

# A Sustainable Framework of Micro Entrepreneurship Aiming Towards Self-Sufficiency for Lower Income Groups

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## Abstract

The purpose of this paper was to provide a strong framework which will provide a roadmap for starting home-based business for the rural population of Jammu and Kashmir. There are a host of factors that contribute to the financial meagerness of people. Some of them are not having enough education, lack of awareness, eagerness to migrate in search of job opportunities, and leave their homes not realizing the potential of farming, poultry, and many more. In this investigative study, an attempt was made to offer a model to the people so that rural population can start their own business without any major investments and without possessing any professional qualifications. The only prerequisites of starting a business here are owning and rearing chicken with a minimum count of 8 to 10, which is usually common for the people living in rural Jammu & Kashmir in particular, and India in general.

**Keywords :** Below poverty line, home based business, Jammu and Kashmir, micro entrepreneurship, poultry

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The world is a dangerous place, not because of those who do evil, but because of those who look on and do nothing,” Albert Einstein, theoretical physicist. Same goes with poverty. Don't look at it. Do something. So, there is a beautiful quote from Mother Teresa, “When a poor person dies of hunger, it has not happened because God did not take care of him or her. It has happened because neither you nor I wanted to give that person what he or she needed.”

This research work has been extensively based on facts and figures. This research aimed at providing a roadmap for the folks living in regional areas who usually migrate to far off places in search of work and livelihood. They are usually unskilled workers but back home they own a piece of land, a small population of livestock which can be a milk rearing animal, chicken etc. This study is purely intended for these people and it is meant to make them understand how their overall standard of living can be improved. People in Jammu and Kashmir have enough land and many resources which if utilized optimally can make them self-sufficient. Self-help is the key. The aim of this research was to provide a sustainable framework to the rural population of Jammu and Kashmir.

The overall objective of this research is to educate people about how to live a life where they are not away from the basic necessities of life. Not only this, a framework has been developed with this study.

## Review of Literature

Azad (2011) found that India's poultry industry represented a landmark success as agricultural production had risen at a good rate and poultry production had been rising at the rate of around 8% per annum, with an annual turnover of

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US \$7500 million. People want to eat healthy eating and better living. Poultry products are advocated by all communities.

Baba, Wani, and Zargar (2011) said that there was a need to increase meat production, especially, mutton, and white meat in view of the rising demand.

Rural population living in India constitutes 72% of the total population, majority are poor, farmers, and landless laborers. Majority of farmers expressed their willingness to engage in poultry activities. Motivational work along with technical support should also be conducted in rural areas to encourage farmers to rear and consume more backyard poultry (Dhillon, Dhaliwal, & Brar, 2018).

Dwivedi, Dolma, and Sharma (2015) did a cost benefit analysis of the putty business and found that larger broiler farms were more profitable than smaller ones.

In India, the poultry sector has undergone a paradigm shift in operation, structure, and market from a mere backyard activity into a big commercial agriculture-based industry over a period of four decades. Backyard poultry farming plays an important role for rural people by providing eggs, meat and employment (Chatterjee & Rajkumar, 2015). In total world production, India ranked 7<sup>th</sup> in chicken meat production and 3<sup>rd</sup> in egg production (Watt Executive Guide To World Poultry Trends 2015, 2015).

India is an agricultural country. About 70% of its population is living in rural areas and practices mixed farming. Backyard poultry is very popular among rural people due to its physiological adaptability in different agro-climatic conditions. Background poultry has many advantages. It requires less space, normal feeding, and no sophisticated caring techniques.

Hellin, Krishna, Erenstein, and Boeber (2015) studied that poultry industry in India was growing at a phenomenal rate and there was greater demand for eggs and white meat products. While backyard poultry farming was relatively unorganized but growth in the poultry sector was in progress.

According to Hussain, Chaturvedani, Lal, and Gupta (2017), backyard poultry played an important role in providing livelihood in rural areas. This study identified all the risks associated with rearing of poultry like potential diseases, lack of vaccination etc.

Poultry sector was employing more than 3 million people in India (Sridharan & Sarvanan, 2013). In Jammu and Kashmir, animal husbandry played a key role as it contributed to 0.13% GDP of the state. Poultry and cattle amongst all the livestock were considered the most important for the rural economy (Kumar, Kher, & Dwivedi, 2012).

Rangnekar, D. V. (2006) examined the factors affecting livestock and their management. Rath, Manda, Panda, and Pratikshya (2015) found the prevalence of backyard farming in India and how it was enhancing rural livelihoods. In backyard farming, birds are kept in low-input and low output systems, and are easily managed by households and families.

