

**RURAL AND ENTREPRENEURIAL DEVELOPMENT: CHALLENGES AND REMEDIES
A Special Reference of Uttarakhand (India)**

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Abstract

Rural areas are the foundation stone of society upon which the future of culture stands. As the modernization is spreading rapidly, the rural areas are losing their charm and identity. Rural sector is striving for its recognition in the mirage of modernity. The present research is aimed to investigate the major issues faced by the rural regions in context of development and the entrepreneurial opportunities as one of the remedy to overcome from these issues with a special reference of Uttarakhand state in India. The rural facet of Uttarakhand is facing numerous development challenges viz., persistent inequalities, insufficient job creation, forced out migration, unplanned urbanization, insufficient access to healthcare and educational opportunities, environmental challenges, Ghost villages and last but not the least a challenge of identity loss. The prime focus of this research work is on the scope of having ample avenues to get rid from these challenges. The study was grounded on satisfactory review of literature. The study has explored solar energy, home stay, mother poultry unit, mushroom production, honey making, keenu production etc. as the remedies in the form of self employment opportunities to crack the race of development with urbanity. It was identified that purity vests in rural region and this sector has enough capabilities to cope up with development challenges faced by it. In the Uttarakhand context, the present study has tried to find out the solution of these problems. The intense review of literature led the study for identifying host villages, entrepreneurial opportunities and reverse migration as the successful weapons which can help rural areas to lead in the race of development and these can also be a medium for the promotion of state in the map of India. The researcher's hypothesis was that there is a lot of scope in Uttarakhand for the development of rural sector which will help in the economic development of state too. The researcher has used his personal experience, observation, knowledge and secondary data for the successful completion of this research. Researcher had gone through the literature review and found the hypothesis true. Opportunities for development are immense in this state be it nature,

wildlife, adventure and pilgrimage tourism. The study is limited to a conceptual understanding of problems faced by rural sector. If the PPP model (Public Private Partnership) with an another major pillar i.e., government is encouraged and promoted then the problem of rural development can be removed and the state can become a fruitful state and 'Pearl of the Basket of Jewels' of India.

Keywords: Ghost Villages, Reverse Migration, Identity Loss, Public Private Partnership and Home Stay

“The bigger the challenge, the bigger the opportunity for growth.”

Present always stands on history and future builds on the shoulders of present. In the light of this statement, rural regions are the base pillars of the society. Roots of modernization and urbanization vests in rural areas. Rural and urban are the two facets of a same coin. Rural regions are full of purity, innocence, natural serene beauty etc. but in the present modern era urbanization is spreading at very fast pace due to which rural regions are losing their value, existence and identity. In the present time, because of steadily growing urbanization there is a need of looking back towards rural areas and take care of them. These areas are facing various challenges now days for their survival. They are striving for their existence. Uttarakhand is one of the hilly states of India which is also facing the problem of rural development. Since rural areas are not developing with the same pace as urban areas, a gulf is created between the younger generation of today and rural culture. They are not familiar and aware with their roots, culture, customs, traditions, cuisines, festivals, moral values etc. This research paper focuses this issue. The main purpose of this research is to understand and highlight the root problems which are creating hurdles in the development of rural economy and find out the various possible new avenues for its development. This paper is descriptive in nature and observational knowledge cum literature review based.

Uttarakhand is a part of western Himalayan ranges starting from the Shivalik foothills to Greater Himalayas with Tibet as its northeastern border. Uttarakhand is an amalgamation of two hilly divisions, KUMAON and GARHWAL. These regions are known as DEVBHOOMI as per Hindu mythology. Both the divisions show sufficient diversity in their history, culture and ethnicity so much. Uttarakhand is a home to a rich culture, serene pure connatural beauty, legacy and biodiversity which it celebrates with purity. The land of kumaon is juicy. In the lush green dense forests of ‘BaanZ’ and ‘Buraansh’ (botanically known as Rhodedendron), different species of animals and birds freely moves to and fro. Where the burble sound of rivers seems melodious to visitors, on the other side, the sweet chirrup of birds leaves everyone spellbound. Several varieties of flowers bloom here. From the peak of the hills water whooshes down with a melodious sound. In the Anchal of this velvety land, the glory of various beautiful lakes always remains ready to provide pleasure to people. The trees with blossom and fruit spread their arms in invitation as if waiting for their Namaskar to be accepted and tempt you to relish the taste of

their fruit. Hence we can say that “Kumaon Anchal “is the keeper of sweet memories. But after having all these positive sides Uttarakhand is still facing the challenge of rural development as negative side of the coin. It is very far behind in the race of development with the urban regions. Uttarakhand has to cope up with various key developmental challenges which are discussed in detail.

