

Unlocking the Potential of Entrepreneurship at Rural Level

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Abstract: *The initiation of entrepreneurship in the rural context can leverage the overall growth of the rural economy. Development of entrepreneurial attitude among the local masses by imparting entrepreneurial education at school and college level can completely eliminate the issue the unemployment. A direct implication of rural industry growth is the significant removal of disparities in terms of income and other similar aspects. Unless the removal of economic disparity, the people will always struggle to gain equity in economic conditions. With the increasing connectedness of the market, local businesses have to compete with the people at global level to stay afloat in the market. However, by establishing large numbers of local production units in rural areas, the major production of the country could be shifted to small rural area-based industries.*

Keywords: Rural Entrepreneurship, Rural Migration, Globalization, Income disparities, Rural Development

1. Introduction

The rural entrepreneurship is defined as the procedure through which small, household level industries are formed in the rural areas. India primarily known as the rural country due to the presence of maximum population in rural areas. Around 65% of the total population lives in the rural areas that contributes to 70% of the total workforce. The villages act as the backbone of India with 46% value contribution to the economy. The rural areas are mostly dependent on agriculture and its associated fields for employment and economic generation in the rural areas. The initiation of entrepreneurship at the rural context can leverage the overall growth of the rural economy. It will not only provide employment but also allow the small traditional activities to flourish in the rural sector. It has a great potential for the development of multiple employment opportunities at the rural scenario.

2. Need of Entrepreneurship

Reduce the levels of unemployment: Unemployment in the rural areas is one of the biggest problems that has become the basis of several other problems like migration, population saturation in the big cities, etc. Rural spaces where most people are dependent on the agriculture sector find it difficult to gain sufficient livelihood. Its demand for continuous hard work and labor often pays off less as per the requirement of rural individuals. At times lack of support from the government and other sources makes the situation worse. Also, without having any other backup employment aspects in the rural areas, these people find it challenging to have a minimal livelihood opportunity. Thus, leading to unemployment in many cases. In such a scenario, industrialization at the rural level makes it highly beneficial for individuals to earn a good livelihood. Small-scale household industries act as a booming sector in rural areas. The enormous diversity of non-agricultural-related activities comes under the umbrella of rural industries. These industries don't require high investments and can also function in adverse conditions when agriculture might not

work as a livelihood solution. Government initiatives are also working towards making the household industries more sustainable and viable (Dhinakaran, 2018). It will help rural individuals in reducing the overall unemployment rate in the rural spaces creating empowerment.

Reduce income disparities: Income disparity is another crucial aspect that needs due consideration for achieving rural development. The lack of enough employment opportunities has created pressure that results in a more extensive number of problems. Similarly, the urban areas go under more stress due to enormous population inclusion into urban spaces. It also results in an imbalance platform where individuals suffer for livelihood. People see a wider gap in terms of economic potential in the rural areas. Cases of income disparities arise as a potential factor among rural and urban scenarios. Tackling this type of disparity is possible by promoting rural industries. These industries will act as a catalyst for development in rural areas. Local resources in terms of both agricultural and non-agricultural components are a major Boone in rural areas (I.Sathya, 2022). Thus, rural individuals can make optimal use of local resources. These local resources, when processed and produced at the right platform, give great benefits. It will enable the rural people to gain substantial growth in their livelihood opportunities. A direct implication of rural industry growth is the significant removal of disparities in terms of income and other similar aspects. Unless the removal of economic disparity, the people will always struggle to gain equity in economic conditions (UNESCO, 2016).

Reduce the number of migrants from rural to urban areas: Migration has been a crucial problem all over the world. It has led to many significant issues in the urban as well as in the rural areas. Lack of livelihood opportunities in the rural areas has forced people to move from their native locations in search of work. This movement of people to the urban place has created enormous pressure on employment opportunities, land, house, food security, and many other aspects. It is visible in most of the city areas with high migration rate has got its saturation point. At this point, the

development of that particular city becomes stagnant due to the wide accommodation of population. It further leads to the formation of the slum, creating a massive gap in availing of infrastructural amenities. The development of rural industries can help cater to this migration issue (FAO, 2020). The provision of employment in the rural areas itself will engage the rural people in their native locations. In this way, they can contribute directly to the growth and prosperity of the rural areas themselves. Moreover, the development initiated by local resources and rural industries is sustainable enough to cater to the rural population. Thus, there will be less pressure in the urban areas leading to its optimal development (Sengupta, 2013).

