

## Entrepreneurial Profile and Constraint Analysis of Farm and Non-farm Sectors Entrepreneurial Training Programmes in Krishi Vigyan Kendra and Rural Development & Self Employment Training Institute

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### ABSTRACT

Even though research has proven beyond all reasonable doubt that entrepreneurship can boost the economy of many nations, this has not been true for many due to the challenges which impede entrepreneurship programmes in both farm and non-farm sectors. A study was therefore conducted with the aim of analyzing these constraints. An interview schedule was used to collect information from 120 entrepreneurs, (60 farm and 60 non-farm entrepreneurs). Result shows that the mean age of farm entrepreneurs was 38 years whereas the mean age for non-farm entrepreneurs was 28 years. In RUDSETI farm sector, more than three-fifths (66.6%) of the entrepreneurs had an annual income of less than 1 lakh whereas, in the non-farm sector, half (50.0%) of the entrepreneurs had an annual income of more than 3 lakh. Similarly in KVK, farm sector, close to half (46.7%) of the entrepreneurs had an annual income of more than 3 lakhs whereas in the non-farm sector close to half (46.7%) of the entrepreneurs had an annual income of 1-2 lakh. In RUDSETI farm and non-farm sector, all (100.0%) and half (50.0%) of the entrepreneurs had 1-3 years of entrepreneurial experience respectively. Similarly in KVK farm and non-farm sectors, 53.3 per cent and 76.7 per cent of the entrepreneurs had an entrepreneurial experience of 1-3 years respectively. It was found that the highest-ranked constraint in the farm sector was lack of market information (71.0%) and lack of financial resources (69.5) whereas in the non-farm sector, it was observed that the constraint which had the highest rank was lack market information (68.1) and lack of financial resources (63.4%).

**Keywords:** Employment, Entrepreneurship, Participant observation, Training, Youths

### INTRODUCTION

Entrepreneurship programme plays a pivotal role in boosting the economy of many nations. Owing to the numerous challenges that are facing agriculture today such as agricultural policy reforms, climate change, dwindling budget for agriculture, changing social, political and economic conditions for farming, and the development of new global markets, entrepreneurship development among farmers is key to survive in agricultural development. Entrepreneurship is a key factor for the survival of small-scale farming in an ever-changing and

increasingly complex global economy (FAO, 2012). In many developing countries, there is a huge rate of unemployment among youths and many live in rural areas. Entrepreneurship could help provide jobs for a countless number of them. Despite this critical role, SME's are faced with tremendous challenges which tend to hinder not only their growth but keeps some out of business and the ones which struggle to survive, do so at a very slow pace.

To ensure sustainable growth in the farm sectors and hence a high contribution to employment and economic

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growth, entrepreneurship should be encouraged among youths in the farm and non-farm sectors. According to Suleiman (2006), entrepreneurship refers to a person's willingness and ability to seek for investment opportunities, establish and successfully run an enterprise. Nwangwu (2006) noted that entrepreneurship is the willingness and the ability of an individual or a firm to identify an environmental change and exploit such an opportunity to produce goods and services for public consumption. An entrepreneur is a determined and creative leader, always looking for opportunities to improve and expand his business. An entrepreneur likes to take calculated risks and assumes responsibility for both profits and losses. An entrepreneur is passionate about growing his business and is constantly looking for new opportunities (FAO, 2012). Many efforts have been made by the Government of India and other organizations to boost entrepreneurship among farm and non-farm entrepreneurs. However, the desired result and success rate has not been actualized. This is partly due to several constraints limiting entrepreneurship development. The authors, therefore, carried out this study to identify those constraints, how it affects enterprises and suggests possible ways by which such constraints can be mitigated. If these constraints are not identified and minimize, the impact of entrepreneurship development and management will not produce the desired or anticipated results.