Review of Literature

The review of literature explains the nine major challenges along with other challenges faced by Uttarakhand and has tried to suggest some possible remedies to face off these problems by converting them into opportunities.

Challenge one: To protect crops from wild animals

This is a major developmental challenge from which Uttarakhand is suffering. In Uttarakhand approx 30 % crops are being destroyed in the cultivated fields because of the wild animals. People are trying to protect their agriculture but no fruitful changes are visible. This problem earlier was mostly faced in those villages which were located near sanctuaries, biosphere reserves and national parks in the state. But now this problem has become a common phenomenon in those villages also which are not situated near by these landmarks. Every year the number of wild animals which are coming towards the residential areas from forests is increasing rapidly. In the hilly areas of Uttarakhand, monkeys and wild pigs have become menace. On the other hand, in the plain areas elephants and blue bulls (Nilgai) are destroying the crops more. The present scenario is that approximately 30 % crops has been destroyed by these wild animals. According to the findings of a study conducted by NABARD, approximately 40 % post harvest loss is present in Uttarakhand. Agricultural produce is facing loss from reaching fields to Mandis (market) and it has a direct impact on the farmers in the form of financial as well as resource loss. In the words of Uttarakhand Forest Department, crop raiding is becoming one of the major reasons of human-wild animal struggle. This problem can be seen mostly in those villages which are located near to forests. Leopards are also moving towards the populated areas forcing villagers to leave their far located agricultural fields barren, as a consequence. In the villages monkeys are destroying the kitchen gardens (Kyaaris) nearby the houses also. Blue bulls (Nilgai) are destroying the wheat and paddy crops. This is not the story of Uttarakhand only while every Himalayan state of India is experiencing the same problem. Numerous villages have shifted their traditional agriculture to tea plantation just because of the loss caused by the

monkeys, wild pigs and blue bulls etc. Uttarakhand dreams to make the state an organic state also but these problems are acting as obstacles in the path towards development. Agriculture department of Uttarakhand is itself giving advice to the farmers to grow herbs having medicinal properties because these plants are safe from wild animals. Traditional agriculture is disappearing from Uttarakhand due to this problem which is an alarming indication to all.

Village Mahat of Almora District (Uttarakhand)

Wild Animals	Loss
Wild Pig	70%
Monkey	2.61%
Deer	44.70%
Saahi	2.61%
Mouse	7.89%
Rabbit	3.30%

Source: **Indian Council of Agricultural Research (ICAR), New Delhi**

Villages have adopted so many precautionary means to get rid from this problem. They are trying all possible efforts but they are not getting full support and this problem is becoming more rigid due to the changing climatic conditions. In some places monkey registers were also maintained; songs have been played; sarees have been used for fencing of the fields and somewhere natives have taken the charge of security collectively also to keep these animals away from the fields so that agriculture can be protected. But after making all these possible efforts no permanent solution has been found yet.

To overcome this challenge some measures can be adopted which can be productive to some extent. Shrubs having thorns and bamboos should be used for fencing purpose of the fields wherever possible. Solar fencing can also be a mean of protection from animals. Polyhouse cultivation should be promoted by the government in the rural villages. For this purpose proper information and training should be provided by the agriculture department. Students and agricultural institutes can help in this programme. Central government should make the

provisions of subsidy for this purpose so that farmers could adopt this method of agriculture. Cultivation of those crops should be promoted for the rural areas which do not have any danger from wild animals. Compensation should be provided to the farmers for the crop loss caused by wild animals under Pradhanmantri Fasal Bima Yojana (Prime Minister Crop Insurance Scheme) due to which may encourage farmers to stick to agriculture.

