture is one of the greatest challenges to the developing countries. To support the rural poor farmer's government can never avoid agricultural subsidy and on the other hand massive wave of industrialization has eroded the public investment in agriculture. Hence the challenges are to restore the agricultural investment to its pristine glory side by side maintaining the status quo of subsidies.

#### **Public-Private Partnership**

Rural development program suffer due to crunch of money . Private sector hesitate to invest money in the rural sector as they think that the venture may not be profitable .Forging of public private partnership effectively is a challenge to rural development . (10)

## **Community Participation**

development Rural and people's participation should go together and both these component are highly essential. Community participation rural developme nt refers to the development of rural area so as to improve the living standard of rural masses through the active participation of rural /local community than involvement of individual.

Potential Strategy for Rural Development

• Government should involve the rural community to identify their own problems and solve that problem.

- Government should provide adequate training facilities to the rural youth to make efficient skilled labour in rural areas.
- There must be sufficient business opportunities or job facilities for the rural masses.
- Involvement of NGOs and civil society organization in rural development programs.

#### Conclusion

The spirit of India lives in villages and only by changing the face of rural areas, we can hope for a better future for the state and nation as a whole. If we have to meet the target 9% annual growth of GDP then it is essential to sustain an annual growth of 4% in the agricultural sector. This is important for ensuring that growth is more inclusive. Although agriculture contributes only 19% of India's GDP, it is the main source of income for 58% of the rural population.

Agriculture has significance on food security and prices of goods and therefore on money wages. Further, agriculture has a strong multiplier effect because of its impact on rural income, demand and its supply of raw materials to several industrial sectors. The inter link between agriculture and industrial sector is so strong that if there is a 1% fall in agricultural growth, it will pull back industrial growth and GDP by 0.52%. If sustainable economic development has to be achieved it is essential that rural development must be a priority. For rural development modernization of agriculture is the most important requisite. This will lead to improvement in the economic conditions of the rural masses. The increased purchasing power of the rural

masses will provide larger market for the products of the manufacturing sectors. It is essential to Greening rural development which refers to a variety of activities that regenerate and conserve the natural resource base, innovate and use clean materials, technologies and processes to create environment-friendly products, livelihoods, enterprises and jobs. India will grow only when rural India marches in tandem with the urban India.

