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## Micro Enterprises Booster of Rural Economic Development

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### Abstract

The contribution of India's micro, small and medium enterprises (MSMEs) to the country's economic growth is documented well. They have a major role in the country's socio-economic development including employment generation, reducing inequalities, correcting regional imbalances, and providing low-cost raw material for different sectors. The researcher has interpreted that the micro enterprises in rural area leads to the economic development of that area. most of the respondents in all selected study area i.e. Kolhapur, Sangli, Satara and Sindhudurg district are agreed that, due to the micro enterprises in their area they getting positive change in their life style, they become able to earn extra money by working in micro enterprises. Hence, it is stated that the Micro Enterprises is Booster of Rural Economic Development.

**Key Word:** Micro Enterprise, Rural Economic Development, GDP etc.

### 1. Introduction:

Micro-enterprises have limited investment requirements in most cases and are a relatively accessible source of livelihood for people in the Tier 2 and 3 as well as rural areas. Micro entrepreneurs are driven by not just the purpose of earning a better livelihood but also harnessing an opportunity they identified – a challenge at scale, for which they can provide solutions. India's micro entrepreneurs are thus taking the lead in bringing about an upward change and playing a vital role in the country's economic development. The micro enterprise leads to economic development of rural area. It has been concluded that the micro enterprises are more beneficial in rural area to develop the various aspects such as human resource, marketing, self-employment, development, market development, attract foreign investment, etc. and ultimately the economic development. The researcher has concluded that the maximum respondents 75% to 100% of selected sample area are agreed that the micro enterprises supports and boost to the rural economic development. the role of micro enterprises leads to local and domestic economic development. Its contribution to gross domestic product, taxes and duties, employment and jobs creation. It is clear that, micro

enterprises are small in nature but very much contributory to the economic development. Therefore, it is stated that the Government and other stakeholders shall pay due attention to micro enterprises development not in policies but also in practice. It is also stated that there is significant correlation between the role of micro enterprises in economic development in selected study areas and nation too. Hence it is clear that if the role of micro enterprises in term of increase saving habit, increase income, quality education, self-employment/entrepreneurship development, employment generation, change life style, use of resources, revenue generation, human resources development, marketing mechanism, market exposure, focused on customer satisfactions, global market opportunities, attract foreign investment, regional development, rural development, infrastructure development, industrial development, social development, contribution in GDP and contribution to national income etc., are significantly contribute to local, domestic economic development and its finally contributes to national economic development.

## **2. Scope of the Study:**

The present study tried to know business profile of selected micro enterprises and its role in rural economic development with special reference to Southern Maharashtra including Kolhapur, Sangli, Satara and Sindhudurg districts..

## **3. Objectives of the Study:**

1. To know business profile of selected micro enterprises.
2. To study role of micro enterprises to boost rural economic development in selected study area.

## **4. Hypothesis of the Study:**

“Micro Enterprises are Booster for Rural Economic Development in selected study areas”

## **5. Methodology of the Study:**

The present study main aim is to understand the role of micro enterprises to boost rural economic development with special reference to Southern Maharashtra including Kolhapur, Sangli, Satara and Sindhudurg districts. Hence, researcher has selected 377 sample respondents from Kolhapur, Sangli, Satara and Sindhudurg districts. Therefore, researcher has used stratified random sampling methods for the selection of the sample respondents. Furthermore, researcher has collected primary data and its analysed with uses of appropriate statistical tools and techniques and drawn the results.

## **6. Profile of the Organisation:**

It helps to understand the hows to organisational factors are significantly affected on the growth and development of rural regional entrepreneurship with reference Southern Maharashtra. It is understood that the organisational factors show the performance of Micro Enterprises with reference to Southern Maharashtra. It is also noted that selected study areas have plentiful business opportunities as well as selected business are playing a

significant role creating regional rural entrepreneurship development with reference southern Maharashtra. It is also stated that these fulfill the organization's goal or objective, based on resource efficiency and effectiveness. The organization is affected by the organization's non-human and human resources (i.e., individuals, groups, culture, values, attitudes, and norms), its infrastructure, its supply chain (upstream and downstream), and the interactions with its stakeholders (internal, inter-connecting, and external). Thus, this paper tried to understand the role of micro enterprises to boost rural economic development with special reference to Southern Maharashtra including Kolhapur, Sangli, Satara and Sindhudurg districts.