The poultry revolution in India is contributing to improving nutrition and poverty reduction. (Pica-Ciamarra & Otte, 2010). It has been studied that livestock business improves standards of living. Saqib (2018) emphasized that government must come up with policies to provide infrastructural support to poultry businesses.

## **Purpose of the Research**

Purpose of this study is to provide a financial framework and operational entrepreneurial model to the lower income group of Jammu and Kashmir which will aim towards self-sufficient mechanism of income generation. The essence of this framework is that it is operationally efficient, risk free, moderately profitable in the initial year, and later the profits increase with the increase in demand. The model is also perceived to be easy to implement as people are adequately aware of the processes linked to trade. So, the perceived financial risk is bare minimum.

## **Research Design**

Data were collected through primary and secondary sources.

🔗 **Primary Data :** Data were collected from poor and lower income group people from Jammu and Kashmir divisions.

↳ **Secondary Data** : Data were collected from government reports, research papers, Jammu and Kashmir Entrepreneurship Development Institute (n.d.), researches, journals, magazines, and newspapers. Careful analysis and observations have been done in the region. Some brief personal interviews were conducted during the initial stages of the research to understand the overall sentiment of people towards home-based business or micro businesses. Interviews were related to their profession, income, expenditure, child education, land, farming etc. People in these areas usually have a miniscule level of understanding of self-sufficiency. The reason is lower literacy rates and lack of access to many infrastructural facilities.

## Originality Value

This research explores new and fresh ideas to support financially deprived segments. This model is designed through direct interviews of poultry experts, government departments, beneficiaries, and researchers.

## Demographic and Geographic Profile of Jammu and Kashmir

According to Bill Gates, whose net worth is USD 76 billion, if he loses his entire wealth and becomes close to penniless, he would raise chicken! In his blog he explained how raising chicken is probably the cheapest and the easiest way to make money and assure food supply to a poor family if it has access to land.

So, in a way every person owns a piece of land has enough to raise small poultry setup which is enough to lead a modest and decent life. People don't need to move away from homes and live a miserable life when they have options of living a good life in their comfort zones.

In this study, a framework will be provided to people who can start their own businesses by raising chicken. Table 1 gives an overview of the demographic and geographic profile of Jammu and Kashmir has been provided through some data, facts, and figures.

**Table 1. Demographic and Geographic Information in 2018**

Divisions	Jammu – Kashmir – Ladakh
Districts in Jammu Division	Jammu – Poonch – Rajouri – Reasi – Udhampur – Kathua – Kishtawar – Samba – Ramban – Doda
Districts in Srinagar Division	Srinagar – Baramulla – Badgam – Ganderbal – Kulgam – Shopian – Pulwama – Bandipora – Anantnag – Kupwara
Districts in Ladakh Division	Kargil and Leh
Total Population	14.324 million (2018)
Source : Jammu & Kashmir Official Portal. (n.d.)	

Jammu and Kashmir consist of three major divisions, namely, Jammu, Kashmir, and Ladakh which were further divided into 22 districts : 10 districts in Jammu, 10 in Kashmir division, and 2 divisions in Ladakh division. Jammu and Kashmir have agro-climatic conditions suitable for horticulture and floriculture. Horticulture is the backbone of the rural economy, providing employment to a large number of rural inhabitants (India Brand Equity Foundation, 2019).

Key industries in Jammu and Kashmir are horticulture, handlooms, floriculture, tourism, handicraft, sericulture etc.

## Economic Profile of Jammu and Kashmir

↳ **Poverty** : A condition of life so degraded by disease, illiteracy, malnutrition and squalor, as to deny its victims basic human necessities; a condition so limited that it prevents the realization of the potential of the genes with which one was born,” Robert McNamara who was the President of World Bank in 1970s. Literacy has a direct relationship with poverty of a region and the same has a very significant role in Jammu and Kashmir as well. As per the literacy rate survey of 2011, it was 67.16. For male population it was 76.75 and for female population it was 56.43.

Per capita income of Jammu of Kashmir was USD 1200, whereas the per capita income of its neighboring states was almost double of this. For Punjab it was USD 2100 and for Himachal Pradesh it was USD 2400 (CEIC, 2018).

↳ **BPL Status** : As per an economic survey report, nearly 10.35% of population was below the poverty line. In the urban regions, this percentage was 7.2%, whereas the percentage below poverty line in rural areas was 11.54%. This is quite high if we compare with the neighboring states like Punjab (8.26%), and Himachal Pradesh (8.06%).