Balanced regional development: The holistic development of an area is dependent upon its inherent resources. The availability of raw materials, labor, and other local resources are important parameters. They significantly contribute to the growth attributes of a region. The concept of balanced growth is achievable with the constant effort from all the internal and external forces of the region. The inception of industrialization in the rural areas will promote inherent local activities. It will help in the development of the rural areas. Thus, the rural areas will no longer force the population to settle in urban areas. It will enhance a sense of balanced development in the overall region. The activities promoted by the concerned rural industry will influence every section of the native society. There are also cases of disparity among men and women employment rates. Industrialization in the rural sector includes small-scale household activities. The traditional industrial activities will also provide an opportunity to women for a sustainable livelihood. The empowerment of women in rural areas will ensure balanced development in the region. It will prevent instances of gender biasedness. Further, government initiatives are also giving distinctive focus for women in the rural industrialization sector through the help of Self-help groups. Provisions for infrastructure, awareness, special grants, subsidies through government policies are available for women in this sector (Audichya, 2014).

Build up village republics: The inhabitants of a particular area interact with their environment through ways which may not be always obvious. Local people of a village are more well versed in the various difficulties that they and their family face in their day-to-day life. Resource partitioning is a subject which cannot be prepared without involving the local people. Many villages in our country had a rudimentary setup to listen to and resolve the problems faced by their village communities. Rural employment will empower the people to fill the various niches of their local community through their different businesses and services. For example, many remote villages are still very difficult to access due to their particular geographical area. This makes remote villages lag behind others in technology related areas. In the long run, this can become a hinderance to the development of rural areas. With the joint efforts of the local people and government, this can be minimized to a very miniscule level. Through the training of the village youth to operate computers, internet, printers, etc., the day-to-day computer related needs can be minimized. Through this, village can become self-sufficient and reduce their reliance on the

nearby towns and cities (Kumar, 2020).

Preserve the heritage of the country through art and creativity: With the increasing interconnectedness of the modern world, the true influence of art and creativity on society has increased manifold. Since their origin, inhabitants of tribal and rural areas had a rich diversity of various traditional art and crafts knowledge. Some of these crafts are limited in a particular village or area. Through the centuries, craftsmen have improved their techniques for making specialized designs and have also transferred the knowledge of these techniques to their descendants. However, with the increasing automating machinery, the interest for these products has declined gradually. This has forced the craftsmen to abandon their traditional occupations and take up new jobs in order to earn their diminishing living wage. Many of the well-established traditional craft villages have already become extinct, and several are at the verge. However, the recent rising popularity of heritage tourism in our country shows a light of hope. It can help reverse these negative trends and reestablish the traditional handicraft and cottage industries in rural areas (FAO, 2016). Various government funded traditional industries like hand woven cotton and silk textile, handmade bamboo craft, intricately designed handmade jewellery, etc. have already shown their positive results in preserving and spreading the reach of the heritage of our country.

Economic development of the rural areas and country as a whole: Increasing automation of both trivial and difficult jobs has resulted in loss of employment in many parts of the world. Many of the people in rural areas are forced to go too far away, alien places in search of work for very little money, due to the absence of any local job opportunities. This is not only physically expensive for them, but also puts mental pressure on them and their family, as they have to live apart for long periods of time. This is not only ruinous for the worker but also brings down the productivity of the whole country's economy. Moreover, since these machines are not very durable and are neither fast nor are expensive to maintain and replace (Audichya, 2014). Hence, there is a clear demand for local and inexpensive services. By giving proper training to those in search of work, the government can access huge untapped employment generation sources. Local services like electrical and water repairing service, maid services, and computer-related services including xerox, internet, etc. are a need of every locality in both rural and urban areas. Supporting local shops and services brings economic prosperity to the village and in turn appears as a net increased GDP growth of a country.

