Reach the Unreached

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ABSTRACT

Access to information expands knowledge, increases learning abilities, gives innovative ideas, and thus strengthens the person to meet challenges. Information technology has passed through pre-mechanical, mechanical, electro- mechanical ages and is presently in the electronic age. During these ages, several technologies have been introduced which includes printing press, telegraph, telephone, radio, television, digital computers, mobile phones and the emerging artificial intelligence (big data, internet of things). The study examines the Rural Entrepreneurs awareness level towards the MSMEs Schemes. The schemes which were taken into consideration as factors in this study were Institutional Support, Marketing Support, Infrastructure Support, Technical Support, Central Government Schemes, State Government Schemes.

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Access to information expands knowledge, increases learning abilities, gives innovative ideas, and thus strengthens the person to meet challenges. Information technology has passed through pre-mechanical, mechanical, electro-mechanical ages and is presently in the electronic age. During these ages, several technologies have been introduced which includes printing press, telegraph, telephone, radio, television, digital computers, mobile phones and the emerging artificial intelligence (big data, internet of things). The study examines the Rural Entrepreneurs awareness level towards the MSMEs Schemes. The schemes which were taken into consideration as factors in this study were Institutional Support, Marketing Support, Infrastructure Support, Technical Support, Central Government Schemes, State Government Schemes.

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I. INTRODUCTION

Information plays a crucial role in the overall development of the person which gets reflected into overall well-being of the country. Access to information expands knowledge, increases learning abilities, gives innovative ideas, and thus strengthens the person to meet challenges. In the rapidly changing environment, when there is lot of exposure to new technologies and policy changes at varied levels, timely information is essential to help the person to take real time decision. Several methods have been adopted since ages for information delivery. Information technology has passed through pre-mechanical, mechanical, electro-mechanical ages and is presently in the electronic age. During these ages, several technologies have been introduced which includes printing press, telegraph, telephone, radio, television, digital computers, mobile phones and the emerging artificial intelligence (big data, internet of things). Though radio and television have been an important source of mass communication, but the revolution in information is observed when the information started travelling through digital modes (internet). The previous sources of information were one-way communication mode with rigidity in time and place, while the modern sources of information are not only the two-way communication modes but also provide an interactive platform to the users through emails, messaging, chats, videoconferencing, virtual communities, etc. This has smoothened the flow of information, increased transparency, decreased transaction and transportation cost and eased the life. The development of various web-based services increase knowledge, provides new opportunities, expands business at national and international levels, increases productivity and accelerates growth. India has also made many strides in information technology. Particularly the development in Information and Communication Technologies (ICTs) associated with decrease in price of internet-enabled mobile phones (smart phones) and availability of internet services at competitive prices is providing all time connectivity to users. This has increased flexibility in accessing information at any time and at any place and even when moving. Efforts are being made to strengthen the networks via satellites and broadband connections. The recently launched Digital India Program aims at connecting 250,000 villages by 2019. The last mile approach of connecting India aims at including the persons from the remotest village in the development

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process. In India, nearly seventy percent of the population live in rural areas and more than half of the population depends on livelihoods from agriculture. Therefore, agriculture and rural development is critical for increasing the national output. Indian government and other agencies have launched various rural area focussed web-based applications to fulfill the timely needs of the rural population. Some of the apps are Drishtee, N-Logue, Akshaya, Bhoomi, Rural e-Seva, Gyandoot, etc. There are also state- and region specific apps which provides information access in regional language. E-governance provides various panchayat level services through info-kiosks for rural and illiterate people with characteristics of voice, animation, touch screens, etc. in local language.

The utilization of technologies for information access varies according to the differences in education level, social class, gender, etc. This is reflected in terms of benefits derived from information technology. The present study attempt to determine the role of information technology in rural development taking the case of Karnataka state.

The objectives of the study are to

- To examine level of awareness of government schemes
- To analyze the level of awareness of government schemes according to the respondent's age.

The available literature favours ICT's impact on employment, income, education, health, women empowerment and governance, however, few considers its adverse impact on employment in the short run. In the long run, the employment growth recovers with various new opportunities. Majority of the studies are related with developed countries. In developing countries, internet penetration has occurred recently and it is still in the development phase. Since the socio-economic conditions in developing countries are different from developed countries, there is a need to study the impact of IT on rural development with reference to their local level factors.

Also, the rural area is recognized in terms of predominance of agricultural livelihoods, low level of education, low skill, poor infrastructure, and social- and gender-based hierarchy, the studies conducted on the impact of IT on urban area cannot be replicated on the rural area. Rural area's own characteristics hinders with the process of overall development.

The present study tries to fill this gap by taking the case of villages of Karnataka.

