



# “An Analysis of Functional Area Problems Faced By Rural Micro Entrepreneurs in India Using Factor Analysis Technique”

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## ARTICLE INFO

## ABSTRACT

In spite of the growing micro ventures in rural India, villages have number of problems basically functional arising in production, financial, marketing, and human resource. These barriers over the years remain the same. Researcher adopted all those roots under main functional title for investigation .To get to that, micro entrepreneurs are interrogated on five point scale to know the severity.

The purpose of this paper is identifying factors of functional problems faced by rural micro entrepreneurs. For study, 259 rural micro entrepreneurs were questioned using a planned schedule in 94 sample villages in Maharashtra's Sangli district towards 4 functional problems viz., production, financial, marketing, and human resource. In the study, the major factors of functional problems are investigated. This paper demonstrates to find out commonalities regarding production, financial, marketing, and human resource problems into preferences factor analysis has been applied.

**Keywords:** Functional Problems, Production Problems, Marketing Problems, Human Resource Problems, Financial Problems, Rural, Micro-entrepreneurs, Factor analysis.

## INTRODUCTION

India is a nation of villages. Approximately 75% of the workforce in India is employed in agriculture and related fields, and the majority of the country's population—roughly three-quarters—lives in rural areas. Due to agriculture cannot use all available labour due to land constraint. Therefore, in order to tackle unemployment in rural areas and migration to cities, rural industries must be promoted. The country's entire development is contingent upon the expansion and advancement of the rural sector. There should be less of a gap between rural and urban areas. (Jitendra. A, 2013)

The prosperity of the rural sector depends heavily on entrepreneurs in these areas. Every prosperous company deals with a unique set of issues. According to Kriti Chavda and Brijesh Patel (2013), rural entrepreneurship is currently a significant possibility for people who move from rural to urban or semi-urban areas. The bulk of rural businesses face several difficulties as a result of the dearth of basic services in these areas. Problems with management obstruct an organization's productivity and expansion. The standard of living for the rural populace needs to be improved. The problems described above can be resolved through rural entrepreneurship. India's rural areas are no longer remote and ancient. Thus, entrepreneurship is crucial in helping rural and tribal communities overcome the problems of poverty, unemployment, and economic regression in India (Nandanwar K.P, 2011).

## REVIEW OF LITERATURE

Functioning problems and management problems are the two categories of problems that can occur. The effectiveness and expansion of a business are hampered by management and functional problems. General management issues and internal management issues are the two categories of management issues. The four categories of functional issues include marketing, finance, production, and human resource-related.

Entrepreneurs in rural areas are crucial to the success of the rural economy. Every successful business faces its own set of problems. Problems might be classified as financial, marketing, managerial, or human resource concerns.

Rural entrepreneurship is now a big opportunity for those who migrate from rural to urban or semi-urban areas, according to Kriti Chavda and Brijesh Patel (2013). Because of the lack of essential services in rural locations, the majority of rural enterprises confront a number of challenges.

Financial constraints, a lack of education, and a lack of technical skill are all contributing problems. The goal of the study is to identify challenges and obstacles that may limit the potential of rural entrepreneurship. It also addresses critical difficulties faced by rural enterprises, such as product marketing and financing. It also addresses the major challenges that rural facilities and other basic amenities face, such as the availability of electricity, water, transportation, and essential energy, among other things.

Rural enterprises work in an environment marked by intense and rapid change, according to Anil Aggarwal, an Indian businessman (2013). Despite the fact that entrepreneurship is widely recognised as one of the most significant parts of rural economic development, there has been little empirical research on the topic, and the concept is mostly unknown. The importance of rural entrepreneurs and the role of selected developmental organisations in the development of Micro and Small Village Enterprises have been demonstrated. The evaluation of these Haryana entrepreneurship development institutions will undoubtedly provide a comprehensive picture of the various institutional set ups to promote the growth of entrepreneurship in rural areas, as well as the programmes and activities that assist in promoting potential entrepreneurs. Rural entrepreneurship is currently gaining a great deal of academic, practical, and political interest. The study examines and assesses the efficacy of government-sponsored rural self-employment initiatives, as well as the performance of developmental institutions (such as NABARD, KVIC & HKVIB, HSIIDC, HFC, SIDO, DICs, and DRDA) in fostering and building rural enterprises in Haryana.