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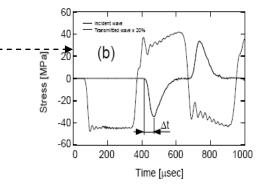
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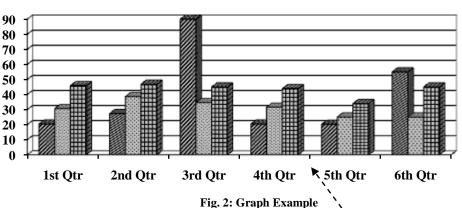
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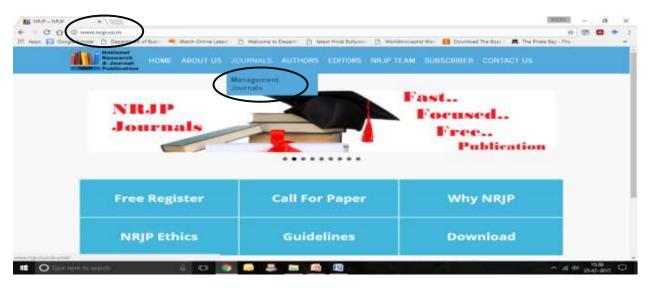
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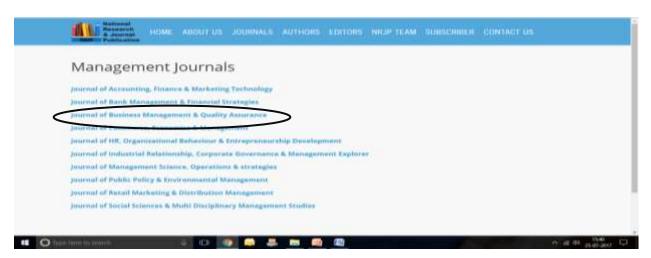
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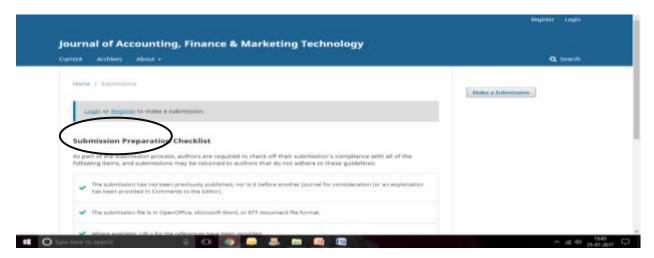
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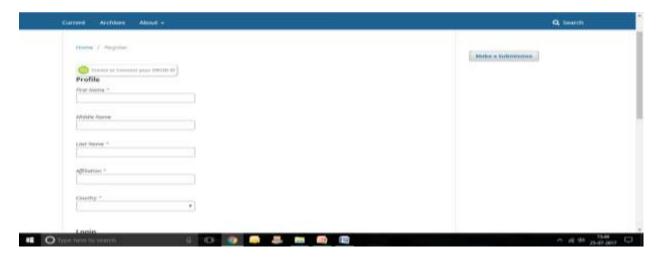
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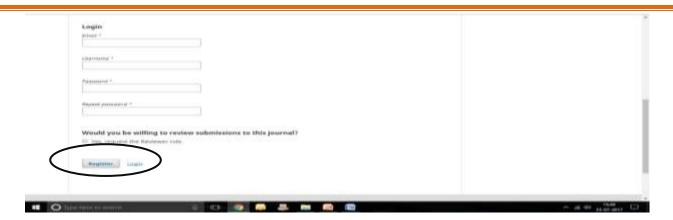
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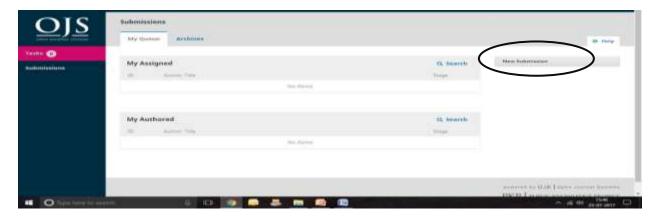
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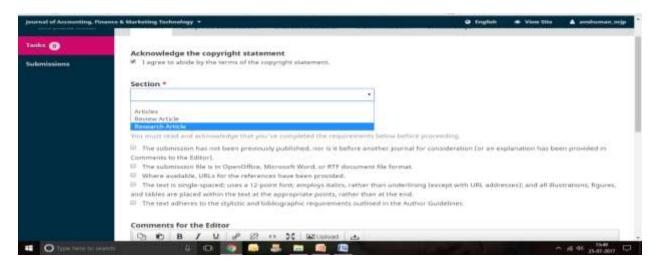
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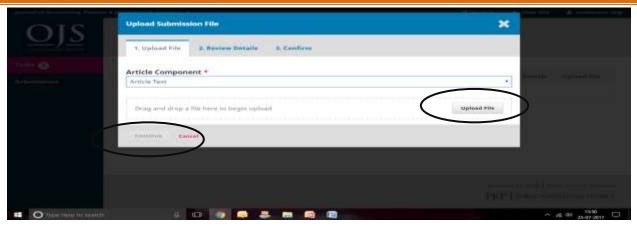


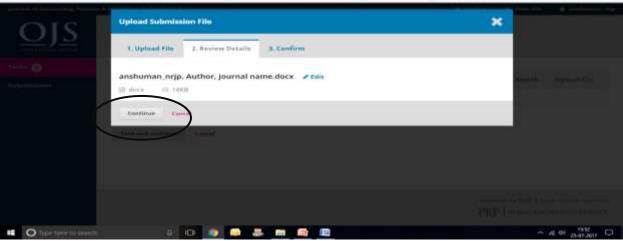
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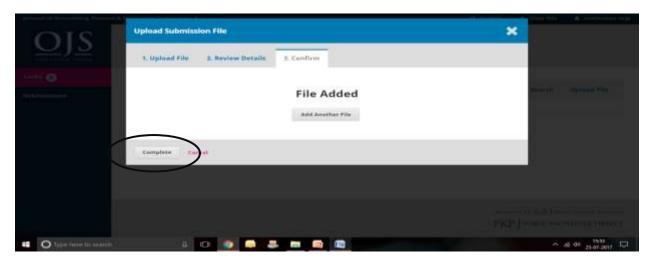