↳ **Unemployment Status** : Despite having degrees and qualification, the youth in Jammu and Kashmir were jobless and idle. Without any doubt we can blame corruption, conflict, and political instability. Lack of economic and financial literacy are the reasons behind unemployment amongst the youth. One primary reason is lack of entrepreneurial education and support system.

In a recent survey conducted with the collaboration of Bombay Stock Exchange and Center of Monitoring Indian Economy (Sindwani, 2019), it was found that 12.13% of youth were unemployed in Jammu & Kashmir. This is highest among Indian states. Unemployment rate in India was 6.1.

## Major Reasons for Unemployment in Jammu and Kashmir

Other than political turmoil and corruption, these were the major reasons of unemployment:

- ↳ Faulty education system
- ↳ Traditional methods of teaching and training
- ↳ Nominal entrepreneurial support and education
- ↳ Dependency on government jobs
- ↳ Traditional/conventional methods of doing business
- ↳ Traditional agrarian economy and weak domestic market

## Stereotype Mindset of People

Yet another factor contributing to weak economic status is that mostly rural youth are adamant not to choose modern entrepreneur route to earn living. People are more comfortable with conventional way of earning their living, through farming maize, rice, wheat etc., and also without modern technology. This method has high cost and poor productivity.

Following are the ways used by people in rural area to earn their livelihood:

- ↳ **Daily Wager** : Labour works in farms, construction of roads and survival by doing meager works.
- ↳ **Farming** : Farming includes maize and rice farming.
- ↳ **Dairy Farming** : Not done for commercial reasons, only for domestic use for feeding family or for selling milk to few more families (families mostly keep one to two buffaloes or cows).
- ↳ **Poultry Farming** : Again, not in a professional way, they hardly keep 5–10 hens for their family use and not all the families do it. Over time, dairy, and poultry are becoming unpopular among these villagers because of high maintenance cost and poor productivity. Also, because of orthodox operational practices and rigidity against adoption of modern methods and techniques, it is difficult to earn profit at low operational cost.

## Poultry Farming in Jammu and Kashmir

As per the Jammu and Kashmir Entrepreneurship Development Institute (n.d.) there was a huge potential for poultry

business in the state in 2018. According to the report, demand for birds is showing 15% growth year on year and 1.2 crores are imported from other states.

Table 3 illustrates year on year import of eggs, broiler chicken, and day-old chicken from other states to Jammu and Kashmir.

**Table 2. Demand of Poultry in Jammu and Kashmir**

Demand of birds per year	5.20 crores
Local production of birds per year	4.00 crores
Local suppliers	
Local supply sources	5,500 farms
Growth	
Year on year growth	15%
Import	
Adult bird	1.2 crores
Day old chicken	100%
Feed	100%
Medicine	100%
Equipment	100%

Source : Jammu & Kashmir Entrepreneurship Development Institute. (2018).

**Table 3. Import From Other States to Jammu and Kashmir**

Year	Eggs (crores)	Broilers chickens (lakhs)	Day old chicken (crores)
2013–14	66.1	56	5.59
2014–15	70.5	51	5.52
2015–16	78.43	64	6.14
2016–17	78.04	93	5.33
2017–18	87.85	96	5.84

Source : Jammu Kashmir Trade Promotion Organisation. (2020).

Tables 2 and 3 show dependency of Jammu & Kashmir on other states for poultry products like chicken, birds, eggs, and meat.

## Micro Level Poultry Business

**(a) Poultry Business or Chicken Rearing at Domestic Level :** The business framework proposed in this study is about owning a poultry farm at own premises. It can be home or a piece of land adjacent to a person's home. Given below are some of the benefits and carefully understood perceived risks of having this business.

### **(b) Advantages/Benefits :**

- (1)** Less investment is required.
- (2)** Less space is required.
- (3)** Lower maintenance is required.
- (4)** Rapid ROI
- (5)** Employment

- (6) Regular income
- (7) Intake of feed and water is very low.
- (8) Meat and eggs can be used for family.
- (9) Manure can be used for soil fertility.

**(c) Cautions/Perceived Risks**

- (1) Poultry disease
- (2) Timely feeding and maintenance is required.

Table 4 gives information about country bird farming and Table 5 gives further details of the initial investment.