### 7. Data Analysis:

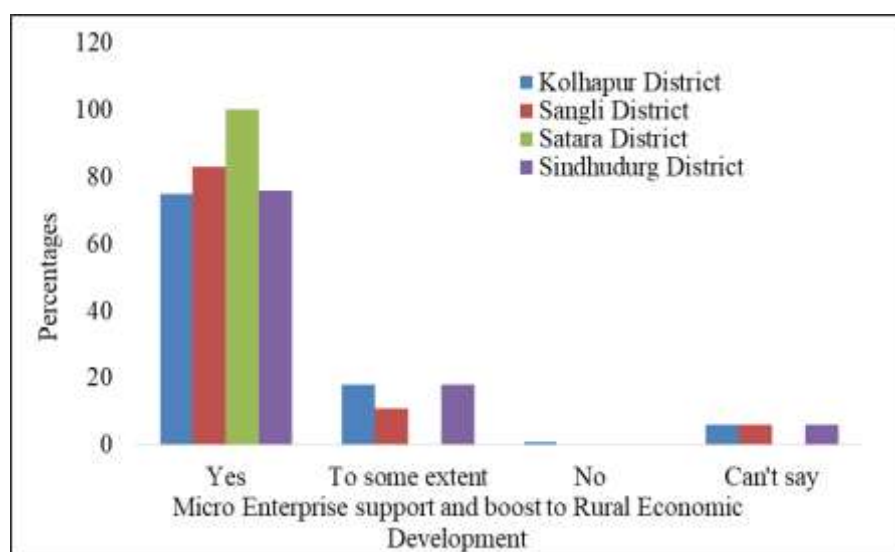
The table 1.1 it is presents that, the opinion of respondents in consideration of micro enterprise support and boost rural economic development. The researcher has selected Micro Enterprise support and boost rural Economic Development as a variable to do the detailed study of support and boost up to the economic development due to the micro enterprises.

**Table No. 1.1. Micro Enterprise Support and Boost Rural Economic Development**

Sr.	Particular	Kolhapur District		Sangli District		Satara District		Sindhudurg District	
		N	%	N	%	N	%	N	%
1	Yes	200	75	59	83	23	100	13	76
2	To some extent	48	18	08	11	00	00	03	18
3	No	03	01	00	00	00	00	00	00
4	Can't say	15	06	04	06	00	00	01	06
	Total	266	100	71	100	23	100	17	100

(Sources: Field Work, Note: N = Number of Respondents)

**Diagram No. 1.1 Micro Enterprise Support and Boost Rural Economic Development**



(Sources: Field Work, Note: N = Number of Respondents)

The researcher has analyzed that the 100% respondents of Satara district, 83% respondents of Sangli district, 76% of respondents of Sindhudurg district and 75% respondents of Kolhapur district said 'Yes' that the micro enterprises support and boosts the economic development of the nearest area. There are equally 18% respondents of Kolhapur district and Sindhudurg district, followed by 11% respondents of Sangli district said that the micro enterprises support and boosts to the economic development but up to some extent and it is noted that there are equally 6% respondents of Kolhapur, Sangli and Sindhudurg district do not express their opinion.

The researcher has interpreted that the micro enterprises in rural area leads to the economic development of that area. most of the respondents in all selected study area i.e. Kolhapur, Sangli, Satara and Sindhudurg district are agreed that, due to the micro enterprises in their area they getting positive change in their life style, they become able to earn extra money by working in micro enterprises. The micro enterprises develop employment as well as self-employment for the available human resources because of which human resource development, rural development and ultimately regional development has made possible. The micro enterprises also make sure the proper use of available resources, it creates market exposure to the available resources and also develop necessary market mechanism by the micro enterprises. The micro enterprises open up the various opportunities to the human resources which leads to revenue generation, saving habit, job satisfaction as well as customer satisfaction. The market exposure makes possible to create global market opportunities as well as helps to attract the foreign investments. The micro enterprise leads to economic development of rural area. It has been concluded that the micro enterprises are more beneficial in rural area to develop the various aspects such as human resource, marketing, self-employment, development, market development, attract foreign investment, etc. and ultimately the economic development. The researcher has concluded that the maximum respondents 75% to 100% of selected sample area are agreed that the micro enterprises supports and boost to the rural economic development.