Sandeep saxena (2012), Jayadatta S (2017), India is a village-based country, with around 73 percent of the population residing in rural areas where agriculture and related activities are the primary source of income. The development of rural areas and the standard of living of our country's rural people are critical to our country's economic prosperity. The rural entrepreneur is one of the most important inputs in a country's and region's economic progress. The rural entrepreneur maximises the use of limited resources, resulting in increased profits and lower costs. Due to a lack of knowledge, the majority of rural people are unaware of technological breakthroughs, marketing, and other concerns.

India is a village-based country. Around three-quarters of India's population lives in rural regions, with agriculture and related activities still providing a source of income for 75% of the workforce. Because of the scarcity of land, agriculture is unable to absorb the labour force. As a result, rural industries must be developed in order to address rural unemployment and migration to cities. The growth and development of the rural economy is a prerequisite for the overall development of the country. The disparity between rural and urban areas should be narrowed. (Jitendra.A, 2013).

The rural population's level of living should be raised. Entrepreneurship in the rural sector offers a solution to the aforementioned issues. The rural sector in India is no longer backward and isolated. Therefore, in rural and tribal communities, entrepreneurship plays a significant role in resolving challenges of India's poverty, unemployment, and economic backwardness (Nandanwar K.P, 2011).

Rural enterprises face two major challenges: a shortage of money and raw materials. Rural entrepreneurs confront difficulties such as illiteracy, fear of risk, a lack of training and experience, limited purchasing power, and rivalry from urban enterprises. The promotion of rural entrepreneurship is essential for the development of rural areas and backward towns. It aims to identify a number of difficulties concerning rural entrepreneurship. Appropriate solutions to these problems have been investigated as well.

Prashpiscian (2010), The rural population of India accounts for a major share of the population. This huge group's principal sources of income are agriculture and related activities. Agriculture has experienced a fall in growth during the last decade. Domestic productivity, employment, and other elements have all suffered as a result of this. These difficulties can be solved to some extent by encouraging entrepreneurship in rural India. This thesis focuses on the particular challenges and opportunities of starting a business in rural areas, as well as the necessary advice that can be implemented in this environment.

Yu, Li, and Georgeanne Artz (2009) investigate migrant entrepreneurship and place selection in an effort to relate migration and economic development, particularly the significance of business formation in rural development. Looking at rural entrepreneurship from the perspective of individual people's migration, personal capital, social capital, and family background is the first step toward a deeper understanding. A recent poll of Iowa State University grads was used to conduct the study. In general, rural entrepreneurs prefer to start their businesses in rural areas, and half of them return to their hometown in particular to take advantage of local comparative advantages. Rural entrepreneurs are also more likely to receive financial assistance from family, friends, and local banks when starting a firm.

## RESEARCH GAP

The notion that the agriculture industry cannot, on its own, generate more chances for gainful work in the wake of population growth is widely acknowledged. (Mehta, 2002) The rural labour force is expanding quickly in the majority of emerging nations, but job options are not keeping up with this demand. Since agricultural land is becoming more and more limited, rural non-farm employment must expand if prolonged poverty is to be eradicated.. Given the agricultural sector's limited ability to increase the number of rural workers and provide farming households with a stable income, it would be necessary to start creating a long-term planning strategy for the development of various potential non-farm economic activities. (Mehta, 2002). The final solution to rural poverty, unemployment, and underemployment cannot be found in the agriculture sector alone. Understanding the functional issues that micro entrepreneurs encounter when pursuing their non-farm activities can be beneficial.

## RESEARCH PROBLEM

Micro entrepreneurs in rural areas that engage in non-farm activities deal with a variety of functional issues, including those related to production, marketing, finance and human resources. The purpose of this study is to comprehend several functional area issues that rural entrepreneurs encounter.

## OBJECTIVE OF STUDY

To determine the contributing elements of various functional area issues that rural micro entrepreneurs encounter.