**Table 4. Information About Country Bird Farming**

Number of birds to start with	5 birds
Initial investment required in Rupees	2500
Number of days needed to reach the optimum number of birds to achieve the target	3 months
Target to achieve – monthly income	10,000
Number of days a hen takes to hatch eggs	21
Number of eggs one hen can hatch successfully	8–10
Predators: Crow, fox, hawks etc.	

Source : Primary survey conducted in November 2019

**Table 5. Further Details of the Initial Investment**

Component	Volume/Quantity	Amount (₹)
Land	100 m (personal)	0
Birds	5 birds	1000
Shed	Wood and wires	1200
Feed	Feed	200
Medicine	Medicine	100
<b>Total</b>		<b>2500</b>

Source : Primary survey conducted in November 2019

🔗 **Day Shed** : Day shed can be built with wire fencing and wooden frames. Well ventilated shed should be made.

🔗 **Night Shed** : Cattle shed can be used as night shed for these birds or small shed can be built.

🔗 **Predators** : Crow, fox, hawks are common predators in Jammu & Kashmir. Well designed sheds can protect birds from predators.

🔗 **Feed and Water** : Birds collect required minerals, protein, vitamins, proteins from termites, insects, leftover foods, crops residues, grains, weeds, and waste from households. A nutritious feed can be prepared from wheat, corn, barley, salt, soybean, rice polish, groundnut oil, limestone, salt, vitamins. First six weeks are very crucial for the growth of these birds, and extra care is needed.



↳ **Litter Management** : Cleaning and hygiene is very important for avoiding diseases and infections. Routine cleaning of the sheds and surroundings need to be maintained.

↳ **Methods to Prevent Diseases and Vaccination** : Country chicken need extra brooding care in the first six weeks, and then can be let free for scavenging. Timely feeding and clean water are essential for healthy growth of these birds. During vaccinations, Gumboro vaccine, and Lasota Booster can be given to birds in water and through nose and eyes. Ranikhet injection is given in muscles. Table 6 gives the details of vaccination for birds. Vaccines are available in government poultry departments, general stores or can be ordered online.

**Table 6. Vaccination for Birds**

Birds (Age)	Vaccine	Disease	Doses	Vaccination (Route)
Day old	HVT MD	Marek's	0.2 ml	Intramuscular injection or subcutaneous
4–7 Days	Lasota / F-1	Ranikhet	1 drop	Nostrils/eyes
14–18 Days	Intermediate plus	Gumboro		Drinking water
35 Days	Lasota / F-1	Ranikhet	1 drop	Eyes or nostril
6–7 Weeks	Chicken embryo	Fowl Pox	0.5 ml	Wing stab
8 Weeks		Ranikhet	0.5 ml	Intramuscular injection or subcutaneous

Source : Krishi Vigyan Kendra, Dimapur. (n.d.)

↳ **Manure** : Manure can be used for the fertilization of kitchen garden.

↳ **Emergency Situation** : In case of major disease or outbreak, birds can be sold to the local market before it reaches your area. Initial investment is not much, one can start it again once viral is finished.

↳ **Theft** : Theft is another peril one should consider before the start of the business, day sheds and night sheds must be well constructed, monitored, and locked.

↳ **Demand and supply** : Demand of country chicken is huge in Jammu & Kashmir because of its nutritional value. Even the proposed level of production can be consumed at local market.

↳ **Pricing** : Table 7 shows pricing of country chicken and eggs in Jammu and Kashmir region in April 2019.

↳ **Sales and Distribution** : Eggs and birds can be sold from home or can be sold to the nearest shops or if the production is high it can be supplied to towns (bigger market).

**Table 7. Pricing of Country Chicken and Eggs in Jammu and Kashmir in April 2019**

Item	Volume/Quantity	Amount (₹)	Amount (\$)
Eggs	One dozen	100	1.42
Birds	Per kg	200	2.84

Source : Data collected from the primary survey (November 2019)

## Respondents : Income vs Expenditure

In this segment the monthly income and expenditure is explained component wise (Table 8). Also, the ideal income and expenditure is suggested.