**Table No. 1.2: Rate to Role of Micro Enterprises leads to Rural Economic Development:**

Sr.	Role of Micro enterprises	N	Mean	t - Stat	t - table	P - value	Result
<b>a</b>	<b>Increase Saving Habit</b>						
1	Kolhapur District	266	4.082707	72.72086	1.968956	0	P < 0.05 Reject Ho at 5% L.O.S.
2	Sangli District	71	4.295775	69.86681	1.994437	0	P < 0.05 Reject Ho at 5% L.O.S.
3	Satara District	23	4.347826	42.81744	2.073873	0	P < 0.05 Reject Ho at 5% L.O.S.
4	Sindhudurg District	17	4.352941	36.43508	2.119905	0	P < 0.05 Reject Ho at 5% L.O.S.

<b>b Increase Income:</b>							
1	Kolhapur District	259	4.023166	69.50859	1.969201	0	P < 0.05 Reject Ho at 5% L.O.S.
2	Sangli District	70	4.142857	41.31265	1.994945	0	P < 0.05 Reject Ho at 5% L.O.S.
3	Satara District	23	4.26087	23.6424	2.073873	0	P < 0.05 Reject Ho at 5% L.O.S.
4	Sindhudurg District	17	4.352941	22.8369	2.119905	0	P < 0.05 Reject Ho at 5% L.O.S.
<b>c Quality Education:</b>							
1	Kolhapur District	215	3.934884	57.28484	1.971111	0	P < 0.05 Reject Ho at 5% L.O.S.
2	Sangli District	65	4.030769	36.78892	1.99773	0	P < 0.05 Reject Ho at 5% L.O.S.
3	Satara District	23	4.347826	36.40469	2.073873	0	P < 0.05 Reject Ho at 5% L.O.S.
4	Sindhudurg District	17	4.411765	29.41742	2.119905	0	P < 0.05 Reject Ho at 5% L.O.S.
<b>d Self-Employment/Entrepreneurship Development:</b>							
1	Kolhapur District	260	4.015385	62.95601	1.969166	0	P < 0.05 Reject Ho at 5% L.O.S.
2	Sangli District	71	3.661972	26.36408	1.994437	0	P < 0.05 Reject Ho at 5% L.O.S.
3	Satara District	23	3.565217	18.09073	2.073873	0	P < 0.05 Reject Ho at 5% L.O.S.
4	Sindhudurg District	17	4.235294	39.93841	2.119905	0	P < 0.05 Reject Ho at 5% L.O.S.
<b>e Employment Generation:</b>							
1	Kolhapur District	219	4.045662	60.21055	1.970906	0	P < 0.05 Reject Ho at 5% L.O.S.
2	Sangli District	56	4.160714	35.82111	2.004045	0	P < 0.05 Reject Ho at 5% L.O.S.
3	Satara District	19	4.473684	38.01316	2.100922	0	P < 0.05 Reject Ho at 5% L.O.S.
4	Sindhudurg District	16	4.5	34.85685	2.13145	0	P < 0.05 Reject Ho at 5% L.O.S.
<b>f Change Life Style:</b>							
1	Kolhapur District	187	4.192513	70.48172	1.9728	0	P < 0.05 Reject Ho at 5% L.O.S.
2	Sangli District	49	4.408163	48	2.010635	0	P < 0.05 Reject Ho at 5% L.O.S.
3	Satara District	19	4.421053	27.82874	2.100922	0	P < 0.05 Reject Ho at 5% L.O.S.
4	Sindhudurg District	15	4.4	23.12893	2.144787	0	P < 0.05 Reject Ho at 5% L.O.S.
<b>g Use of Resources:</b>							
1	Kolhapur District	205	4.053659	58.85152	1.971661	0	P < 0.05 Reject Ho at 5% L.O.S.
2	Sangli District	54	4.240741	36.86606	2.005746	0	P < 0.05 Reject Ho at 5% L.O.S.
3	Satara District	19	4.526316	38.46037	2.100922	0	P < 0.05 Reject Ho at 5% L.O.S.