## HYPOTHESIS OF STUDY

**Ho:1** There is no significant difference into functional area problems faced by rural micro entrepreneurs.

## RESEARCH METHODOLOGY

For study, 259 rural micro entrepreneurs were questioned using a planned schedule in 94 sample villages in Maharashtra's Sangli district. In the study, the major factors of each functional area problems are investigated. Researcher with view to find out commonalities regarding each functional area problems into preferences factor analysis has been applied. KMO is a test conducted to examine the strength of the partial correlation (how the factors explain each other) between the variables.

To test the difference between functional problems hypothesis is tested by Kruskal Wallis test.

## RESULTS AND DISCUSSION:-

### ➤ Factor analysis of Production Problems

The responses were taken from 89 micro entrepreneurs as out of 259 only 89 rural entrepreneurs were engaged in production activities. Opinion towards 9 production problems were processed in software to get factors.

**Table 1 KMO and Bartlett's test of Production Problems**

KMO and Bartlett's Test		
Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.819
Bartlett's Test of Sphericity	Approx. Chi-Square	696.993
	df	36
	Sig.	.000

The KMO and Bartlett's measure comes to 0.819, which shows data is adequate to go for the factor analysis. The Bartlett's test of sphericity shows significance reveals that the variance is not equal and data variability exists. Following table shows total variance explained for production problems.

**Table 2 Explanatory Factor Analysis: Variance Explained for Production Problems**

Component	Initial Eigenvalues			Extraction Sums of Squared Loadings			Rotation Sums of Squared Loadings		
	Total	% Variance	Cumulative %	Total	% Variance	Cumulative %	Total	% Variance	Cumulative %
1	5.247	58.305	58.305	5.247	58.305	58.305	4.516	50.182	50.182
2	1.129	12.546	70.851	1.129	12.546	70.851	1.860	20.669	70.851
3	.856	9.515	80.366						
4	.667	7.416	87.782						
5	.569	6.321	94.103						
6	.221	2.455	96.558						
7	.171	1.904	98.462						
8	.106	1.173	99.634						
9	.033	.366	100.000						

Extraction Method: Principal Component Analysis

The responses of 89 samples were executed with the help of factor analysis. Two factors have been extracted using principal component methods, which explain 70.851% of variance. The first factor extracted reveals 50.182% of variance followed by 20.669% the second factor.

### Rotated Component Matrix

Following table shows the rotated component matrix. The opinion of rural micro entrepreneurs about production problems. Researcher used 9 variables and collected data on five point scale. After the factor analysis it has been analyzed that there are two component groups.

**Table 3 Rotated Component Matrix of variable for Production Problems**

Rotated Component Matrix <sup>a</sup>			
Sr.No.	Variables	Component	
		1	2
1	Irregular power supply	.603	.474
2	Higher cost of raw materials	.498	.105
3	Lack of skilled labour force	.366	.608
4	Shortage of water	.757	.527
5	Inadequate technical support for proper machinery utilization	.880	.256
6	Lack of proper warehousing facilities	.824	-.022
7	Inability to schedule production according to demand	-.041	.891
8	Excessive cost of production	.937	.196
9	Obsolete machinery	.929	.279

Extraction Method: Principal Component Analysis.

(Source: Compiled by researcher)

The detailing of two factors extracted from nine production problems are as follows.

**Table 4 Factor Labelled for Production Problems**

Sr. No.	Factor Labelled	Variance Explained	Statement	Factor Loading
1.	Scare quality inputs and factors of production.	50.182	1. Irregular power supply	.603
			2. Shortage of water	.757
			3. Inadequate technical support for proper machinery utilization	.880
			4. Lack of proper warehousing facilities	.824
			5. Excessive cost of production	.937
			6. Obsolete machinery	.929
2.	Inadequate skilled manpower	20.669	1. Lack of skilled labour force	.608
			2. Inability to schedule production according to demand	.891

(Source: Compiled by researcher)

The above table shows two factors have been extracted.

First component extracted all the factors which are related to resources/inputs required to produce a product so it titled as 'Scare quality inputs and factors of production'. Second component talk lack of skilled labour force so it is titled as 'Inadequate skilled manpower'. Researcher has given the title as per the features of parameters.

Scare quality inputs and factors of production is the factor extracted from the 6 variables. This component explains 50.182% of variance. The component mainly contains irregular power supply, shortage of water, inadequate technical support for proper machinery utilization, lack of proper warehousing facilities, excessive cost of production, obsolete machinery.