**Table 8. Income and Expenditure of a Poor Household in November 2019**

<b>*Actual: Present income and expenditure of a poor household</b>		
<b>Components</b>	<b>Actual (₹)</b>	<b>Ideal (₹)</b>
<b>Income</b>	<b>5000</b>	<b>16000</b>
Food	2500	3000
House rent	0	0
Household amenities	600	1000
Clothing-Footwear-Personal care	500	1000
Health	1000	1500
Education	1000	1800
Electricity	0	0
Transport	300	300
Communication	100	100
Fuel	0	0
Entertainment - Recreation – Events	0	300
Farming	500	2000
Saving Emergency situation: - Poultry	0	1000
Saving Emergency situation: - Medical - Marriage - House repair	0	2500
Loan Payment	1000	1500
Other Credit	0	0
<b>Total Expenditure</b>	<b>7500</b>	<b>16000</b>
<b>Total Difference</b>	<b>-2500</b>	<b>0</b>

Source: Data collected from the primary survey (November 2019)

Figures 1 to 3 show the proposed model of the research.

Step wise process to carry out the process of poultry business :

🔗 **Step1** : Investing: Investment

🔗 **Step 2** : Building: Identifying the location, layout, building the shed, buying the containers and other supporting items.

🔗 **Step 3** : Managing & Operating: Maintenance of shed and containers, proper feeding, water, vaccination.

🔗 **Step 4** : Sales and Distribution: Timely collection of eggs, distribution of eggs and birds to the market, collection of money.

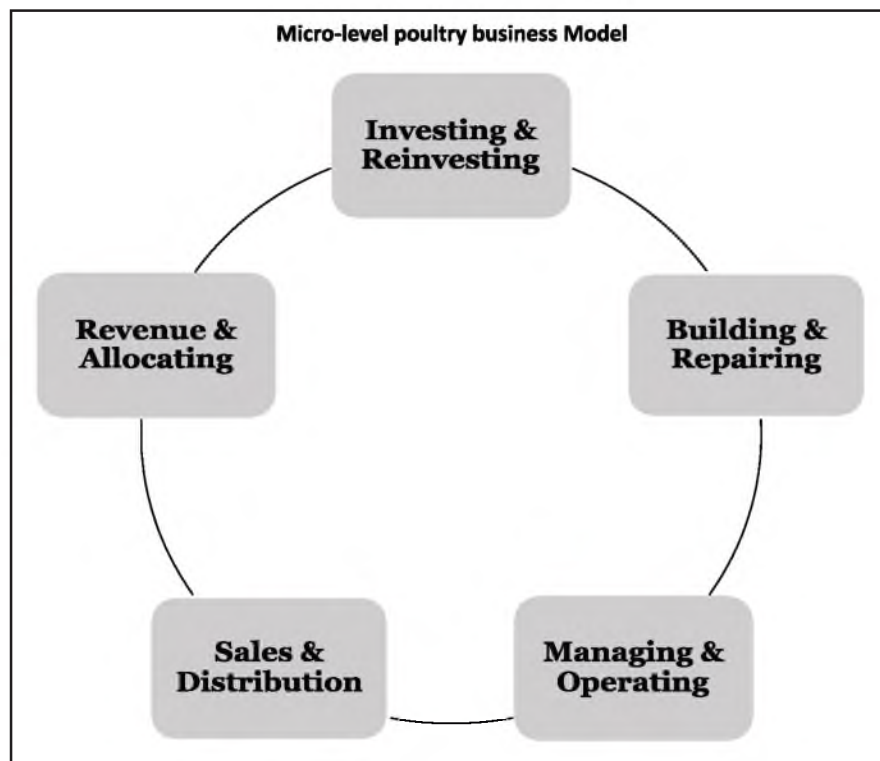
🔗 **Step 5** : Revenue and Allocation: Proper estimation of collection and allocation of money to the different funds.

🔗 **Step 6** : Reinvesting: Reinvesting of money into the business

🔗 **Step 7** : Repair work: Shed and containers repair.

