



# “Unveiling KVIC’s Role In Shaping Rural Entrepreneurship: An Analytical Study”

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## ABSTRACT

Village industries play a major role in propelling the economic and rural development of India, a country where over 68.8% of the population lives in rural regions. In addition to stimulating the creation of jobs in these areas, rural entrepreneurship also helps to raise agricultural productivity and promote general rural prosperity. Rural entrepreneurship is essential to the sustained development of rural and underdeveloped areas since it tackles important problems including poverty, migration, economic inequality, and unemployment. This entrepreneurial environment is centred on the Khadi and Village Industries, which support traditional crafts and businesses that are essential to rural economies. This article explores the idea of rural entrepreneurship and looks at how Khadi and Village Industries contribute to its growth, highlighting their roles. It does this by using secondary data.

**KEYWORDS:** KVIC, Rural Entrepreneurship, Khadi and Village Industries

## INTRODUCTION

In a nation like India, where about 68.8% of the population lives in rural areas (Census of India, 2011), rural entrepreneurship has become a crucial accelerator for economic development. These areas frequently struggle with issues including underdevelopment, unemployment, and poverty. The rural population's traditional reliance on agriculture is becoming less and less able to support their financial demands. As a result, politicians and development professionals now consider the creation of alternative livelihoods through entrepreneurship to be a strategic goal. As entrepreneurship is crucial for rural

economic development, contributing in enhancing living standards, job creation, local resources usage, poverty reduction and mitigation of rural- urban migration (**Chinonye, 2019**). In this regard, rural entrepreneurship is vital for maintaining cultural heritage, promoting inclusive growth, and decreasing rural-urban migration in addition to boosting local economies. Rural entrepreneurs are crucial contributors in the economy, as they have potential to transform a developing economy into a developed economy(**Das et al., 2019**). However, they face peculiar challenges like illiteracy, risk aversion, lack of training, inexperience, lack of finance and rivalry from urban entrepreneurs(**Saxena, 2012**).

The Khadi and Village Industries Commission (KVIC), a statutory agency under the Ministry of Micro, Small, and Medium Enterprises (MSME) that was founded in 1957, is at the centre of India's rural entrepreneurial scene (**Press Information Bureau, 2011**). The mission of KVIC is to organize, plan, encourage, facilitate, and support the khadi and village industries' establishment and growth in rural areas. It is responsible for providing financial support, technical know-how and other supports to organizations and individuals for the development of khadi and village industries (**Alaguraja et al., 2020**) The core of India's rural economy, which is firmly anchored in its historical and cultural traditions, is represented by the hand- spun and hand-woven fabric known as khadi, as well as other village-based businesses. Beyond only providing financial assistance, KVIC plays a critical role in protecting and reviving India's rich artisanal legacy, encouraging environmentally friendly behaviour, and empowering rural people by giving them the resources and chances to establish and maintain sustainable livelihoods.

## REVIEW OF LITERATURE

(**Korsgaard & Tanvig, 2015**)investigates the relationship between rural entrepreneurship and the notions of place and space. The author created two ideal ideas which are entrepreneurship in the Rural and Rural entrepreneurship. The former one is more Profit-driven and less tied to a place, making it more mobile. While the later one is more concerned with using local resources and strengthening ties to the community and promoting sustainable local development.

(**Mukeshbhai Patel et al., 2013**) explored the notion of rural entrepreneurship in India, and the obstacles that rural entrepreneurs encounter. It highlights problems like inadequate infrastructure, a lack of knowledge, and financial limitations. The report highlights the necessity of government backing, training initiatives, and improved market accessibility.

(**Murmu, 2024**) studied the role of KVIC in development of rural entrepreneurship. Results of the study indicated a strong positive correlation between sales and employment. The study concludes that various initiatives of KVIC has significantly increased the production, sales and employment generation in khadi and village industries in India.

(**Supekar & Dhage, 2022**)studied about rural entrepreneurship and significance of khadi and village industries in fostering rural entrepreneurship. The researcher concluded that during 2016 – 2021 (up to December 2020) there was a continuous increase in the production, sales and employment generation in Khadi and village industries sector in India. A major role in these developments is played by Prime Minister's Employment Generation Programme (PMEGP) of KVIC.