Inadequate skilled manpower factor extracted from the 2 variables. This component explains 20.669% of variance. The component mainly contains lack of skilled labour force and inability to schedule production according to demand.

It is concluded that production problems is concerned with two factors and foremost important one is scare quality inputs and factors of production followed by inadequate skilled manpower.

#### A) Factor analysis of Financial Problems

The responses taken from 259 micro entrepreneurs towards 6 financial problems were processed in software to get factors. Researcher with view to find out commonalities regarding financial problems into preferences factor analysis has been applied.

**Table 5 KMO and Bartlett's test of Financial Problems**

KMO and Bartlett's Test		
Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.700
Bartlett's Test of Sphericity	Approx. Chi-Square	1550.698
	df	15
	Sig.	.000

The KMO and Bartlett's measure comes to 0.700, which shows data is adequate to go for the factor analysis. The Bartlett's test of sphericity shows significance reveals that the variance is not equal and data variability exists. Following table shows total variance explained for financial problems faced by rural micro entrepreneurs.

**Table 6**

#### Explanatory Factor Analysis: Variance Explained for Financial problems

Component	Initial Eigenvalues			Extraction Sums of Squared Loadings			Rotation Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	3.704	61.726	61.726	3.704	61.726	61.726	3.295	54.922	54.922
2	1.498	24.970	86.696	1.498	24.970	86.696	1.906	31.774	86.696
3	.460	7.670	94.366						
4	.180	2.998	97.364						
5	.115	1.909	99.273						
6	.044	.727	100.000						

Extraction Method: Principal Component Analysis.

The responses of 259 samples were executed with the help of factor analysis. Two factors have been extracted using principal component methods, which explain 86.696 % of variance. First factor extracted reveals 54.922 % of variance followed by 31.774% the second factor.

#### Rotated Component Matrix

Following table shows the rotated component matrix. The opinion of rural micro entrepreneurs about financial problems. Researcher used 6 variables and collected data on five point scale. Two factors have been extracted.

**Table 7 Rotated Component Matrix of variable for Financial Problems**

Sr.No.	Rotated Component Matrix <sup>a</sup>		
	Variables	Component	
		1	2
1.	Higher additional charges (Transaction cost, inspection fee, legal charges, etc.)	.945	.105
2.	High legal formalities for getting loan	.906	.209
3.	Insistence on collateral and margin money requirement	.276	.909
4.	Tight repayment schedule	-.026	-.953
5.	Higher penalty interest	.872	.341
6.	Inability to produce viable project proposals	-.863	.007
Extraction Method: Principal Component Analysis. Rotation Method: Varimax with Kaiser Normalization.			
a. Rotation converged in 3 iterations.			

**(Source: Compiled by researcher)**

The detailing of two factors extracted from six financial problems is as follows.

**Table 8 Factor Labelled for Financial Problems**

Sr. No.	Factor Labelled	Variance Explained	Statement	Factor Loading
1.	Financial and legal rigidity in process with higher cost of capital	54.922	1. Higher additional charges (Transaction cost, inspection fee, legal charges, etc.)	.945
			2. High legal formalities for getting loan	.906
			3. Higher penalty interest	.872
			4. Inability to produce viable project proposals	-.863
2.	Financial solvency Competence	31.774	1. Insistence on collateral and margin money requirement	.909
			2. Tight repayment schedule	-.953

(Source: Compiled by researcher)

The above table shows two factors have been extracted.

First component extracted all the factors which are related to high financial and legal cost so it titled as 'Financial and legal rigidity in process with higher cost of capital'. Second component talk about collateral and margin money requirement and tight repayment schedule so it is titled as 'Financial solvency competence'.

Financial and legal rigidity in process with higher cost of capital is the factor extracted from the 4 variables. This component explains 54.922% of variance. The component mainly contains higher additional charges (Transaction cost, inspection fee, legal charges, etc.), high legal formalities for getting loan, higher penalty interest and inability to produce viable project proposals.

Financial solvency competence the factor extracted from the 2 variables. This component explains 31.774 % of variance. The component mainly contains insistence on collateral and margin money requirement and tight repayment schedule.