II. PRIMARY DATA

The present study is mainly based upon the primary sources of data. The sample selection procedure involves multistage purposive random sampling. The selection of respondents is done in four stages, namely selection of Taluks (7 Taluk), selection of Gram Panchayat (14 Gram Panchayat), selection of villages (2 villages per Gram Panchayat) and selection of respondents (25 respondents per village, 20 males and 5 females).

- The selection of district is based on population size. It was considered that development of facilities takes place where the concentration of population is high.
- Taluks are selected on the basis of ICT index which includes radio/transistor/ television, landline telephone, mobile phone and computer / laptop with internet.
- The selection of villages is on the basis of their population size as well as distance of village from highways. From each taluk, one village at the highway and the other village at a distance of 10 km or more from highway was selected.

The total sample size is 520 consisting of 210 males and 310 females. The sample is selected irrespective of caste, income and occupational status. This enabled us to include each and every individual in the study. The respondents are in the age group of 20 to 60 years as population under this age group is considered to be highly productive. Though working age group starts from 15 years, but in the present scenario, majority of the population acquires education upto the age of 20 years and becomes the part of labour force

later on. A separate category on females is prepared for the purpose of determining the change in social status as the change in status of females reflects overall social development in the village.

To test the awareness of Rural Entrepreneurs of the various benefits under the MSME Schemes 49 questions were asked under 8 heads. These 8 heads were further considered to be the variable that decides the course of this research. These questions were asked, and the responses were received based on the five broad parameters as a "Likert scale", each item was in five points scale indicating the degree of agreement with a statement in ascending order:

1 = Strongly Agree;

2 = Agree;

3 = Neutral;

4 = Disagree;

5 = Strongly Disagree.

Since the responses collected were in the ordinal form to make it continuous, the researcher calculated each variables average (mean). And these were further used to analyse the level of awareness of the respondents on government schemes related to the Rural Entrepreneurswhich were classified into three categories: high level, moderate level, and low level for analysis purpose. This method was adopted based on the research carried out by *Devi, P. & Thayammal, I. P. R. (2017)*. While the score value greater than ($\bar{x}$ + SD) were classified as high-level awareness and the score value less than ($\bar{x}$ - SD) were classified as low-level awareness respectively and the score values between ($\bar{x}$ + SD) and ($\bar{x}$ - SD) have been classified as moderate level of awareness. Here to find $\bar{x}$ the arithmetic mean and standard deviation (SD) of the score values of 347 respondents were calculated.

Table 1: Scale for Level of Awareness of MSME Schemes

Variables	Statistics	Scale for Level of Awareness			
	Mean $(\bar{x})$	SD	Low Level	Moderate level	High Level
Institutional Support	2.81	1.35	< 1.46	1.46 to 3.93	3.93 <
Marketing Support	2.85	1.09	< 1.76	1.76 to 3.93	3.93 <
Infrastructure Support	2.77	0.99	< 1.78	1.78 to 3.77	3.77 <
Technical Support	3	0.97	< 2.03	2.03 to 3.97	3.97 <
Central Government Schemes	2.9	1.32	< 1.58	1.58 to 4.22	4.22 <
State Government Schemes	2.94	1.34	< 1.6	1.6 to 4.28	4.28 <

The above table-1 shows the mean, standard deviation, and scale to measure each variables level of awareness. The table depicts the values of the variable of Awareness of Institutional Support which were classified into three levels of awareness as above 3.93 for high level, 1.46 to 3.93 for moderate level and below 1.46 for low level. The table depicts that Awareness of Marketing Support values were classified as above 3.93 for high level, 1.76 to 3.93 for moderate level and below 1.76 for low level.

It is observed from the above table that the values of Awareness of Infrastructure Support are classified 3.77 for high level, 1.78 to 3.77 for moderate level and below 1.78 for low level.

It is observed that the values of Awareness of Technical Support are classified 3.97 for high

level, 2.03 to 3.97 for moderate level and below 2.03 for low level.

It is observed that the values of Awareness of Central Government Schemes were classified as 4.22 for high level, 1.58 to 4.22 for moderate level and below 1.32 for low level.

It is observed that the values of Awareness of State Government Schemes were classified as 4.28 for high level, 1.6 to 4.28 for moderate level and below 1.6 for low level.

Table 2: Kruskal-Wallis Test: Awareness of MSMEs SchemesBased on Age

Variables	Chi-Square ($\chi 2$)	Df	P Value	Mean Rank					
				14-21	22-29	30-37	38-45	46-53	54 and Above
Institutional Support	10.058	5	0	199.52	204.4	142.16	166.41	120.89	188.71
Marketing Support	5.836	5	0.003	187.43	175.43	173.56	184.51	141.41	176.17
Infrastructure Support	6.184	5	0	199.97	175.92	162.72	177.46	153.59	173.96
Technical Support	6.122	5	0.015	189.89	175.88	149.8	180.01	168.89	182.37
Central Government Schemes	9.794	5	0.017	198.42	195.98	144.54	178.23	139.21	179.5
State Government Schemes	8.893	5	0.001	179.09	185.11	176.6	175.36	136.93	177.14

From the above table -2 it was observed that for all variables the p-value was less than 0.05. Therefore, the null hypothesis (H0) was rejected at the 5% level of significance. The Rural Entrepreneurs were not aware of various benefits under the Institutional Support and were rejected. Hence the alternate hypothesis can be accepted i.e. The Rural Entrepreneurs were moderately aware of various benefits under the MSMEs Schemes were accepted.