(Katoch Gaurav, 2018) studied role of Khadi and Village Industries Commission (KVIC), in strengthening the rural economy. The results showed that the financial support for KVIC grew at an annual growth rate of 12.48%, from Rs. 448 crores in 2002–03 to Rs. 1837.88 crores in 2014–15. In khadi sector positive growth has been seen in production and sales with CAGR of 1.61% and 3.79% respectively, whereas employment has shown negative growth trend with - 1.70%. In case of village industry positive growth has been observed in production, sales and employment with 14.13%, 13.66% and 8.51% CAGR respectively.

(Aggarwal, 2013) provided insights about the role of developmental institutes like NABARD and KVIC & rural entrepreneurship. The researcher stated that developmental institutes have a significant role in setting up micro and small enterprises in the rural areas, whereas rural entrepreneurship developmental programs have significant contribution in developing rural entrepreneurial capabilities and resulting in the development of rural economies.

### OBJECTIVES OF THE STUDY

- To analyse the performance of rural industry sector in India
- To study about different initiatives that support and promote Khadi and Village industries

### RESEARCH METHODOLOGY

The study is descriptive and exploratory in nature. The secondary data for the study is collected through annual reports of MSMEs issued by ministry of MSME and other relevant websites. MS Excel has been used to calculate Compound Annual Growth Rate (CAGR) to see the growth.

### KHADI and VILLAGE INDUSTRIES

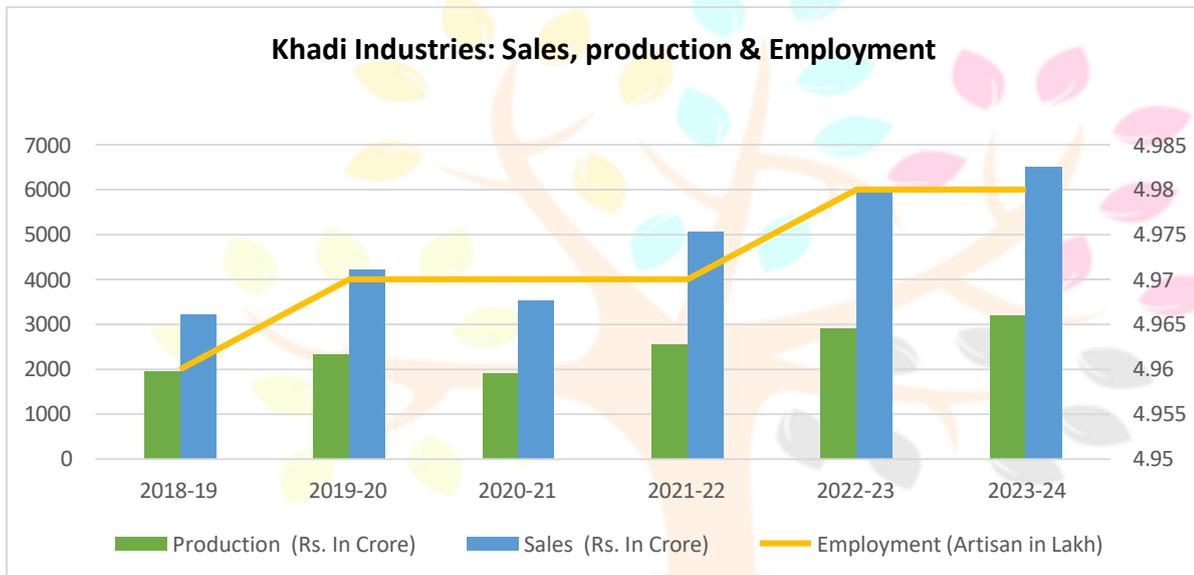
#### Khadi Industries

The manufacturing of hand-spun and hand-woven textiles is the main emphasis of India's age-old Khadi industry. Khadi, which had its beginnings in the Indian freedom movement, was greatly influenced by Mahatma Gandhi to become a symbol of independence specially during Swadeshi moment and resistance to British colonial control (Datta & Sarkar, 2022). Presently, the Khadi sector plays a vital role in the rural economy, giving millions of people jobs, particularly in rural areas. The utilization of natural fibres such as cotton, silk, and wool encourage sustainable development and environmentally favorable methods. To guarantee that the Khadi industry continues to play a significant role in India's socioeconomic structure, the Khadi and Village Industries Commission (KVIC) is in charge of its promotion, growth, and regulation.