Challenge Two: Forced Out Migration

Another major problem of Uttarakhand is forced out migration of the peoples from rural regions to urban regions. Majority of people are leaving their villages rapidly in hilly areas in the quest of employment opportunities and many other reasons. In the race of development with urban cities the rural sector is far behind from urban. Because of the deficiencies of various infrastructural facilities and other basic amenities people are migrating from hills to plains. The present scenario is that only old age people are left in the villages. Youth is moving for various causes viz., for the better educational facilities for themselves and for their children; to get a job for the fulfillment of their basic survival requirements; for a better standard of living; for medical amenities etc. Government has not given proper attention in the rural areas from the beginning as a result of which these areas are facing several challenges in the race of development. Some studies found that numerous villages of Uttarakhand have now been converted into Ghost Villages. These villages are called Ghost Villages because no one is living there. Only abandoned houses are left in these villages which are in unstructured and destroyed forms now. No population is residing there therefore these are known as Ghost villages and they are losing their identities too. They are striving for their existence. If no immediate actions will be taken for the protection of them then soon they will vanish from the map of Uttarakhand taking along a major part of its real and pure culture. Various reasons like no basic infrastructure, non connectivity with the roads; no medical facilities are available; standard of education system is not in the proper well condition; insufficient employment opportunities; no proper upgraded agricultural techniques have been developed for hilly rural areas and markets are still not properly connected with the villages for selling the agricultural produce due to which farmers are not getting the fair and reasonable prices for their efforts. All these have been found as major root causes for the migration in Uttarakhand. Consequently due to this migration the population of urban region is also steadily increasing day by day. Cities are now overcrowded, polluted and unorganized as compared to earlier times. Villages are converting into Old Age Homes where

old parents are living family less, helpless, eyes waiting for their children and wet eyes having hope of reverse migration. Scenario is that if any old person falls ill, there is none to take them to the hospitals for medical care which forcing their demise. Some studies shows that approximately 5% rural population is visiting their villages occasionally for the religious and spiritual reasons i.e., worshipping their local deities. The speed of migration is very high in Uttarakhand. Presently the rate of migration is 36.2% which makes the picture very clear that the situation is too much critical. 3, 83,726 people have migrated permanently from Uttarakhand while 1, 98,981 people have migrated temporarily. The government has forced to establish a separate commission on migration which will work on the various causes and their solutions. In the neighbor state Himachal Pradesh 36.1 % people have migrated. This figure is 34.6 % in Sikkim and 17.8 % in Jammu and Kashmir.

Survey on Uttarakhand, Picture of Uttarakhand

Reasons	Percentage
Employment/ living problems	50.16
Lack of educational facilities	15.21
Deficiency of medical facilities	8.83
Reduction in produce from agricultural land	5.44
Shortage of roads/water/electricity	3.74
By following relatives	2.52
By fed up from wild animals	5.61
Other reasons	8.48

42 % of youth which has migrated in the last 10 couple of years is of the age group between 26-35 yrs.

To counter these problems various employment and entrepreneurial opportunities can be generated in the state. Those villages which have been converted into the Ghost villages due to migration can be transformed into Host Villages for the visitors and tourists by equipping the vacant houses with all necessary local facilities and basic amenities. These houses can be recreated for the purpose of living. These can be painted in a creative way also so that these houses can be used for the purpose of Home stay for various tourists who visit Uttarakhand. This

state has various attractions for visitors therefore these Ghost villages can be used in an economical and productive way. The forced out migration can be transformed into new concept of Reverse Migration in this way. The Government of Uttarakhand has started Deen Dayal Upadhyay Home Stay Plan for the tourists who visits Uttarakhand and to provide them an unforgettable experience of the serene connatural beauty and diversity. This plan will help in the betterment of the localites too. They can improve their economical conditions also by using their homes as Home Stay (Rest places) for the tourists.

Merits of Home Stay Plan:

- Government subsidy will be provided to the eligible applicants looking for loan for the purpose of renewal and establishment of Home Stay.
- The amount of SGST will be indemnified by department on the income earned from Home Stay for the first 3 years.
- Hospitality trainings will be provided to the Home Stay organizers.