Table-2 shows that the significance level of all the variables of awareness based on age was less than 0.05. Based on the significant level, the table also confirms that, Awareness of Institutional Support ($\chi 2 = 10.058$, df= 5, p= 0.000 < 0.05), Awareness of Marketing Support ($\chi 2 = 5.836$, df= 5, p= 0.003 < 0.05), Awareness of Infrastructure Support ($\chi 2 = 6.184$, df= 5, p= 0.000 < 0.05), Awareness of Technical Support ($\chi 2 = 6.122$, df= 5, p= 0.015 < 0.05), Awareness of Central Government Schemes ($\chi 2 = 9.794$, df= 5, p= 0.017 < 0.05), Awareness of State Government Schemes ($\chi 2 = 8.893$, df= 5, p=0.001 < 0.05). It was observed that the p values were different from each other and vary from each other as there was the influence of the respondents age factor. Hence, there was a significant difference between the age of the respondents in the, Awareness of Marketing Support, Awareness on Infrastructure Support for Rural Entrepreneurs and Awareness of Technical Support, Awareness of Central Government Schemes and Awareness of State Government Schemes.

In addition, it can be analyzed that the calculated value of the Kruskal-Wallis test was lower than the critical chi-square value for all variables at 5 degree of freedom (i.e. 11.07), thus the null hypothesis that combines all variables could be

rejected. Thus, the Rural Entrepreneurs were moderately aware of the governments MSMEs Schemes were accepted.

III. CONCLUSIONS

The study examines the Rural Entrepreneurs awareness level towards the MSMEs Schemesusing the Kruskal-Wallis Test. The schemes which were taken into consideration as factors in this study were Institutional Support, Marketing Support, Infrastructure Support, Technical Support , Central Government Schemes ,State Government Schemes. The study reveals that majority of the Rural Entrepreneurs had a moderate level of awareness towards the schemes.

The study examines the Rural Entrepreneurs awareness level towards the Welfare Schemes using the Kruskal-Wallis Test. The schemes which were taken into consideration as factors in this study were Institutional Support, Marketing Support, Infrastructure Support, Technical Support, Central Government Schemes , State Government Schemes. The study reveals that majority of the Rural Entrepreneurs had a moderate level of awareness towards the schemes.

This exercise has brought some important results into light: Karnataka is at fourth position in digitalization. The other states ahead of Karnataka are Telangana, Kerala and Andhra Pradesh. Among the various IT assets, namely radio/transistor, television, landline telephone, mobile phone, and computer/ laptop with internet, Karnataka is ahead of India for all the assets except radio/transistor and landline telephone. Also the households using mobile phones (59%) is highest followed by television (54%) and radio (19%). The use of rest of the IT assets is less than 10 percent. Mobile phones are highly preferred as it provides an interactive platform to the users and helps them in getting immediate solution to the problems. The high preference for television is because the colourful pictures attracts the less educated rural people. Television is generally used for entertainment at night after a hard day work. As compared to 2001, the users of mobile phones have drastically increased by 59 percent by 2011 and for television, it has increased by 15 percent, while for radio/ transistor, a decrease of 11 percent is observed. This has given a boost to the telecom sector with teledensity increasing from 34 subscribers per 100 population in 2008 to 109.53 subscribers per 100 population in 2018, indicating that some of the subscribers have more than one connection. Karnataka shares about 6.3 percent of the total internet subscribers and 6 percent of the total mobile phone subscribers of the country. However, there is a disparity in the distribution IT subscribers. Rural-urban disparity is found to be very high for wireless connections followed by internet connection and television. As compared to urban area, rural area lags in development of IT infrastructure, connectivity strength, income and education level. These factors restricts the rural population from having an IT device for information access. Majority of the respondents access information from traders, input suppliers, marketers, extension workers, etc. though few are using EDhara, I-Khedut Portal and Kisan Call Centre. Non-farmers access information for knowledge upgradation, development of new ideas, skill development and purchase of materials. The correlates of information access show significantly positive relationship with ownership of IT device, family background, availability of basic services and significantly negative relationship with lack of knowledge for both males and females. It is significantly positive with autonomy in use of information and internet connection for males. Distance of village from the highway has weak impact on income and social development.

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