3. Challenges of Rural Entrepreneurship

Lack of technical expertise among the rural masses: One of the major hinderance to development of rural areas is the lack of technical knowledge and training. There might be many factors that are contributing to this issue. However, one of the major components might be the education levels of the parents of students from rural areas. Often it is seen that children from rural areas do not perceive higher education as important due to the various financial and social burdens that their family imposes on them. Some of the

students from rural areas are expected to get a job and support their family by the time of their matriculation completion (Ramija, 2019). This limits the student's knowledge, and carrier opportunities to only basic and low-income jobs. Furthermore, due to limited knowledge acquisition, they have to depend on others for technical problems. Many of the recent government schemes plan to minimize this issue by providing compensation, proper training, and skills, while setting a new level of standard education, the same as rest of the world. Through proper training and loans from banks, youths in rural areas can set up their own business and help fill niches that exists in their area. This can help alleviate the problem of both employment generation and at the same time promoting education in rural areas.

Financial constraints: Most people in rural areas are primarily employed in the agricultural sector. Though it can provide employment for a large number of people, with the recent rise in automatic farming and harvesting systems, both the income and employment rate in this area has declined significantly. Due to this, people in rural areas generally have a hard time getting a loan for venturing into other business opportunities. Since the value of their assets and their income is low, most banks hesitate to provide loans to them. Hence, they are forced to take up loans from local money lenders who charge higher rates of interest. Moreover, due to the steep competition from large multinational corporations, they are not able to grow their businesses and have to bear huge losses. To compensate for this, they have to again borrow loans from money lenders. This further pushes them into the debt trap, from which they are not able to recover. All of this demotivates rural people from pursuing other businesses.

Lack of training modules and support services: Another major hurdle is the availability of training materials that can guide and help people learn new skills. The current training materials and support books are several years old and are unable to provide the newer and more efficient techniques to the students. Even though the world is now more interconnected than ever before, yet many of the rural areas are still untouched by the growing globalized market. This has led many people to strive for better support materials. The Internet could in theory minimize these effects. However, the spread of computers and internet is very much linked with the geographical features of the rural area.

High cost of production: One of the prime components of businesses is the actual product or service that is being offered by it. Depending upon the product, the initial cost of producing or delivering the service may vary considerably. Setting up a specialized production unit, employing quality and reasonably priced labor, acquiring proper permission from the concerned authorities, etc. pose a major barrier to the entry of new entrepreneurs. Moreover, regional demand and feasibility of acquiring the product may be also key factors in determining the intermediate cost of production. Adding more to the cost is the product finalizing and finishing expenses. Marketing and pushing a product or service into a new market can be at times very challenging. All these elements combined with the fact the people in rural

areas have lower income, lower chances of acquiring a loan, and leads to a very high cost of production in rural areas.

Expensive quality control which if not adhered to lowers down the standards: Due to the efforts at the international level to setup a free and more interconnected market, the popularization and acceptance of a Globalized Market has become a worldwide phenomenon. This has forced the local business to compete with the international Multinational Companies, in order to keep their businesses afloat. These MNCs pose huge wealth and contact networks across the global market. Due to this, MNCs can ensure that their products are being manufactured at vastly lower margins, and at vastly faster rates. This competitive rate is very hard for the local rural businesses to match. Moreover, since local businesses have a long history and a dedicated consumer base, any downgrade in the quality of the product will lead to the local enterprise enduring a significant loss in profit. Furthermore, if strict quality control is enforced, then the business will not be able to compete with the quantitative aspect of MNC based production.