Objectives of the Plan:

- To make the financial conditions better of localites by providing them self employment.
- To introduce tourists with local cuisines, rural culture, historical pilgrimages and traditional Pahari style.
- To stop migration by generating local employment.
- To develop 5000 Home Stay by 2020 vision.

Challenge Three: Green Development

Snow covered peaks, rivers, dense forests, waterfalls etc. are the strengths of Himalayan states like Uttarakhand. But these strengths are also the big hurdle in the path of development of these states. Policy arrangement between the development and environment of Uttarakhand is suffering from the infectious stage. Question arises what should be an ideal developmental model for the rural regions? People and policy makers are advocating for the Green Development for hilly areas. But when we talk of Green development, still these regions are finance less for this purpose without which it is not possible to develop these areas. In the words of environmentalists, there is a need of a separate model for the development with keeping into consideration the protection of natural resources such as rivers, forests, mountains etc. This is

possible only when the Central Government will provide financial assistance to these regions with a merciful mind. Without cooperation of the major pillar of the society i.e., Government, it is not possible to think about Green development with a practical and realistic approach. Uttarakhand has limited land for the purpose of agriculture and development. 63.4 % of land area is covered from forests. According to Revenue department of Uttarakhand, only 12 % land is purely suitable for agriculture purpose. Rest part of the land is covered from grazing meadows for animals, shrubs and some part is barren which are of no fruitful use. One of the major barriers in the developmental way is that Uttarakhand state falls in the category of Eco Sensitive Zone. Because of only this reason 24 hydroelectricity projects are dumped in the state. Hundreds of villages are still not connected properly in the context of transport and roads. Many other medium and large projects are only on the papers and still not executed.

Current scenario of land in Uttarakhand

Land	Percentage
Forests	63
Region for sowing purpose	12
Barren	4
Other use	4
Not suitable for agriculture	6
Grazing fields and shrubs	7
Layered land	4

To face this challenge Uttarakhand state requires Green Bonus for Green Development. The funding pattern of developmental policies should be according to the geographical conditions of hilly areas. Bridges, tunnels, ropeways should be included in the Pradhan Mantri Gram Sadak Yojana (PMGSY). The Central government should provide finance or subsidy for the promotion of eco friendly programme and policies. Uttarakhand is the first state of India which has prepared foundation for the Green Bonus after investigating and analyzing the Ecological Service Flow. According to the sources of Finance Department, in this analysis those regions of forest are also covered which can be used for the developmental projects but not able to do this because of environment protection cause. According to this estimation analysis, the requirement of demand

of Green Bonus of Uttarakhand is nearly about Rs. 1.95 lakh crore. But this estimation will be limited to approximately Rs. 95 thousand crore for Green Bonus for the purpose of keeping proposal before Finance Commission and Neeti Ayog (Policy Commission).

Challenge Four: Hills are in the danger of Disasters

Disasters never remain under the control of boundaries. Uttarakhand and other hilly states are facing similar challenge in the context of disasters. There is an alarming increase in the number of disasters and their negative impacts. Hilly states including Uttarakhand are bearing more painful impacts of catastrophe like earthquakes, landslides, heavy rainfall etc. due to the changes in weather and movement of plates. There is a very big challenging task of developing a strong disaster management system to get rid of disasters standing forth of hilly states. In the last 120 years, six major earthquakes have been faced by Himalayan regions. According to the surveillance maintained by GPS, it is clear that Indian plates are shifting towards Tibet with an approximate rate of 51 mm per year. Due to this reason, the whole Himalayan region has become very sensitive from the point of view of earthquake. There are so many regions which have not faced any major earthquakes in the last 200 years. In this situation, the susceptibility regarding earthquake has been increased. Along with this problem climatic change is also a big major challenge which is also responsible for disasters. Uttarakhand is economically not capable enough to fight against these disasters itself. The state has to achieve so many goals too such as sustainable development, poverty alleviation, elementary education, women empowerment, infrastructure development, forest management etc. apart from disaster management by 2030. Rehabilitation is also a major challenge ahead of Uttarakhand. There is a need of establishing a very strong network for sharing disaster related information between states so that they can prevent themselves from catastrophe by preparing advanced strategies. State budgets should be increased for the purpose of disaster management for hilly states. A successful and proper disaster rehabilitation policy must be framed by the government. Earthquake Risk Reduction Fund should be created. Recovery and Reconstruction Fund should also be established. People influenced by disasters should be compensated under insurance schemes. Localities should be made aware of local measures against disasters. There are some hurdles in the way of rehabilitation like non availability of land, shortage of resources and requirement of huge amount of finance.