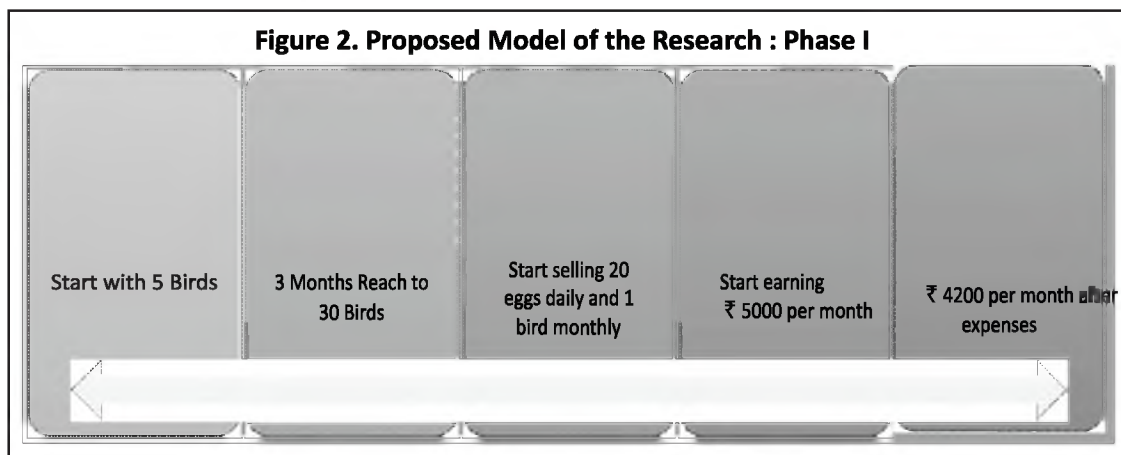


**Figure 1. Proposed Model of the Research**



**Two Phase Targets :**

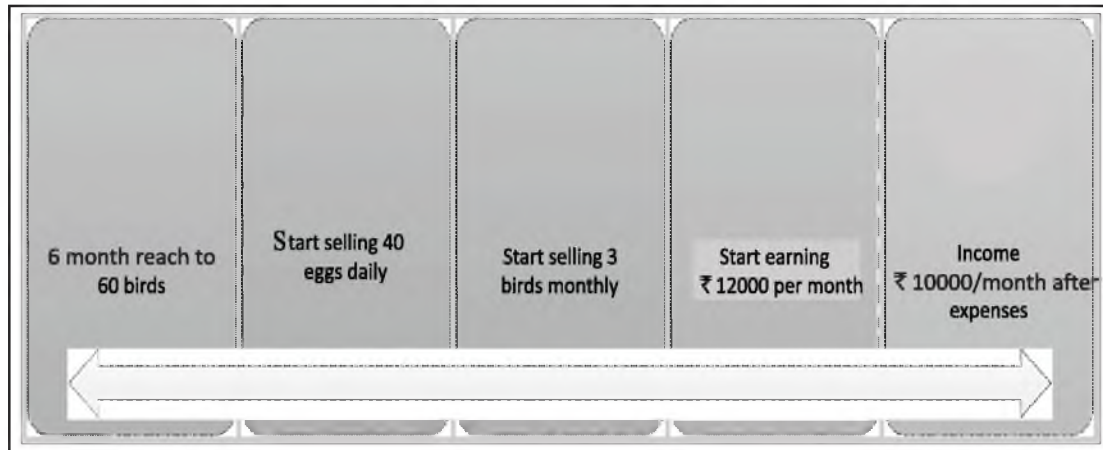
**Phase I**



**Phase II Target**

- ✎ Expansion from this level is not suggested.
- ✎ More maintenance cost and shed size will be required.
- ✎ In case of natural disaster or diseases losses could be severe.

**Figure 3. Proposed Model of the Research : Phase II**



Handling more birds will be difficult for small families because of limited resources.

## **Practical Implications**

This research study will provide a financial and entrepreneurial model to the actual beneficiaries of this research, that is, the poor and lower income families. This model will help them to earn their livings and fulfill their financial needs, which is the ultimate priority of this framework. This model is designed to create awareness among the rural population that they have resources to be self-dependent.

## **Limitations**

The reluctance of rural population in the research process has proved to be a limitation. Respondents were not ready to participate in research. After lot of persuasion they were convinced by objectives of the research. Access to government data was another issue faced by the researchers.

## **Suggestions and Conclusion**

Back yard poultry has a strong potential and has negligible risk. Maintenance cost and effort are low. People need to be educated about maintenance, disease management, feeding, and litter management. Backyard farming is an easy way of being financially sufficient.

It is the responsibility of academicians, industry, and governments to work hand in hand for providing training and orientation about self-help and self-employment to this segment of the society. They are very hard-working people but need awareness, and ways to make them financially independent and raise their standards of living.

Families in rural areas own land, have a small number of livestock, and homes. Family support is there, and they can do well by pouring in all the efforts. All the family members can provide their support in managing this little but good potential business. This business has tremendous potential, only some homework is required.

## **Scope of Further Research**

As a part of the current research, a framework is designed and developed, and performance is demonstrated. However, there is scope for future research to improve performance and process in the poultry-based business. Based on the

current work done in this research, future research will cover some advance concepts in poultry farming like health, sanitation, and expansion. After this model is applied, the next phase of research is planned to propose expansion and professional management practices in this area. Branding and marketing strategies will also be focused on in the next phase of research.

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