### METHODOLOGY

The study was conducted at Krishi Vigyan Kendra Shikohpur (Gurugram), Haryana State and RUDSETI Ghaziabad Uttar Pradesh State. The two states were purposively selected due to their closeness to the national capital Delhi and their active role in the conduction of entrepreneurship training in both farm and non-farm sectors over the years. Indian Council of Agricultural Research (ICAR) established Krishi Vigyan Kendra (KVK) at Shikohpur Gurugram, Haryana State in the year 1984. Since the establishment of the KVK, it has transformed the lives of many farmers and non-farmers through vocational training for rural youths, training for practicing farmers and farm women as well as in-service training for agricultural extension functionaries. KVK has the units like; vermicomposting unit, nursery unit, basic

plant healthcare unit, value addition unit, rainwater harvesting unit, IFS demonstration unit & minimal agro-processing unit, diary unit, mushroom unit, and azola unit. RUDSETI is an NGO which works in the field of capacity building of unemployed rural youth aged between 18 to 45 years through Entrepreneurship Development Programmes. It has established 26 units across 16 states in India with its headquarter located at Ujire in Dakshin Kannada district of Karnataka. On an average, around 71 per cent of the RUDSETI trained candidates successfully establish self-employment venture. RUDSETI training Institute Ghaziabad is located at Dasna, district Ghaziabad. It is well known for its efforts in conducting diverse training programmes for youths since 1984 and located at a strategic location to serve two districts, namely, Ghaziabad and Hapur (Sinha, 2016). Since its inception, it has served as an entrepreneurship and skills training institute for several youths who have gained meaningful self-employment ventures. Purposive sampling technique and random sampling were used for the study. A list of ex-trainees who have established enterprises (both farm and non-farm ex-trainees) was obtained from RUDSETI and KVK. At the first stage, farm and non-farm entrepreneurs were purposively selected who had undergone training and have set up and running an enterprise for the past three years. Sixty (60) trainees were randomly selected from each of the training institutes, that is, 30 such entrepreneurs from the farm sector and 30 entrepreneurs from the non-farm sector making a sample size of 120 entrepreneurs for the study. Primary data was obtained from the entrepreneurs using a semi-structured interview schedule which was personally administered to the entrepreneurs. Secondary data was obtained using post-training reports, personal interview with successful entrepreneurs and annual reports. Data was analyzed using SPSS, descriptive statistic and non-parametric methods. Garrett ranking was done used to rank constraints faced by farm and non-farm entrepreneurs. This is a method used to find out the most significant factor which influences the respondent. As per this method, respondents have been asked to assign the rank for all factors and the outcomes of such ranking have been converted into score value with the help of the following formula:

$$\text{Percent position} = \frac{100 (R_{ij} - 0.5)}{N_j}$$

Where,

$R_{ij}$  = Rank given for the  $i^{\text{th}}$  variable by  $j^{\text{th}}$  respondents

$N_j$  = Number of variable ranked by  $j^{\text{th}}$  respondents.

With the help of Garrett's Table, the per cent position estimated was converted into scores. Then for each factor, the scores of each individual were added and then the total value of the scores and mean values of the score was calculated. The factors having the highest mean value was considered to be the most important factor.

## RESULTS AND DISCUSSION

From Table 1, it is found that in RUDSETI farm sector, majority (70.0%) of the entrepreneurs were in the medium age category, 20 per cent were in high age category and only 10 per cent of the entrepreneurs were in the low age category. For the non-farm sector, it was observed that majority (66.67%) of the entrepreneurs were in the medium age category, 20 per cent were in the low age category and 13.3 per cent of the entrepreneurs were in the high age category. Similarly in KVK farm sector, majority (63.3%) of the entrepreneurs was in the middle age category, 20.0 per cent were in the high age category whereas only 16.7 per cent were in the low age category. In KVK non-farm sector, majority (60.0%) of the