Financial problems are concerned with two factors and foremost important one is Financial and legal rigidity in process with higher cost of capital followed by financial solvency competence.

#### B) Factor analysis of Human Resource problems

The responses were taken from 86 micro entrepreneurs as out of 259 only 86 rural entrepreneurs were having human resource problems. Opinion towards 10 human resource problems were processed in software to get factors.

**Table 9 KMO and Bartlett's test of Human Resource Problems**

KMO and Bartlett's Test		
Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.699
Bartlett's Test of Sphericity	Approx. Chi-Square	663.251
	df	45
	Sig.	.000

The KMO and Bartlett's measure comes to 0.699, which shows data is adequate to go for the factor analysis. The Bartlett's test of sphericity shows significance reveals that the variance is not equal and data variability exists. Following table shows total variance explained for human resource problems faced by rural micro entrepreneurs.

**Table 10**

#### Explanatory Factor Analysis: Variance Explained for Human Resource Problems

Component	Initial Eigenvalues			Extraction Sums of Squared Loadings			Rotation Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	4.733	47.326	47.326	4.733	47.326	47.326	4.066	40.664	40.664
2	1.893	18.927	66.253	1.893	18.927	66.253	2.393	23.931	64.595
3	1.111	11.111	77.363	1.111	11.111	77.363	1.277	12.768	77.363
4	.657	6.573	83.936						
5	.640	6.397	90.334						
6	.459	4.589	94.923						
7	.232	2.318	97.240						
8	.135	1.353	98.594						
9	.091	.905	99.499						
10	.050	.501	100.000						



Extraction Method: Principal Component Analysis.

The responses of 86 samples were executed with the help of factor analysis. Three factors have been extracted using principal component methods which explain 77.363 % of variance.

First factor extracted reveals 40.664 % of variance followed by 23.931% the second factor and third factor has 12.768% of variance.

### Rotated Component Matrix

Following table shows the rotated component matrix. The opinion of rural micro entrepreneurs about human resource problems. Researcher used 10 variables and collected data on five point scale. Three factors have been extracted.

**Table 11 Rotated Component Matrix of variable for Human Resource Problems**

Sr.No.	Variables	Rotated Component Matrix <sup>a</sup>		
		1	2	3
1	Non-availability of competent professional personnel.	.183	.757	-.291
2	Non-availability of labor force	-.038	.662	.453
3	Inability to provide proper training to the work force and officers	.115	.896	.164
4	Labor turnover	.352	.584	.216
5	Difficulty in identifying the sources of recruitment	.937	.050	.075
6	Demand for higher monetary and non-monetary benefits from workers	.910	.074	.157
7	Inadequate motivation	.935	.067	.103
8	Employees' strike	.797	.337	.140
9	Unnecessary interference by trade unions	.156	.125	.893
10	Labor absenteeism	.809	.309	-.238
Extraction Method: Principal Component Analysis. Rotation Method: Varimax with Kaiser Normalization.				
a. Rotation converged in 4 iterations.				

(Source: Compiled by researcher)

The detailing of three factors extracted from 10 human resource problems is as follows

**Table 12 Factor Labelled for Human Resource Problems**

Sr.No.	Factor Labelled	Variance Explained	Statement	Factor Loading
1.	Local Employee compliance	40.664	1.Difficulty in identifying the sources of recruitment	.937
			2.Demand for higher monetary and non-monetary benefits from workers	.910
			3. Inadequate motivation	.935
			4.Employees' strike	.797
			5.Labor absenteeism	.809
2.	Inadequacy of competent and trained manpower.	23.931	1. Non-availability of competent professional personnel.	.757
			2.Non-availability of labor force	.662
			3.Inability to provide proper training to the work force and officers	.896
			4.Labor turnover	.584
3.	Interference of Trade unions	12.768	1.Unnecessary interference by trade unions	.893

(Source: Compiled by researcher)

The above table shows three factors have been extracted.

First component extracted all the factors which are related to employee compliance so it titled as 'Local Employee compliance'. Second component talk about inadequate labour force so it is titled as 'Inadequacy of

competent and trained manpower.'. Third component is interference by trade unions so it is titled as 'Interference of trade unions'. Researcher given the title as per the features of parameters.