Challenge Five: Climatic Change

Changing pattern of climate is putting a very negative impact over the whole hilly regions. The biggest challenge for minimizing the effects of climatic change is the deficiency of economic resources standing forth hilly states. A huge amount of finance is required for the purpose of replacement of unsafe communities and for making the disaster management system more strong. Because of this climatic change the state is facing various problems in the forms of landslides, flash flood, heavy rainfall and droughts etc. The average temperature is steadily increasing consequently in hilly regions with comparison to other states. Glaciers are melting with an increasing rate and its direct impact can be seen in the forms of reduced level of river water. Agriculture is also not untouched in Uttarakhand from this problem because the whole agriculture in rural regions of the state is based on rain water. It has been found that the cycle of rain has reduced back by 15 days due to which the crop cycle has also been affected directly. Kedarnath tragedy of Uttarakhand is the biggest and live example of climatic change. Everything was destroyed in this tragedy including life and wealth. Thousands of people died and many lost their families. Still the impressions of this major tragedy can be seen in Kedarnath region today after four years. The cost of various developmental programmes is also increasing because of frequently occurring catastrophes. Soil erosion is also another consequence of this problem.

To cope up with this problem, regular studies are still being conducted to check the impact of climatic change. State government of Uttarakhand has also prepared an Action plan and the concerned departments have started working at their level already on this plan. Government is also focusing on the regeneration of natural water sources and dried rivers. Water conservation and preservation are also the key areas of government where it is looking for protective measures.

Challenge Six: Unemployment

The Uttarakhand state is developing but it is still facing the serious problem of new employment opportunities. There is still a gulf of economic disparity existing between hills and plains. According to Green Accounting Report, the total value of forests is Rs. 14 lakh crore in Uttarakhand. According to another report of Gender Development, the women of hilly regions are more empowered with comparison of urban women. In Uttarakhand, 20.1 lakh hectare area is under horticulture. The total value of this business is Rs. 2300 crore. There is a need to make

efforts to increase this figure. 3 crore tourists are visiting the region per year but the number of foreign visitors is less which is needed to be increased. The road network has increased but the qualitative roads are less in the state. There is need of more digitization for the state. Village migration is an emerging trend of migration in place of population migration. In the hilly regions, water is available but irrigation facilities are not present. One of the biggest challenge standing forth of farmer is to increase the productivity of crops in the shadow of odd geographical conditions. Most of the people are migrating in the quest of employment opportunities. In the villages no more employment is available in urban areas. Because of this reason the rural people are also lacking in the context of development. Mostly the rural regions are agriculture based and shop establishments are there which can provide job opportunities to the villagers especially to the youth.

Uttarakhand is a state having so many opportunities which can be cashed but the need is to recognize those opportunities and make a fruitful use of them. The problem of unemployment can be removed by promoting self employment in the state. Various opportunity areas can be promoted like Malta fruit production, mushroom production, Buraansh (Rhododendron) juice production, honey-bee keeping, flavored salt production, floriculture, namkeen making from local cereals, fruit squash and juice production, pickle and murabba making, and medicinal herbs production etc. State government is promoting youths by providing subsidies for starting their self business in these areas. Various people are working in the rural regions of Uttarakhand as successful entrepreneurs and generating employment opportunities for the local people. Divya Rawat is one of the names in this list of successful entrepreneurs in Uttarakhand. She is a young 26 year old girl using mushroom cultivation as a way of curbing migration and providing livelihoods to people. This is also helping repopulate many 'Ghost villages' in the state. Only three families in this process of migration are left behind in Seridhar village of Uttarakhand. The migrants also have to do menial jobs at metropolitan cities and sweat it out for a pittance. After seeing this trouble of migrants of Uttarakhand Divya Rawat returned to the village and started mushroom cultivation as a business. She chose mushroom because while a farmer earns Rs. 8 to 10 per kilogram from selling potatoes, he/she can earn Rs. 80 to 100 per kilogram from selling mushrooms. This price difference can change the lives of farmers. Divya used bamboo racks for vertical cultivation, eliminating the need for large spaces and costly metal structures. She decided to grow three varieties that were suitable for Uttarakhand as per its weather conditions-