**Table 1: Socio-demographic characteristics of entrepreneurs (n=60)**

Age	RUDSETI (Ghaziabad)		KVK (Shikohpur)	
	F	NF	F	NF
	f(%)	f(%)	f(%)	f(%)
Low	3(10.0)	6(20)	5(16.7)	6(20.0)
Medium	21(70.0)	20(66.67)	19(63.3)	18(60.0)
High	6(20.0)	4(13.33)	6(20.0)	6(20.0)
<b>Gender</b>				
Male	0(0.0)	21(70.0)	26(86.7)	21(70.0)
Female	30(100.0)	9(30.0)	4(13.3)	9(30.0)
<b>Marital Status</b>				
Unmarried	0(0.0)	4(13.3)	3(10.0)	14(46.7)
Married	30(100.0)	26(86.7)	27(90.0)	16(53.3)
<b>Family Size</b>				
Less than 4 members	4(13.3)	7(23.3)	14(46.7)	9(30.0)
4 - 6	17(56.7)	17(56.7)	14(46.7)	21(70.0)
6 - 8	9(30.0)	5(16.7)	2(6.6)	0(0.0)
8 - 10	0(0.0)	1(3.3)	0(0.0)	0(0.0)
<b>Income</b>				
Less than 1 lakh	20(66.6)	0(0.0)	0(0.0)	6(20.0)
1-2 lakhs	8(26.7)	5(16.7)	10(33.3)	14(46.7)
2-3 lakhs	2(6.7)	10(33.3)	6(20.0)	10(33.3)
More than 3 Lakhs	0(0.0)	15(50.0)	14(46.7)	0(0.0)
<b>Entrepreneurial Experience</b>				
1-3 years	30(100.0)	15(50.0)	16(53.3)	23(76.7)
4-7 years	0(0.0)	11(36.6)	12(40.0)	7(23.3)
8-11 years	0(0.0)	2(6.7)	2(6.7)	0(0.0)
12 and above	0(0.0)	2(6.7)	0(0.0)	0(0.0)

entrepreneurs were in the middle age category, 20 per cent each of the entrepreneurs were in the low and high age categories. Mean age of farm entrepreneurs was 38 years whereas the mean age for non-farm entrepreneurs was 28 years regardless of the location. Even though results show that there is an active workforce comprising of young people which may positively impact their enterprises, however, there were more young entrepreneurs in the non-farm sector than in the farm sector. This supports the fact that farm enterprises are not as attractive to young people and are willing to leave agriculture if other options are available. This may be because of the risk associated with farm enterprises and the gestation period between establishment and profit realization. This finding was in line with the result of Sinha (2016) who reported a mean age of 32 for farm trainees and 28 for non-farm trainees. Similarly, Sushma (2007) reported that majority (68.46%) of the women EDP trainees were of young age group (less than 35 years) and Banerjee (2011) reported that 66 per cent of sampled EDP trainees were in the age bracket of 18 to 30 years. Hatch and Zweig (2000) concluded that anyone can become an entrepreneur despite age. Likewise, a related stream of research by Moore *et al.* (2008) established that there are no specific guidelines or rules concerning the right age for one to start an enterprise.

It was revealed that in RUDSETI farm sector, all entrepreneurs (100.0%) were female and none was male, whereas in the sector, majority (70%) of the entrepreneurs were male and only 30 per cent of the entrepreneurs were female. Similarly in KVK farm sector, majority (86.7%) of the entrepreneurs were male, 13.3 per cent of the entrepreneurs were female whereas in the non-farm sector, majority (70.0%) of the entrepreneurs were male and 30 per cent of the entrepreneurs were female. Results show that in RUDSETI farm sector, there were more female entrepreneurs. This may be as a result of special enterprise programmes that are designed especially for female entrepreneurs to empower women to be self-reliant. However, this was a different case for the RUDSETI non-farm sector as well as farm and non-farm sectors in KVK, in which majority of the entrepreneurs were male. This may be since men are

the household heads and breadwinners of most homes at the same time. Sinha (2016) had reported a higher percentage (56.90%) of male involvement in EDP than female (43.10%) whereas Banerjee (2011) reported 58.38 for male and 41.62 for female participation in EDP programmes.