**Table No. 1****Khadi Industries: Sales, production & Employment**

Year	Production (Rs. In Crore)	Sales (Rs. In Crore)	Employment (Artisan in Lakh)
2018-19	1963.30	3215.13	4.96
2019-20	2324.24	4211.26	4.97
2020-21	1904.49	3527.71	4.97
2021-22	2558.31	5051.72	4.97
2022-23	2915.83	5942.93	4.98
2023-24	3206.00	6496.00	4.98
<b>CAGR</b>	<b>8.517%</b>	<b>12.437%</b>	<b>0.0671%</b>

Source: MSME Annual Report 2023-24

**Chart No. 1**

Source: MSME Annual Report 2023-24

The Khadi Industries sector has witnessed notable changes in its production, sales, and employment figures over the years from 2018-19 to 2023-24. Production reached its high in 2023–2024 at Rs. 3206.00 crore, having started at Rs. 1963.30 crore in 2018–19, reflecting a compound annual growth rate (CAGR) of 8.517%. However, the COVID-19 pandemic's issues, caused a major decline in the industry's production in 2020–21, which fell to Rs. 1904.49 crore. Notwithstanding these variations, Khadi Industries is entering a phase of recovery by the general increase in output by 2023–2024. There is a significant and sustained demand for Khadi products, as seen by the sector's sales growth. Sales more than doubled to Rs. 6496.00 crore by 2023–24 from Rs. 3215.13 crore in 2018–19 resulting in the compound annual growth rate (CAGR) of 12.437%. Sales have been steadily increasing, which suggests that Khadi goods have been effective in gaining market share over time. Over this time, employment in the Khadi Industries has stayed largely consistent. In 2018–19, there were about 4.96 lakh employed craftsmen; by 2023–24, that number had slightly increased to 4.98 lakh reflecting a minimal CAGR of 0.0671%. The industry's capacity to sustain employment levels is a sign of its tenacity and the vital role it plays in creating chances for a living, particularly in rural areas.

## Village Industries

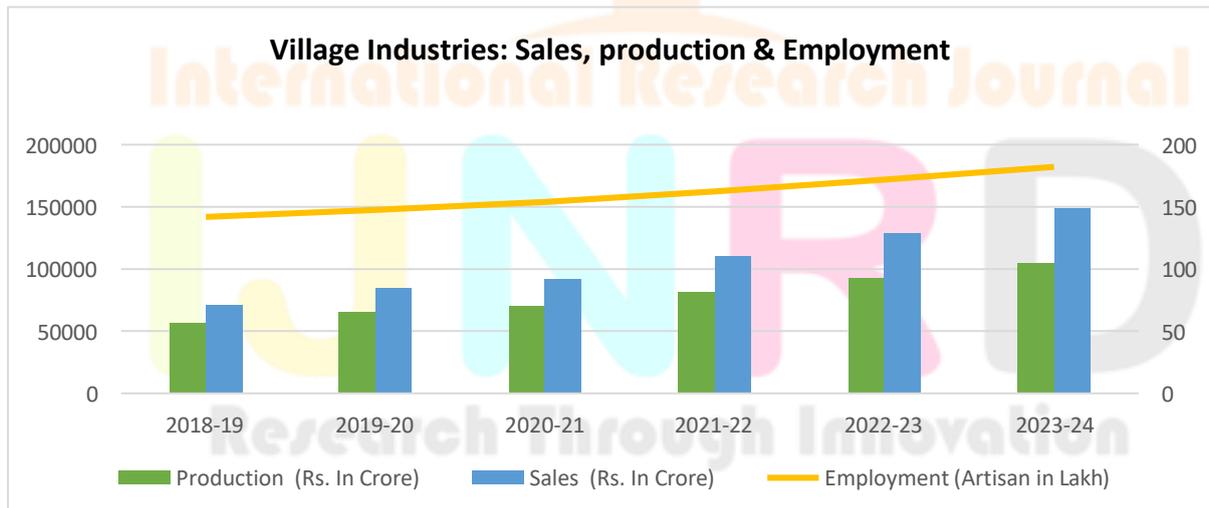
India's "village industries" refer to a broad spectrum of traditional, small-scale, rural manufacturing operations. These sectors play a crucial role in the rural economy, supporting millions of people, especially in impoverished areas, with jobs and means of subsistence. Village industries include things like food processing, soap manufacturing, beekeeping, ceramics, leather production, and handloom weaving, among other things (Keshava, 2023). By providing rural business owners with funding, training, and market access, the Khadi and Village Industries Commission (KVIC) contributes significantly to the growth and support of these sectors. In India, village industries are crucial for encouraging inclusive growth, fostering balanced regional development, and bolstering the economic resilience of rural people.