Local Employee compliance is the factor extracted from the 5 variables. This component explains 40.664% of variance. The component mainly contains difficulty in identifying the sources of recruitment, demand for higher monetary and non-monetary benefits from workers, inadequate motivation, employees' strike and labor absenteeism.

Inadequacy of competent and trained manpower trade unions competent and trained manpower the factor extracted from the 4 variables. This component explains 23.931% of variance. The component mainly contains non-availability of competent professional personnel, non-availability of labor force and inability to provide proper training to the work force and officers. Interference is the factor extracted from 1 variable that is unnecessary interference by trade unions. This component explains 12.768% of variance.

It is concluded that human resource problems is concerned with three factors and foremost important one is local employee compliance followed by Inadequacy of competent and trained manpower and interference of trade unions.

Overall it is concluded that Migration from rural to urban take place because of individual and emotional well-being, social upliftment, need of autonomy in decision making. Rural non-farm activities the micro entrepreneurs have to face various types of management and functional problems such as production, finance and human resource.

### C) Factor analysis of Marketing problems

The responses taken from 259 micro entrepreneurs towards 11 marketing problems were processed in software to get factors. Following table shows total variance explained for human resource problems faced by rural micro entrepreneurs.

**Table 13 KMO and Bartlett's test of Marketing Problems**

<b>KMO and Bartlett's Test</b>		
Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.816
Bartlett's Test of Sphericity	Approx. Chi-Square	741.749
	df	55
	Sig.	.000

The KMO and Bartlett's measure comes to 0.816, which shows data is adequate to go for the factor analysis. The Bartlett's test of sphericity shows significance reveals that the variance is not equal and data variability exists. Following table shows total variance explained for marketing problems faced by rural micro entrepreneurs.

**Table 14 Explanatory Factor Analysis: Explained for Marketing Problems**

Component	Initial Eigenvalues			Extraction Sums of Squared Loadings			Rotation Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	3.811	34.646	34.646	3.811	34.646	34.646	3.067	27.885	27.885
2	1.230	11.182	45.827	1.230	11.182	45.827	1.974	17.942	45.827
3	.951	8.642	54.469						
4	.927	8.427	62.896						
5	.820	7.458	70.354						
6	.735	6.685	77.038						
7	.705	6.411	83.450						
8	.584	5.312	88.762						
9	.550	4.996	93.758						
10	.494	4.495	98.253						
11	.192	1.747	100.000						

Extraction Method: Principal Component Analysis.

The responses of 259 samples were executed with the help of factor analysis. Two factors have been extracted using principal component methods which explain 45.827 % of variance.

First factor extracted reveals 27.885 % of variance followed by 17.942 % the second factor.

### Rotated Component Matrix



Following table shows the rotated component matrix. The opinion of rural micro entrepreneurs about marketing problems. Researcher used 11 variables and collected data on five point scale. Two factors have been extracted.

**Table 15 Rotated Component Matrix of variable for Marketing Problems**

Sr.No.	Variables	Component	
		1	2
1	Difficulty in increasing the sale price corresponding to the increase in production cost	.519	-.048
2	Lack of good distribution network	.635	.028
3	Inadequate publicity	.643	.124
4	Unfamiliarity with export activities	.746	.312
5	Ignorance of potential market	.792	.295
6	Inadequate demand	.543	.439
7	Difficulties in collecting dues	.309	-.602
8	Irregular orders from dealers	.328	.587
9	Inadequate sales promotion support from government agencies (Like the SIDCO)	.196	.589
10	Exploitation by middlemen (Higher commission/ margin)	.151	.628
11	Inadequate research for identifying the consumers demands	.489	.359
Extraction Method: Principal Component Analysis. Rotation Method: Varimax with Kaiser Normalization.			
a. Rotation converged in 3 iterations.			

**(Source: Compiled by researcher)**

The detailing of two factors extracted from eleven marketing problems is as follows.