Furthermore, it was observed in RUDSETI farm sector that all (100%) of the entrepreneurs were married whereas in the non-farm sector majority (86.7%) of the entrepreneurs were married and 13.3 per cent of the entrepreneurs were unmarried. Similarly, in the KVK farm sector, majority (90.0%) of the entrepreneurs were married whereas 10.0 per cent of the entrepreneurs were unmarried. In the non-farm sector of KVK, it was observed that more than half (53.3%) of the entrepreneurs were married whereas 46.7 per cent of the entrepreneurs were unmarried. This may be since married couples find it easier to establish and maintain an enterprise as they get mutual support from each other and contribute to the development of their welfare. The findings of this research are in line with that of Sinha (2016) who reported that majority of the EDP trainees were married regardless of farm or non-farm in different locations. Sarri and Trihopoulou (2005) reported that most of those entering into business were married.

It was found that in RUDSETI farm sector, slightly more than half (56.7) of the entrepreneurs have a family size between 4-6 member, 30 per cent of them had a family size between 6-7 members and only 13.3 per cent of the entrepreneurs had a family size of less than 4 members. In the non-farm sector, slightly more than half (56.7%) of the entrepreneurs had a family size between 4-6 members, 23 per cent of the entrepreneurs had a family size of less than 4 members, 16.7 per cent of the entrepreneurs had a family size between 6-8 members and only 3.3 per cent of the entrepreneurs had a family size between 8-10 members. Similarly in KVK farm sector, less than half (46.7%) of the entrepreneurs had a family size between 4-6 and fewer than 4 members in each case, and only 6.6 per cent of the entrepreneurs had a family size between 6-8 members. In the non-farm sector, majority (70.0) of the entrepreneurs had a family size between 4-6 members, and 30.0 per cent of the

entrepreneurs had a family size of fewer than 4 members. Many studies have reported a family size of fewer than five members including Sinha (2016). This is due to the nuclear type of family that is encouraged in the study area. However, in this study the family size of majority of the entrepreneurs was between 4-6, this may be as a result of the nature of their enterprises which require additional support from family members. Finding was in line with that of Benerjee and Benerjee (2012) who reported that 55.08 per cent of the sampled trainees had a family size ranging from 4 to 6 members.

It is clear that in RUDSETI farm sector, more than three-fifth (66.6%) of the entrepreneurs had an annual income of less than 1 lakh, 26.7 per cent of them had an annual income of 1-2 lakh and only 6.7 per cent of the entrepreneurs had an annual income of 2-3 lakh. In the non-farm sector, half (50.0%) of the entrepreneurs had an annual income of more than 3 lakh, 33.3 per cent of them had an annual income of 2-3 lakh, and only 16.7 per cent of the entrepreneurs had an annual income of 1-2 lakh. Similarly in KVK farm sector, close to half (46.7%) of the entrepreneurs had an annual income of more than 3 lakhs, 33.3 per cent of them had an annual income of 1-2 lakh, and 20 per cent of the entrepreneurs had an annual income of 2-3 lakh. In the non-farm sector close to half (46.7%) of the entrepreneurs had an annual income of 1-2 lakh, 33.3 per cent of them had an annual income of 2-3 lakh and only 20.0 per cent of the entrepreneurs had an annual income less than one lakh. In this study, it is seen that annual incomes were considered low for farm entrepreneurs from RUDSETI where they were high for those in KVK. This may be due to innovative and modern technologies used by KVK farm entrepreneurs such as protected cultivation, vermicomposting and mushroom cultivation. The annual income of entrepreneurs in the RUDSETI non-farm sector seems to be higher than those in the KVK, this may be due to the nature of enterprises of RUDSETI non-farm entrepreneurs and type of exposure and access to various opportunities. This was slightly different from the findings of Sinha (2016) who reported that nearly half of the respondents had an annual income of range 1-2 lakhs. Similar findings were reported by Banerjee (2011) and Badatya and Reddy (2008).