Storage and warehouse issues: Often people in rural areas have much smaller land holdings, and often are primarily dependent on that particular land for generating their living. Moreover, production is not backed by any big investors, but rather funded through direct loans from either banks or local money lenders who charge higher interest rates. Due to the lack of storage area, people in rural areas have to sell their products immediately at the market, at far lower rates. Hence, resulting in lower income while investing huge time and effort for the production of their goods and services. Compared this to the businesses that have access to storage and warehouse facilities. They can store their products safely at storage sites during periods of low product demand & price and sell them at higher rates during periods of higher demand. Many of these businesses hire workers seasonally through contracts. This allows them to predict and fulfil the demands of the market, resulting in higher profits than the businesses of rural areas. Thus, it is clear that businesses with access to local storage and warehouses are able to regulate their rate of production without any loss in profit margins.

Lack of marketing and promotional strategies: It is often said that even if a product has all the best qualities, without marketing, it has a much higher chance of failure in the market. Marketing allows the consumers to know about the new product and its features. But most importantly, it allows the consumer to know about their needs and provides them with the option to satisfy their needs. However, marketing is relatively more expensive. Even with medium-sized businesses, marketing can take up a huge part of their profit margin. On the other hand, businesses in rural areas have almost no marketing or campaigning strategies. Moreover, due to the lower income margins that these rural enterprises have, are unable to publish an advertisement even in a local newspaper. While the large companies have huge wealth, hire professional marketing and promotion agencies. These agencies prepare specialized plans and publish advertisements in all sorts of media like newspapers, television, and in social medias. These help them to establish themselves in an alien market, more easily.

Low levels of education: People in rural areas often are not financially very well and often have a large family that is dependent on a single member. Hence, many students have to take up jobs at an early stage in order to support their family. Hence, students have to abandon their academic career at an early stage. This has led to much lower levels of education in rural areas. However, in this modern age of technology, a career with lower education qualification is very rare. Having a good educational background not only allows them to have a higher income career but also equips them with the required knowledge to tackle problems in their business venture. Higher education helps people to improve their status in their society and uplift both their and their offspring's lifestyle. With the availability of colleges, where students can study and take up part time jobs in their spare time, getting access to education has become easier. Moreover, the rapid innovations in computer technology have led to increased affordability to have the access to the internet. This can help students to directly get high quality education from all across the world.

4. Promotion

Setting up soft and easy conditions for financing budding entrepreneurs: It is often the case that people in rural areas find it difficult to get credit for starting up a new business. Many times, young and budding entrepreneurs are unable to interest an investor who can back him/her in their new and radical business idea. This prevents people from going into professions other than their traditional occupation in rural areas. Hence, government intervention is needed to assist these entrepreneurs in kickstarting their businesses. Banks should provide cheap loans with low interest rates. New insurance schemes that help entrepreneurs in times of emergency can provide additional leverage to succeed in their business. Moreover, emergency schemes should be offered by the government to bail out the business, in case of any sudden bankruptcy of the rural enterprise.

The raw material base should be strengthened in the villages: In any business, raw materials form a key initial component of production. It is often said that the rate of production is usually bottlenecked by the availability and supply of raw materials. The cost of transportation, quality of raw materials, etc. affect the cost of production. Moreover, vicinity to the market can also determine the production expenses. To combat such issues, the raw material itself should be either procured from the village itself or from nearby areas. Moreover, storage space for stocking up raw materials should be constructed in the villages. A proper inventory management system should be installed to keep track and notify the operator in case of low levels of any material in the inventory.

Production centers can be made the marketing end points and thus solve issues faced regarding the same: The production and development Centre of any rural employment generating activities can also become marketing hubs for the same products. Local people at the household industries can produce the selling items and at the same time sell them from their houses. This will reduce the cost of transportation to a particular location for the purpose of selling the products. At

times, there are many villages which serve as a major hotspot of village tourism, where tourists can buy the local products from the village itself. This procedure also enables the local people in the rural areas to eliminate the middlemen ship for the selling of their products. This type of approach can help in active participation in the rural employment scenario as well as development of tourism prospects in the concerned village areas.