**Table No. 2**  
**Village Industries: Production, Sales & Employment**

Year	Production (Rs. In Crore)	Sales (Rs. In Crore)	Employment (Artisan in Lakh)
2018-19	56167.04	71076.96	142.03
2019-20	65343.07	84664.28	147.76
2020-21	70330.66	92213.65	154.09
2021-22	81731.62	110363.51	162.64
2022-23	93040.84	128686.56	172.14
2023-24	105091.68	149177.12	182.31
<b>CAGR</b>	<b>11.006%</b>	<b>13.152%</b>	<b>4.249%</b>

Source: MSME Annual Report 2023-24

**Chart No. 2**



Source: MSME Annual Report 2023-24

Between 2018-19 to 2023-24, the Village Industries sector saw impressive increases in sales, employment, and production. This sector's production has increased significantly, from Rs. 56167.04 crore in 2018-19 to an astounding Rs. 105091.68 crore by 2023-24, with a CAGR of 11.006%. This steady rise in output is indicative of Village Industries' growing capacity and output. Village Industries'

sales have increased significantly over time. Sales jumped from Rs. 71076.96 crore in 2018–19 to Rs. 149177.12 crore in 2023–2024, achieving a higher CAGR of 13.152%. Sales have more than doubled over that time, indicating that Village Industries has not only increased output but also effectively entered and conquered a broader market. While there have been some changes, employment at Village Industries has typically increased. In 2018–19, the industry employed 142.03 lakh artisans, by 2023-24 employment has risen to

182.31 lakh. During 2018 -2024 the CAGR for employment was 4.249%. The increase in employment implies that the industry is hiring more people to handle the rising demand for its goods.

In conclusion, Khadi and Village Industries have both demonstrated tenacity and expansion over time, with rising sales and output as well as largely steady or rising employment rates. These patterns demonstrate how important these sectors are to the Indian economy, especially in terms of encouraging rural entrepreneurship and giving millions of craftspeople a means of subsistence.

**Table No. 03**  
**Comparative Performance of Khadi & Village Industries (Rs. in crore and Employment in lakh persons)**

S. No.	Particulars	2022-23	2023-24 (Provisional)
<b>I</b>	<b>PRODUCTION</b>		
	Khadi	2503.31	2559.20
	Polyvastra	405.42	639.80
	Solarvastra	7.10	7.00
	<b>Total Khadi, polyvastra &amp; solarvastra</b>	<b>2915.83</b>	<b>3206.00</b>
	Village Industries including micro units set up under PMEGP	93040.84	105091.68
	<b>Total KVI Production</b>	<b>95956.67</b>	<b>108297.68</b>
<b>II</b>	<b>SALES</b>		
	Khadi	5110.92	5255.28
	Polyvastra	824.05	1232.72
	Solarvastra	7.96	8.00
	<b>Total Khadi, Polyvastra &amp; Solarvastra</b>	<b>5942.93</b>	<b>6496.00</b>
	Village Industries including micro units set up under PMEG	128686.56	149177.12
	<b>TOTAL KVI SALES</b>	<b>134629.49</b>	<b>155673.12</b>
<b>III</b>	<b>EMPLOYMENT</b>		
	Khadi	4.62	4.62
	Polyvastra	0.30	0.30

	Solarvastra	0.06	0.06
<b>Total: Khadi, Polyvastra &amp; Solarvastra</b>		4.98	4.98
	Village Industries including micro units set up under PMEGP	172.14	182.31
<b>Total KVI Employment</b>		177.12	187.29

Source: MSME Annual Report 2023-24

Table No. 3 presents a comparative statement for the performance of Khadi and Village Industries for the FY 2022-23 and 2023-24 (provisional). The data shows a steady growth trend in production, sales and employment in KVI. In the year 2022-23, total KVI production was Rs. 95,956.67 crore which rose to Rs. 108,297.68 crore in 2023-24, resulting in a growth of approximately 12.9%. The major contribution in this growth trajectory was from village industries. In the year 2022-23 sales were Rs. 134629.49 crores which increased to Rs. 155673.12 crores for the year 2023-24. Sales showed a growth of 15.6%, primarily with the contribution of village industries. In case of employment generation, village industries played a major role by providing employment to over 10 lakh people in a year and showed growth rate of 5.7%. While employment in the Khadi, Polyvastra, and Solarvastra sectors remained unchanged. The continuous growth in production, sales and employment exhibits the efficacy of efforts like the Prime Minister's Employment Generation Programme (PMEGP).