It was revealed that in RUDSETI farm sector, all (100.0%) of the entrepreneurs had 1-3 years of entrepreneurial experience. In the non-farm sector, half (50.0%) of the entrepreneurs had 1-3 years of entrepreneurial experience, 36.6 per cent of them had 4-7 years, equal proportion (6.7%) each had an entrepreneurial experience of 8-11 years and 12 years and above. Similarly in KVK farm sector, more than half (53.3%) of the entrepreneurs had an entrepreneurial experience of 1-3 years, 40.0 per cent of them had an entrepreneurial experience of 4-7 years and only 6.7 per cent of the entrepreneurs had an entrepreneurial experience of 8-11 years. In the non-farm sector, majority of the entrepreneurs (76.7%) had an entrepreneurial experience of 1-3 years and more than one-fifth (23.3%). This shows that most of the entrepreneurs in the study area were young entrepreneurs who are still in the early stages. Entrepreneurial experience is very much vital to the success of an enterprise. The experience could either influence an entrepreneur positively or negatively (Janssen, 2003). This is because the experience can either help the manager to avoid problems or quickly solve previously encountered problems. Lee and Tsang (2001) suggested that most studies confirmed a positive relationship between the entrepreneur's prior experience and survival of their businesses. Henry *et al.* (2003) reported that work experience is considered an important factor in entrepreneurial success, especially if the experience is in the specific industry sector of the proposed business venture.

### **Constraints for farm and non-farm sector**

From Table 2, it was observed that in the farm sector, major constraints observed were lack of market information (75.0%), lengthy procedure for sanctioning loan in banks (85.0%), lack of financial resources (61.7%), middlemen share of profits (61.2%), transportation problem (50.0%), lack of storage facilities (46.7%), lack of knowledge and skills about modern technologies (43.3%), complex rules and procedures of government (36.7%), no access to new technologies (33.3%) and inadequate institutional support (26.7%).

It is seen from Table 3, that in the non-farm sector, major constraints observed were lengthy procedure for

**Table 2: Constraints for farm sector**

S.No.	Constraints	Frequency (N=60)	Percentage (%)
1.	Marketing information	45	75.0
2.	Lack of financial resources	37	61.7
3.	Lack of infrastructural facility (storage)	28	46.7
4.	Lack of knowledge and skills about modern technologies	26	43.3
5.	Lengthy process of loan sanctions in bank	51	85.0
6.	Transportation problem (non-motorable)	30	50.0
7.	Middlemen share of profit	37	61.2
8.	Access to new technologies	20	33.3
9.	Inadequate institutional support	16	26.7
10.	Complex rules, regulations and procedures of the Government education	22	36.7

**Table 3: Constraints for non-farm sector**

S.No.	Constraints	Frequency (N=60)	Percentage (%)
1.	Marketing information	40	66.7
2.	Lack of financial resources	27	45.0
3.	Lack of infrastructural facility (storage)	32	53.3
4.	Lack of knowledge and skill about modern technologies	42	70.0
5.	Lengthy process of loan sanctions in bank	45	75.5
6.	Transportation problem (non-motorable)	32	53.3
7.	Middlemen share of profit	20	33.3
8.	Access to new technologies	40	66.7
9.	Inadequate institutional support	18	30.0
10.	Complex rules, regulations and procedures of the Government education	30	36.7

sanctioning loan in banks (75.5%), lack of knowledge and skills about modern technologies (70.0%), lack of market information (66.7%), no access to new technologies (66.6%), lack of storage facilities (53.3%), transportation problem (53.3%), lack of financial resources (45.0%), complex rules and procedures of government (36.7%), middlemen share of profits (33.3%), and inadequate institutional support (30.0%).

#### **Garrett Ranking of Constraints for farm and non-farm Sector**

Results from Table 4 revealed that the highest-ranked constraint in the farm sector was lack of market information (71.0%), lack of financial resources (69.5),

lack of infrastructural facility especially storage facilities (62.4%), lack of knowledge and skill about modern technologies (61.8%), lengthy process of loan sanctions in bank (50.7%), transportation problem (47.9%), middlemen share of profit (43.9%), access to new technologies (42.7%), inadequate institutional support (35.1%), and complex rules, complex rules of government education (30.3%)