4	Sindhudurg District	16	4.5	34.85685	2.13145	0	P < 0.05 Reject Ho at 5% L.O.S.
<b>h</b>	<b>Revenue Generation:</b>						
1	Kolhapur District	217	4.041475	59.7248	1.971007	0	P < 0.05 Reject Ho at 5% L.O.S.
2	Sangli District	56	4.160714	35.82111	2.004045	0	P < 0.05 Reject Ho at 5% L.O.S.
3	Satara District	19	4.473684	38.01316	2.100922	0	P < 0.05 Reject Ho at 5% L.O.S.
4	Sindhudurg District	15	4.533333	34	2.144787	0	P < 0.05 Reject Ho at 5% L.O.S.
<b>i</b>	<b>Human Resources Development:</b>						
1	Kolhapur District	186	4.327957	83.25232	1.97287	0	P < 0.05 Reject Ho at 5% L.O.S.
2	Sangli District	49	4.408163	48	2.010635	0	P < 0.05 Reject Ho at 5% L.O.S.
3	Satara District	19	4.421053	27.82874	2.100922	0	P < 0.05 Reject Ho at 5% L.O.S.
4	Sindhudurg District	16	4.4375	24.40069	2.13145	0	P < 0.05 Reject Ho at 5% L.O.S.
<b>j</b>	<b>Marketing Mechanism:</b>						
1	Kolhapur District	214	4.051402	59.34572	1.971164	0	P < 0.05 Reject Ho at 5% L.O.S.
2	Sangli District	56	4.160714	35.82111	2.004045	0	P < 0.05 Reject Ho at 5% L.O.S.
3	Satara District	19	4.473684	38.01316	2.100922	0	P < 0.05 Reject Ho at 5% L.O.S.
4	Sindhudurg District	15	4.533333	34	2.144787	0	P < 0.05 Reject Ho at 5% L.O.S.
<b>k</b>	<b>Market Exposure:</b>						
1	Kolhapur District	188	4.31383	82.34457	1.972731	0	P < 0.05 Reject Ho at 5% L.O.S.
2	Sangli District	49	4.408163	48	2.010635	0	P < 0.05 Reject Ho at 5% L.O.S.
3	Satara District	19	4.421053	27.82874	2.100922	0	P < 0.05 Reject Ho at 5% L.O.S.
4	Sindhudurg District	16	4.375	24.34629	2.13145	0	P < 0.05 Reject Ho at 5% L.O.S.
<b>l</b>	<b>Focused on Customer Satisfactions:</b>						
1	Kolhapur District	222	4.018018	62.0193	1.970756	0	P < 0.05 Reject Ho at 5% L.O.S.
2	Sangli District	63	4.31746	64.22622	1.998972	0	P < 0.05 Reject Ho at 5% L.O.S.
3	Satara District	22	4.363636	41.56922	2.079614	0	P < 0.05 Reject Ho at 5% L.O.S.
4	Sindhudurg District	17	4.352941	36.43508	2.119905	0	P < 0.05 Reject Ho at 5% L.O.S.
<b>m</b>	<b>Global Market Opportunities:</b>						
1	Kolhapur District	196	4.244898	79.03753	1.972204	0	P < 0.05 Reject Ho at 5% L.O.S.
2	Sangli District	66	4.19697	44.33801	1.997138	0	P < 0.05 Reject Ho at 5% L.O.S.