**Table 16 Factor Labelled for Marketing Problems**

Sr.No.	Factor Labelled	Variance Explained	Statement	Factor Loading
1.	Absence of proper marketing strategies	27.885	1. Difficulty in increasing the sale price corresponding to the increase in production cost	.519
			2. Lack of good distribution network	.635
			3. Inadequate publicity	.643
			4. Unfamiliarity with export activities	.746
			5. Ignorance of potential market	.792
			6. Inadequate demand	.543
2.	Disintegrated supply chain mechanism	17.942	1. Difficulties in collecting dues	-.602
			2. Irregular orders from dealers	.587
			3. Inadequate sales promotion support from government agencies (Like the SIDCO)	.589
			4. Exploitation by middlemen (Higher commission/ margin)	.628

**(Source: Compiled by researcher)**

The table shows two factors have been extracted.

First component extracted all the factors which are related to lack of marketing strategies so it titled as 'Absence of proper marketing strategies. Second component talk about improper supply chain so it is titled as 'Disintegrated supply chain mechanism'.

Absence of proper marketing strategies is the factor extracted from the 6 variables. This component explains 27.885% of variance. The component mainly contains difficulty in increasing the sale price corresponding to the increase in production cost, Lack of good distribution network, inadequate publicity, unfamiliarity with export activities, ignorance of potential market, inadequate demand.

Disintegrated supply chain mechanism is the factor extracted from the 4 variables. This component explains 17.942% of variance. The component is related to difficulties in collecting dues, irregular orders from dealers, inadequate sales promotion support from government agencies, exploitation by middlemen.

It is concluded that marketing problems is concerned with two factors and foremost important one is absence of proper marketing strategies followed by disintegrated supply chain mechanism.

**Ho:-There is no significant difference into functional area problems faced by rural entrepreneurs**

The table below shows descriptive statistics of functional problems viz., production, marketing, finance and HR opined by micro entrepreneurs. To test the difference between functional problems hypothesis is tested by Kruskal wallis test.

**Table 17 Descriptive Statistics of Functional Problems**

Ranks			
	PROD/MKT/FIN/HR	N	Mean Rank
Problems	Production	259	408.44
	Marketing	259	573.47
	Finance	259	670.14
	Human Resource	259	421.95
	Total	1036	

**Table 18 Kruskal Wallis Test of Functional Problems**

Sr.No.	Test Statistics <sup>a,b</sup>	
		Problems
1.	Chi-Square	143.543
2.	df	3
3.	Asymp. Sig.	.000
a. Kruskal Wallis Test		

Above table shows by using Kruskal wallis test the p-value is significant which reveals to reject null hypothesis and accept alternative that there is significant difference into functional area problems faced by micro entrepreneurs across sample villages.

Here it is seen that there is significant difference between functional problems viz. production, marketing, finance and HR faced by micro entrepreneurs across sample villages.

**Post Hoc Test between Groups of four types of functional area problems**

Following table shows post hoc test between four types of functional area problems viz, production, marketing, finance and human resource in order to focus on relationship between different types of functional area problems faced by micro entrepreneurs across sample villages.

**Table 19 Post Hoc Test between Groups of four types of functional area problems**

Sr.No.	Multiple Comparisons						
	Dependent Variable: Problems faced by micro entrepreneurs						
	Tukey HSD						
	Groups		Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval	
1.	Production Problems	Marketing Problems	-.452	.349	.566	-1.35	.45
		Finance Problems	9.876*	.349	.000	8.98	10.77
		Human Resource Problems	-8.680*	.349	.000	-9.58	-7.78
2.	Marketing Problems	Production Problems	.452	.349	.566	-.45	1.35
		Finance Problems	10.328*	.349	.000	9.43	11.23
		Human Resource Problems	-8.228*	.349	.000	-9.13	-7.33
3.	Finance Problems	Production Problems	-9.876*	.349	.000	-10.77	-8.98
		Marketing Problems	-10.328*	.349	.000	-11.23	-9.43

		Human Resource Problems	-18.556*	.349	.000	-19.45	-17.66
4.	Human Resource Problems	Production Problems	8.680*	.349	.000	7.78	9.58
		Marketing Problems	8.228*	.349	.000	7.33	9.13
		Finance Problems	18.556*	.349	.000	17.66	19.45

(Source: Compiled by researcher)

\*The mean difference is significant at the 0.05 level.

It reveals from the above table that there is no statistical significant difference in production and marketing problems whereas there is a statistical significant difference in production and finance and HR problems.

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