From Table 5, it can be observed that the constraint which had the highest rank in the non-farm sector was lack market information (68.1). This was followed by lack of financial resources (63.4%), lack of knowledge and skill about modern technologies (62.9%), lack of infrastructural facility (58.9%), complex rules, regulations

**Table 4: Garret ranking of constraints for farm sectors**

S.No.	Constraints	Total Score	Mean Score	Rank
1.	Marketing information	4262	71.0	I
2.	Lack of financial resources	4172	69.5	II
3.	Lack of infrastructural facility (storage)	3744	62.4	III
4.	Lack of knowledge and skill about modern technologies	3708	61.8	IV
5.	Lengthy process of loan sanctions in bank	3040	50.7	V
6.	Transportation problem (non-motorable)	2872	47.9	VI
7.	Middlemen share of profit	2634	43.9	VII
8.	Access to new technologies	2564	42.7	VIII
9.	Inadequate institutional support	2108	35.1	IX
10.	Complex rules, regulations and procedures of the Government education	1820	30.3	X

**Table 5: Garret ranking of constraints for non-farm sector**

S.No.	Constraints	Total Score	Mean Score	Rank
1.	Marketing information	4084	68.1	I
2.	Lack of financial resources	3806	63.4	II
3.	Lack of infrastructural facility (storage)	3536	58.9	IV
4.	Lack of knowledge and skill about modern technologies	3774	62.9	III
5.	Lengthy process of loan sanctions in bank	2986	49.8	VII
6.	Transportation problem (non-motorable)	2154	35.9	X
7.	Middlemen share of profit	2454	40.9	IX
8.	Access to new technologies	3216	53.6	VI
9.	Inadequate institutional support	2958	49.3	VIII
10.	Complex rules, regulations and procedures of the Government education	3244	54.1	V

and procedures of government education (54.1%), access to new technologies (53.6%), lengthy process of loan sanctions in bank (49.8%), inadequate institutional support (49.3%), middlemen share of profit (40.9%), and transportation problem (35.9%).

It is clear from the investigation that market information and lack of financial resources were ranked highest in both farm and non-farm sectors. Market information is indeed a major constraint which hinders entrepreneurs. Since they may not be aware of the prevailing market prices, middlemen may take advantage of this and reap them off the profit that they are supposed to get. Similarly, lack of financial resources can limit entrepreneurs not to be able to expand their enterprises or diversify or even take more risk in trying new ventures.

These constraints may have limited entrepreneurs from succeeding or making more wins. Findings of this study were similar to that of Obele-Agu Nzebulo (2003) who reported that major constraints limiting entrepreneurship development were inadequate capital, incompetent management, lack of technological and infrastructural facilities are the common problems, among others. Sushma (2007) in her findings suggested that major factors inhibiting establishment and development of an enterprise were more competition (78.46%), inadequate publicity (74.61%), lack of market facility (39.23%), lack of guidance (27.69%) and lack of timely availability of loan from the bank (27.69%). Report by Asian Development Bank (ADB, 2005) found that constraints to the growth of SMEs were credit rationing, high cost of credit and lease financing, high compliance cost, inadequate

infrastructure, poor skill and training, high market and transaction cost, and judicial constraints. Adekunle *et al.* (2009) from his study listed the various reasons for lower participation of youth in the agriculture sector which include high risks, huge investment costs, lack of funding and incentives, inadequate information, policy inconsistency, ineffective marketing, and its labour-intensive nature. Banerjee (2011) in his study reported that major factors inhibiting establishment and development of an enterprise by EDP trainees were more competition (78.46%), inadequate publicity (74.61%) and lack of market facility (39.23%). Other studies like Gupta *et al.* (2013); Das *et al.* (2014); Paul *et al.* (2015) and

Baliwada *et al.* (2017) enlisted different type of constraints in one or either setting.