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**MAJOR SCHEMES OF KVIC**

S. No.	Scheme	Description
1.	<b>Prime Minister's Employment Generation Programme (PMEGP)</b>	<p>The PMEGP is a "credit linked subsidy program" that is evaluated and funded by banks and aims to create jobs by establishing microenterprises that are not farm-based and allow individuals to work for themselves in both rural and urban areas of the nation. Beneficiaries of the General Category under the scheme are eligible for a 25% margin money (MM) subsidy in rural areas and a 15% margin money (MM) subsidy in urban areas. In rural areas, recipients who fall under Special Categories receive a Margin Money subsidy of 35% and 25% in urban areas. The project's maximum cost under the plan is Rs. 20.00 lakh in the service sector and Rs. 50.00 lakh in the manufacturing sector. The margin money subsidy ranges for several categories from 15% to 35%. From the program's launch in 2008–09 until March 31, 2024, approximately 9.58 lakh microbusinesses have benefited from a margin money subsidy totalling Rs. 24,964 crores, creating an estimated 78.24 lakh jobs.</p>



2.	<p><b>Modified Market Development Assistance (MMDA)</b></p>	<p>The "Modified Market Development Assistance" (MMDA) initiative was launched by the Indian government on the third quarter of 2016–17. With the goal of decontrolling and de-linking the sales price from the cost chart, the Modified MDA Scheme gives institutions the opportunity to enhance Khadi and sell their products at prices that are in line with the market. The Modified Market Development Assistance (MMDA), which covers the cost of raw materials plus conversion fees up to grey cloth plus processing fees without margins, is computed at 35% on Prime Cost for Cotton/Muslin, Wool, and Polyvastra, and at 20% on Prime Cost for Silk Khadi. A total of Rs. 265.59 crore would be distributed under the MMDA to Khadi and Polyvastra in 2023–2024, benefiting 1,49,045 artisans through 1088 Khadi Institutions.</p>
3.	<p><b>Interest Subsidy Eligibility Certificate (ISEC) Scheme</b></p>	<p>All registered Khadi Institutions under KVIC / KVIB carrying out the Khadi and Polyvastra program are eligible for the ISEC Scheme. According to the needs of KVI Institutions, credit is provided for both working capital (WC) and capital expenditure (CE) at the concessional rate of interest @ 4% annually. The funds for this purpose are granted under the Khadi Vikas Yojana Grant head to KVIC. The Central Government pays the lending Banks the difference between the actual lending rate and 4% through Khadi &amp; Village Industries Commission (KVIC). Under this scheme during the FY 2023-24, Rs.38.43 Crore has been disbursed to 1097 Khadi Institutions.</p>

4.	<b>Work-shed Scheme for Khadi Artisans</b>	The "Work-shed Scheme for Khadi Artisans" was launched in 2008–09 with the goal of giving Khadi artisans enough room and a welcoming atmosphere to enable them to work comfortably and without getting tired, which would boost output and revenue. Only Khadi craftsmen who own their own land and labour at least 100 days a year would be eligible for the scheme's advantages. Financial support under the initiative is available up to Rs. 1,20,000 for the construction of an individual work shed and up to Rs. 80,000 per craftsman for group worksheds. Up till March 31, 2024, total 47612 Khadi artisans benefited from this work-shed scheme since its commencement.
5.	<b>Strengthening of Infrastructure of Existing Weak Khadi Institutions and Assistance for Marketing Infrastructure</b>	The program consists of two smaller programs: "Assistance for Marketing Infrastructure" and "Strengthening of Infrastructure of Existing Weak Khadi Institutions." Weak / Problematic Khadi Institutions might get up to Rs. 15 Lakh in support to resume regular operations under the Strengthening of Infrastructure of Existing Weak Khadi Institutions plan. Assistance up to Rs. 25.00 Lakh is given to Khadi Institutions, KVIB sales outlets, and departmental sales outlets for the development of marketing infrastructure, such as a common logo, signage, visual merchandising, computerization including billing and bar-coding, training of sales staff, furniture and fixtures, and civil works incidental to renovation, etc. In the year 2023-24 total 40 khadi institutions were strengthened and 148 sales outlets were renovated under this scheme.