Development of entrepreneurial attitude among the local masses by imparting entrepreneurial education at school and college level: Youths of today are very enthusiast in every career field. However, it is seen that most of the students do not have a set goal in their career path. Hence, many students do not get adequate training in any particular field. This often leads to lower qualifications among the new job applicants and hence lower recruitment rates. To prevent this, nationwide awareness about the various advantages of entrepreneurial careers, especially in rural areas, should be promoted. This will lead to a mindset of business-oriented career and would help students to take decisions regarding which field to specialize themselves. Students should be made aware of the various issues that exist in their community, and how they can fill in the niches to help resolve these and future issues that may arise.

Provide and educate them about various benefits and facilities available for rural entrepreneurs: In recent years, government sponsored benefits like health insurance, business disaster insurance, etc. have been introduced in the market. This is to help promote and educate people about the various ways they can contribute to their community through their services or business venture. Moreover, many new banks are offering cheap loans, especially to the new rural entrepreneurs, to allow them to get established and succeed in their enterprise. However, people in rural areas often are not able to avail themselves of such benefits, mostly due to lack of awareness about the current government schemes. This leads many to believe that they cannot start a new business, but in reality, they have a fair chance to succeed in the market.

5. Globalization

Global production and efficiency can serve to be the benchmarks for the local entrepreneurs: With the increasing connectedness of the market, local businesses have to compete with the people at global level to stay afloat in the market. However, by establishing large numbers of local production units in rural areas, the major production of the country could be shifted to small rural area-based industries. With a large enough production unit, specialized techniques could be applied to solve the various common manufacturing issues. Hence, this would enhance our rural production units to speed up their manufacturing and improve their quality control process (Boonchuen, 2002). With these innovations, our local industries too could compete with the multinational companies.

Improved access to foreign technology: Scientific and technological developments have accelerated exponentially in recent times. This not only has affected the computer-

based industries but has also affected the local industries who traditionally employed manual labor for meeting their production requirements. Hence, the majority of industries have to adapt to the new technologies in order to cope with the market's needs. However, many of these newer machines and technologies are locked behind patents and huge expenses to purchase, maintain and repair. Hence, the government should try to bring foreign technologies to the market. This will equip our local industries to improve their efficiency and production rate, while still competing globally.

Trade openness results in faster growth: Many countries in the world try to impose heavy import duties on commodities that their local manufacturers are producing. This is done to help give a helping hand to the local entrepreneurs to establish themselves in the market. However, such practices in reality are diminishing the capability of the local businesses. This prevents them from competing with the multinational companies, hence results in decreased innovations in manufacturing and decreased interest in improving their product or service quality. To prevent this, countries should embrace an open market that will be spared from the restrictions of any particular country. This will help foster a sense of competitiveness among the manufacturers.

Various policy benefits at national and global level: Central government helps budding entrepreneurs with multiple schemes and incentives-based loans in order to grow their business.

6. Opportunities

Rural Entrepreneurship Development Programme: One of the many supported programs by NABARD to promote sustainable income and employment, especially among the rural educated youth, is the Rural Entrepreneurship Development Programme. This aims to enable the rural youth to open up small businesses in their local community. It also promotes the skills which are activity oriented for the unemployed people in the rural areas. The provision has been made through which the rural people are encouraged to have their own startup programs and other household level industries through the assistance of various agencies and other non-governmental organizations (Kumar, 2020). Under the program, the government provides grants for the purpose of initial expenses for the development of the rural industry. It also holds the training component for the youth who are associated with this programme. The training period includes various stages under which the youth are trained with the proper guidance and support from the authorities. It also involves tutoring of resource management, market management, and other components of project development in rural entrepreneurship.

Regional Rural Development Centres: The development of the rural areas can be increased with the potential establishment of regional rural development centers. These centers would accommodate all the rural areas at the regional level. The rural development centers will monitor the implementation of various schemes, project, allocation of funds for the concerned rural areas, they can develop strong

monitoring mechanisms through which every aspect of development can be categorically checked, and any shortcomings can be filtered out. Such an organization has a key role in providing fast and inclusive services to rural areas. They will form an inclusive environment connecting higher professionals, government officials, technicians, and most importantly the rural people themselves. This incisive framework would allow the rural people to make an appropriate contribution to the decision-making process. The local communities have a close knowledge of the everyday issues, aspirations, and concerns of the rural areas. Hence, with the provision of regional rural development centres, they can cater to the local level issues in a more significant way. Further, they can also collaborate with multiple non-governmental organizations, global rural ventures, and other similar projects in order to ensure that development is properly implemented. The inclusion of such an organization will also add to the transparency aspect of development.