3	Satara District	23	4.26087	23.6424	2.073873	0	P < 0.05 Reject Ho at 5% L.O.S.
4	Sindhudurg District	17	4.294118	22.94169	2.119905	0	P < 0.05 Reject Ho at 5% L.O.S.
<b>n</b>	<b>Attract foreign Investment:</b>						
1	Kolhapur District	215	3.934884	57.28484	1.971111	0	P < 0.05 Reject Ho at 5% L.O.S.
2	Sangli District	65	4.030769	36.78892	1.99773	0	P < 0.05 Reject Ho at 5% L.O.S.
3	Satara District	23	4.347826	36.40469	2.073873	0	P < 0.05 Reject Ho at 5% L.O.S.
4	Sindhudurg District	17	4.411765	29.41742	2.119905	0	P < 0.05 Reject Ho at 5% L.O.S.
<b>o</b>	<b>Regional Development:</b>						
1	Kolhapur District	204	3.681373	44.74759	1.971719	0	P < 0.05 Reject Ho at 5% L.O.S.
2	Sangli District	45	3.977778	25.29144	2.015368	0	P < 0.05 Reject Ho at 5% L.O.S.
3	Satara District	19	3.894737	19.39623	2.100922	0	P < 0.05 Reject Ho at 5% L.O.S.
4	Sindhudurg District	15	3.8	35.54575	2.144787	0	P < 0.05 Reject Ho at 5% L.O.S.
<b>p</b>	<b>Rural development:</b>						
1	Kolhapur District	219	4.045662	60.21055	1.970906	0	P < 0.05 Reject Ho at 5% L.O.S.
2	Sangli District	56	4.160714	35.82111	2.004045	0	P < 0.05 Reject Ho at 5% L.O.S.
3	Satara District	19	4.473684	38.01316	2.100922	0	P < 0.05 Reject Ho at 5% L.O.S.
4	Sindhudurg District	17	4.470588	35.82674	2.119905	0	P < 0.05 Reject Ho at 5% L.O.S.
<b>q</b>	<b>Infrastructure development:</b>						
1	Kolhapur District	187	4.069519	73.68351	1.9728	0	P < 0.05 Reject Ho at 5% L.O.S.
2	Sangli District	49	4.408163	48	2.010635	0	P < 0.05 Reject Ho at 5% L.O.S.
3	Satara District	16	4.3125	24.49747	2.13145	0	P < 0.05 Reject Ho at 5% L.O.S.
4	Sindhudurg District	9	4	16.97056	2.306004	0	P < 0.05 Reject Ho at 5% L.O.S.
<b>r</b>	<b>Industrial development:</b>						
1	Kolhapur District	205	4.053659	58.85152	1.971661	0	P < 0.05 Reject Ho at 5% L.O.S.
2	Sangli District	54	4.240741	36.86606	2.005746	0	P < 0.05 Reject Ho at 5% L.O.S.
3	Satara District	16	4.4375	34.64445	2.13145	0	P < 0.05 Reject Ho at 5% L.O.S.
4	Sindhudurg District	12	4.333333	30.4877	2.200985	0	P < 0.05 Reject Ho at 5% L.O.S.
<b>s</b>	<b>Social Development:</b>						
1	Kolhapur District	217	4.041475	59.7248	1.971007	0	P < 0.05 Reject Ho at 5% L.O.S.

2	Sangli District	56	4.160714	35.82111	2.004045	0	P < 0.05 Reject Ho at 5% L.O.S.
3	Satara District	18	3.666667	22.67708	2.109816	0	P < 0.05 Reject Ho at 5% L.O.S.
4	Sindhudurg District	9	4.222222	28.7253	2.306004	0	P < 0.05 Reject Ho at 5% L.O.S.
<b>t</b>	<b>Contribution in GDP:</b>						
1	Kolhapur District	186	4.327957	83.25232	1.97287	0	P < 0.05 Reject Ho at 5% L.O.S.
2	Sangli District	49	4.408163	48	2.010635	0	P < 0.05 Reject Ho at 5% L.O.S.
3	Satara District	10	3.8	28.5	2.262157	0	P < 0.05 Reject Ho at 5% L.O.S.
4	Sindhudurg District	13	3.846154	25	2.178813	0	P < 0.05 Reject Ho at 5% L.O.S.
<b>u</b>	<b>Contribution National Income:</b>						
1	Kolhapur District	214	4.051402	59.34572	1.971164	0	P < 0.05 Reject Ho at 5% L.O.S.
2	Sangli District	56	4.160714	35.82111	2.004045	0	P < 0.05 Reject Ho at 5% L.O.S.
3	Satara District	23	4.26087	29.67097	2.073873	0	P < 0.05 Reject Ho at 5% L.O.S.
4	Sindhudurg District	15	4.533333	34	2.144787	0	P < 0.05 Reject Ho at 5% L.O.S.
<b>v</b>	<b>Any others:</b>						
1	Kolhapur District	188	4.31383	82.34457	1.972731	0	P < 0.05 Reject Ho at 5% L.O.S.
2	Sangli District	49	4.408163	48	2.010635	0	P < 0.05 Reject Ho at 5% L.O.S.
3	Satara District	3	4.333333	6.5	4.302653	0	P < 0.05 Reject Ho at 5% L.O.S.
4	Sindhudurg District	4	4.25	17	3.182446	0	P < 0.05 Reject Ho at 5% L.O.S.