6.	<b>Scheme of Fund for Regeneration of Traditional Industries (SFURTI)</b>	In order to recognize the talent, creativity, and hard work of rural artisans in a range of industries—from food products to handicrafts, leather goods, and ayurvedic medicines—the Indian government launched the Scheme of Fund for Regeneration of Traditional Industries (SFURTI). Additionally, the scheme aims to increase the productivity and profitability of the traditional industries in order to create long-term employment opportunities for artisans in those industries, ultimately empowering and transforming them into self-governing business owners. It is a Government of India plan based on clusters. Under this scheme total 12 clusters became functional under KVIC.
7.	<b>Village Industries</b>	“Village Industries” is any industry which is situated in rural areas and manufacturing goods or rendering services by using or without using electricity. The Fixed capital investment limit in village industries per artisan or worker is maximum Rs. 1 lakh in plain regions and Rs. 1.5 lakh in hilly regions. Although the limit can be designed periodically by the central government. In the fiscal year 2023-24, village industries reported a production of Rs. 105091.68 crore, which resulted in the sales of Rs. 149177.12 crore and employment generation to 182.31 lakh individuals.
8.	<b>Honey Mission</b>	The Honey mission scheme was initiated in the year 2017-18 to promote beekeeping activities and offer employment opportunities to farmers, adivasis and unemployed people in rural regions specifically in remote areas. In this scheme bee boxes, live bee colonies, tool kits and training are provided to the beneficiaries. Till 31 <sup>st</sup> march 2024 total 20,518 beekeepers have been benefited through this scheme.

9.	<b>Kumbhar Shashaktikaran Programme</b>	This scheme is specifically launched to uplift the rural potter community. Under this scheme electric potter wheels, tools and equipment's and 10 days training is provided to the potters. Till 31 <sup>st</sup> March 2024 total 30,917 electric potter wheels and tools equipments have been provided since its inception and total 1,23,884 potters have been benefited.
10.	<b>Science &amp; Technology (S&amp;T)</b>	KVIC operates continuously to increase the competitiveness of khadi and village industries. For this purpose, the organisation supports these industries in innovation, quality enhancement via various projects and initiatives. Under science & technology scheme of KVIC rigorous research and development projects and ISO 9001-2015 Certification are initiated. In the year 2023-24, four khadi projects and nine village industries projects are sanctioned.
11.	<b>Capacity Building</b>	Under this scheme need based training is provided through 35 departmental and non- departmental training centres. This needs-based training program covers disciplines like soap and detergent manufacturing, food production, bakery products, garments manufacturing, candle making etc. In the fiscal year 2023-24 total 90,152 trainees participated in these capacity building programs.

Source: MSME Annual Report 2023-24

## CONCLUSION

Increasing rate of unemployment is a major problem in rural and urban areas of India (**Kumar, 2016**). Government pulls various efforts to tackle this problem. One of the big initiatives of government is the development of rural entrepreneurship in India. Rural entrepreneurship is crucial for creating work opportunities for the rural population who represent a significant segment of the overall unemployed population in the country (**Asokan T., 2004**). Growth in the rural entrepreneurship can tackle the problems like unemployment, rural to urban migration, poverty and regional imbalance effectively. KVIC plays a significant role in promotion and development of rural entrepreneurship in India. It launches various schemes and programmes which result in the rural industrialisation. Over the years KVIC's efforts has increased the production, sales and employment generation in khadi and village industries. All these factors have shown positive growth over the years which signifies that rural entrepreneurship is growing at good pace in India. The various initiatives

launched by KVIC substantially augment employment opportunities, improve entrepreneurial competencies and stimulate local economies (Farha & Khan Dr. Saba, 2024). KVIC can continue to be a model for other countries looking to empower their rural populations and a catalyst for sustained rural development by enhancing its current programs and adjusting to the changing requirements of rural entrepreneurs.

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