Social rural entrepreneurship: It can be defined as an innovative approach through which various individuals, rural communities, start to develop various solutions to social related issues. This type of social enterprise provides a better opportunity for the people who are facing problems in the rural areas. It can be of various types and includes a more inclusive form of organization. For example, some organizations can run small household industries in order to provide employment to the unemployed people of the rural areas. Many entrepreneurs, working in the social aspect, often form a vision to have a sustainable organization that will provide better employment opportunities to the people. In the rural areas, there are ample opportunities through which employment can be generated with satisfying levels of profit. There are many challenges in this sector due to lack of support and eagerness from various entrepreneurs. Also, there is a high risk of non-sustenance for small businesses. But at the same time, there are also many opportunities at the rural household level that can promote cottage industries, provision of employment (Audichya, 2014). This phenomenon would absolutely help in catering to the employment issues at the rural scenario in a more effective way.

Bank of technology: In the modern world, technology plays an important role in catering to various day to day issues in our life, the right and optimal use of technology provides a fixed development scenario in various contexts. Technology is a key concept in increasing the overall productivity in rural areas with effective collaboration from various rural level communities and its local people. In recent years, the world has experienced the power of technology in various fields, similarly in the field of rural areas, it can prove to be the greatest boon to rural areas. Agriculture, being the predominant activity in the rural areas, itself faces many challenges for its growth and survival. There have been many instances where agriculture productivity is becoming low due to inadequate support. But, with the development of technologies, the government has initiated various program through the establishment of Information and Communication Technology (ICTs). Such initiatives can make a significant contribution by helping in reduction of poverty and unemployment in rural areas. The provision of

technology also helps in the efficient and most active participation by the local people for the provision of economic growth. Technology enables an improved communication mechanism that helps in the incremental process for better livelihood in rural areas.

Rural innovation funding: Funding is the key component for initiative as well as implementation of any development project. The process of funding is often a complex one and involves many formal procedures. For the development of an entrepreneurial project in rural contexts, fund plays an important role. The higher government authorities provide various schemes and initiatives, through which funds are channelized to the people of rural areas. The active flow of funds for entrepreneurial activities in rural areas helps in the increased and active participation from the local communities. Apart from government organizations, various other non-profit organizations, global ventures, and private partners also help in the fund channelization for initiation of rural entrepreneurship. The funds are also a key element for the sustenance of rural livelihood. There are many instances where the fund flow has many obstacles and lacks transparency for the local people. Thus, government and other institutions must provide strong monitoring mechanism for fund channelization. This mechanism would ensure that funds are smoothly transferred and invested in the needy people in the rural areas. Furthermore, this mechanism can also enhance the transparency in fund provision through various policies and schemes for rural entrepreneurship.

7. Conclusion

An entrepreneur at the rural level forms the key for the development of underdeveloped areas. Rural entrepreneurship with assistance from government and non-governmental organizations has been the key for developing the remote rural areas. They provide a unique and sustainable solution of removing the impact of poverty and unemployment of any region. Although integrated rural development includes various challenges and issues but with the inclusion of better policies, monitoring framework, etc. have increased the development phenomenon in rural areas. Apart from this, technology has been the greatest driver for the initiation of many economically stable livelihood opportunities. The government initiatives of fund provision involving, encouraging the youth to take up various entrepreneurial skills through training and management have also contributed to form an integrated and inclusive framework for the economic growth of the rural people. Further, the government's transparency, awareness, and support through various schemes and programs, recognition through awards will help in achieving the optimal benefit from rural entrepreneurship.

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