From Table 6, it can be clearly observed that majority (81.7%), (70.0%) and (61.7%) of the entrepreneurs had suggested that continuous skill building and training about modern technologies should be done, market information should be provided and transportation facilities should be provided respectively. More than half (53.3%) of the entrepreneurs had suggested that interest rates should be reduced in banks to enable many people to have access to a loan. Half (50.0%) of the entrepreneurs each had suggested that training programmes should be flexible,

**Table 6: Suggestions for overcoming problems (farm sector)**

S.No.	Suggestions	Frequency (N=60)	Percentage (%)
1.	Marketing information should be provided	42	70.0
2.	Interest rates should be reduced in banks	32	53.3
3.	Lengthy procedures should be reduced	25	41.6
4.	Storage facilities should be provided	27	45.0
5.	Continuous skill building and training about modern technologies	49	81.7
6.	Entrepreneurship mentorship should be provided for start-ups	30	50.0
7.	Transportation facilities should be provided	37	61.7
8.	Market linkage to eliminate middlemen	21	35.0
9.	Access should be increased to new technologies	15	25.0
10.	Institutional support should be provided	20	33.3
11.	Training programmes should be flexible	30	50.0

**Table 7: Suggestions for overcoming problems (non-farm sector)**

S.No.	Training Methods	Frequency (N=60)	Percentage (%)
1.	Marketing information should be provided	37	61.7
2.	Interest rates should be reduced in banks	30	50.0
3.	Lengthy procedures should be reduced	30	50.0
4.	Storage facilities should be provided	39	65.0
5.	Continuous skill building and training about modern technologies	42	70.0
6.	Mentorship to young entrepreneurs	32	53.3
7.	Transportation facilities should be provided	22	36.7
8.	Market linkage to eliminate middlemen	40	66.7
9.	Access should be increased to new technologies	16	26.7
10.	Institutional support should be provided	28	46.7
11.	Training programmes should be flexible	32	53.3



and mentorship should be provided for young entrepreneurs. Close to half (45.0%), (41.6%) of the entrepreneurs had suggested that storage facilities should be provided and lengthy procedures for obtaining bank loans reduced respectively. 35 per cent of the entrepreneurs had suggested that market linkages should be provided, 33.3 per cent of them had suggested that institutional support should be provided and 25.0 per cent of the entrepreneurs had suggested that access should be increased to new modern technologies.

From Table 7, it can be observed that majority (70.0%), (66.7%), (65.0%) and (61.7%) of the entrepreneurs had suggested that continuous skill building and training about modern technologies should be done, market linkages should be provided to eliminate middlemen, storage facilities should be provided, and marketing information should be provided respectively. Equal proportion (53.3%) each had suggested that training programmes should be flexible and mentorship should be provided to young entrepreneurs. Similarly, equal proportion (50.0%) each had suggested that interest rates should be reduced in banks as well as lengthy procedures for obtaining bank loans. 46.7 per cent of the entrepreneurs had suggested that institutional support should be provided, 36.7 per cent of the entrepreneurs had suggested that transportation should be provided and 26.7 per cent of the entrepreneurs had suggested that there should be accessible to new and modern technologies. Singh *et al.* (2014); Singh *et al.* (2015) and Nain *et al.* (2019) also suggested institutional support for maximizing farm profits and entrepreneurship development in agriculture.

### CONCLUSION

Since majority of the farm and non-farm entrepreneurs were in the medium age category, it is obvious that young entrepreneurs are more likely to take a risk and try new innovations and strategies that could overcome the barriers and limitations. This is because age is in their favour and if things do not work, they will always go back to the drawing board, unlike old people. They should therefore be encouraged by removing some of the bottlenecks that can hinder the growth and progress of farm and non-farm entrepreneurs. The entrepreneur-

ship climate and enabling environment need to be created that will ignite the spirit of entrepreneurship among young entrepreneurs. Favourable policies need to be put in place that will favour agricultural entrepreneurship especially in rural communities where most rural youths live and are deprived off basic amenities. Young entrepreneurs should be provided with start-up capital, mentoring and handholding opportunities, market linkages and good storage infrastructure to ensure that post-harvest losses are minimized. If these constraints are minimized, entrepreneurship has the tendency to reduce unemployment among rural youths and contribute immensely to economic growth and development.

*Paper received on* : June 19, 2020

*Accepted on* : July 22, 2020

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