((Sources: Field Work, Note: 5= Strongly Agree, 4= Agree, 3= Neutral, 2= Disagree, 1= Strongly Disagree and in the bracket figures shows the percentage of the respective responses)

Table No. 1.2. Shows the descriptive and standard statistics result i.e. mean and simple t-test. Hence, the researcher has used simple t-test for analyzing the likert scale data. It helps to assess the role of micro enterprises lead to rural economic development. Therefore, it is found that mean score of the enlisted attributes was high. Furthermore, the simple t-test shows the overall results i.e. p-value less than the significance level (i.e.  $p < 0.05$ ). It means enlisted attributes are shows that the role of micro enterprises leads to rural economic development in selected study areas. It is stated that the role of micro enterprises lead to rural economic development, Because of rural business have more potential and almost all respondents are depend on rural based business. Its create business



opportunities as well as promote entrepreneurship in selected study area. Hence, it is stated that null hypothesis ( $H_0$ ) was rejected at 5% L.O.S.

It is appears the rate of reasons of micro enterprises lead to economic development. It is understood that the micro enterprises are the largest segment of an economy. It seems that micro enterprises are playing a very important role in employment generation, resource utilization and income generation to a large segment of the society. Therefore, they are vital for economic development of any country. It means micro enterprises are boosting economic growth and development at regional, national and global levels. It is also stated that rural entrepreneur is a key figure in economic progress. It is also noted that rural entrepreneurship is the way of converting developing country into developed nation. Moreover, it is understood that micro enterprises are credited as a significant contributor to economic growth and development. This research aims is focus on micro enterprises contribution to the local economy in terms of increase saving habit, increase income, quality education, self-employment/entrepreneurship development, employment generation, change life style, use of resources, revenue generation, human resources development, marketing mechanism, market exposure, focused on customer satisfactions, global market opportunities, attract foreign investment, regional development, rural development, infrastructure development, industrial development, social development, contribution in GDP and contribution national income etc., The researcher enlisted 21 attributes and its measure with 5 point scale such as scale point 1 indicates least important and 5 scale points helps to assess the role of micro enterprises in local and national economic development. It means enlisted attributes helps to assess the role of selected micro enterprises in Southern Maharashtra specifically in Kolhapur, Sangli, Satara and Sindhudurg district.

From the above discussion it is interpreted that the role of micro enterprises leads to local and domestic economic development. Its contribution to gross domestic product, taxes and duties, employment and jobs creation. It is clear that, micro enterprises are small in nature but very much contributory to the economic development. Therefore, it is stated that the Government and other stakeholders shall pay due attention to micro enterprises development not in policies but also in practice. It is also stated that there is significant correlation between the role of micro enterprises in economic development in selected study areas and nation too. Hence it is clear that if the role of micro enterprises in term of increase saving habit, increase income, quality education, self-employment/entrepreneurship development, employment generation, change life style, use of resources, revenue generation, human resources development, marketing mechanism, market exposure, focused on customer satisfactions, global market opportunities, attract foreign investment, regional development, rural development, infrastructure development, industrial development, social

development, contribution in GDP and contribution to national income etc., are significantly contribute to local, domestic economic development and its finally contributes to national economic development.

#### **8. Conclusion:**

It is understood that the micro units grow can present tremendous value for a developing country like India. There is a need for an entrepreneurial ecosystem which is conducive to their growth further enabled by technology and tailor-made reforms for them to create gainful employment opportunities. Micro units can not only drive job creation but also employ people with varying levels of skills and education. Even the participation of women in the labor force can receive a major boost with micro enterprises. The first step is a deeper understanding of the sector and its contribution to the economy. India's accelerated digital economy presents a real opportunity to support micro entrepreneurs with the same gusto as unicorns. With the right investment, tools, and support, micro-entrepreneurs hold the key to job creation, flipping gender indices, and boosting the economy. Finally, it is concluded that the micro enterprises and its role in selected study areas lead to generate entrepreneurial personality and self-employment in rural areas. Therefore, reviewing the existing, statistics and literature relating to micro enterprises as well as present study it is suggested that, there is a chance to take revolutionary measures in relation micro enterprises growth and development for tackling the faster economic development.

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