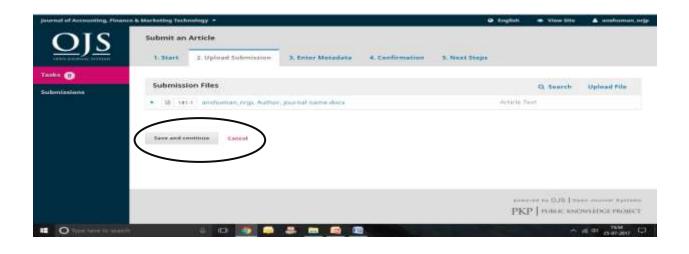
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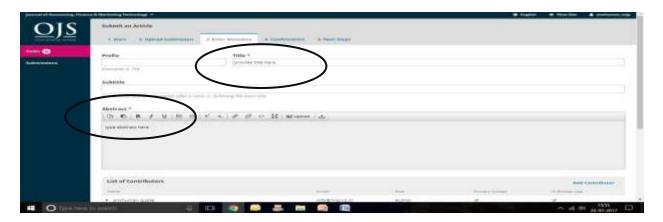




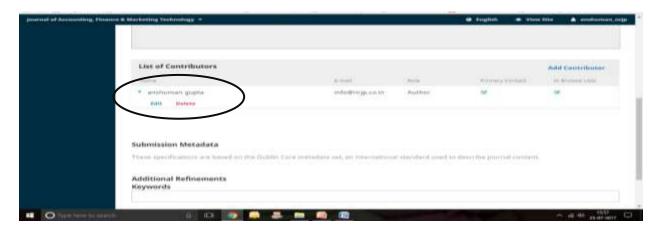




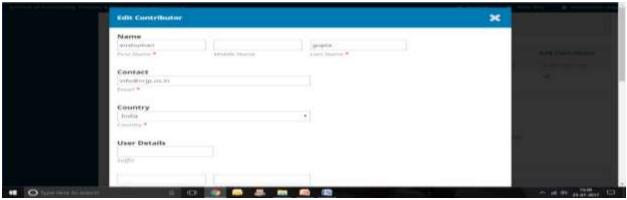
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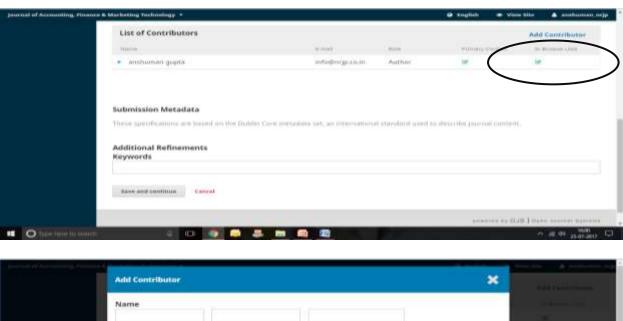
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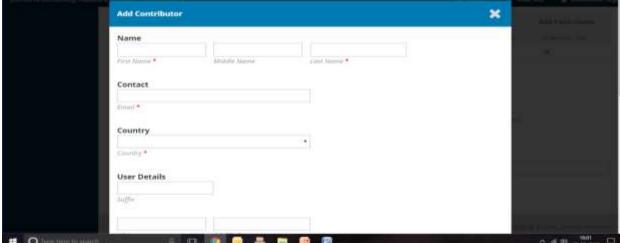


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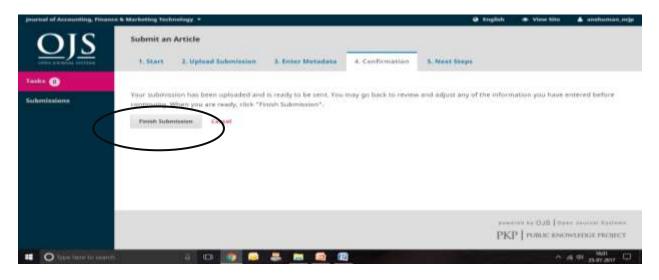


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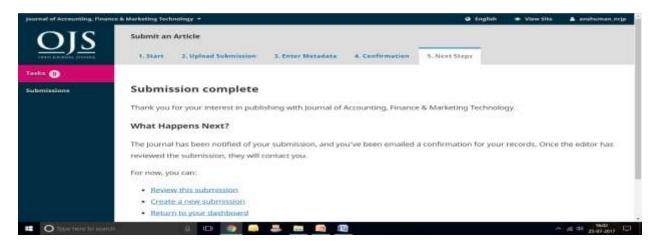




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