button, oyster and milky mushrooms. These varieties are good for growing indoors in all seasons and do not require air conditioning. She has provided job and training to many people. Some migrants are even returning to the village. She has been awarded as 'Mushroom Girl of Uttarakhand' by the state government. Mukti Datta is another name of Almora district in Uttarakhand known for her work under the flagship of 'Panchachuli Women Weavers'. She decided to devote her life to social causes, and particularly those related to women empowerment and the underprivileged, in the backward district of Kumaon. Datta's background is interesting. She is half Indian and half Belgian and comes from an affluent family. She was born in 1963 and grew up with local rural culture. She started work on a project to impart training in spinning and weaving with the help of the Bhotiya tribeswomen of Munsiyari, a small town near Tibetan border. The Bhotiya women were skilled at weaving pashmina shawls, wool fabrics, carpets and blankets. Groups of 20-30 women trainees were formed in 30 villages. Local carpenters made looms and spinning wheels using traditional design and soon the training programme was on its full swing. She accommodates a workforce of about 600, and the merchandise is marketed under the Panchachuli brand name. Panchachuli products are now being sold domestically through retail outlets in Almora, Nainital and Musoorie and also being exported to Europe and the US. Similarly, Gagan Anand is an entrepreneur from Pangot village of Ramgarh, Nainital in this series. He is manufacturing various organic products under the brand name 'Muskotia'. He has served in the corporate sector for 20 years in the field of banking and finance. But he left the job and move towards the villages for the rural development. He identified the opportunity and potential of Himalayan herbs due to their tremendous medicinal properties and started its cultivation at Pangot. He prepared various items from local produce like tea made from Rhododendron Rose Hip oil, oregano, tea made from Nettle leaf etc. and marketed them online via amazon.com. Many other names are there in the list of people who have created employment opportunities in the rural regions of Uttarakhand. There is a need to give preference to Gross Environmental Product (GEP) in the present scenario. Tourism can also be a successful medium of generating revenues. Various dimensions of Uttarakhand viz., historical, cultural, geographical and mainly spiritual etc can be used fruitfully in the context of tourism. Spiritual vibes are present in abundance in the breeze of Uttarakhand which can be promoted as a centre of spiritualism. Several countless places are in the state which is associated with spirituality. Objective of spiritual tourism could be in the hunt of-

- Fulfillment of ‘Mannat’- self commitment
- For the peace of mind- Meditation and Yoga
- For the ‘Moksha’
- To get rid from the hustle-bustle of the city

Uttarakhand can be popularized for Devbhumi Darshan as an incredible jewel of Incredible India. The place of spiritual tourism could be a journey to:

- A place of worship such as Badrinath, Kedarnath, Gangotri, Yamunotri and many more;
- A place of getting divine knowledge “ATMA-GYAN” by Swami Vivekananda at Kakrighat, Nainital;
- A place of religious vitality such as Chitali Golu Devta Temple (God of Justice);
- An annual event of grandeur like Nanda Devi Mela, Dussehra of Almora;
- A spiritual event such as Kumbh Mela;
- A place of important history;
- A life time memorable journey

Efforts should be made to make Rural Spiritual Tourism—

- | | | |
|---|---|---|
| T | - | Tourist Friendly for one and all |
| O | - | Opportunity generator for one and all |
| U | - | Universally acceptable for one and all |
| R | - | Recreation event for one and all |
| I | - | Income earner for one and all |
| S | - | Spotless in cleanliness for one and all |
| M | - | Memorable for one and all |

Challenge Seven: Sustainable Development

Uttarakhand has to face the challenge of sustainable development too. It is not possible to achieve the sustainable developmental goals for hilly states till central government does not

provide financial assistance to them because these states have various geographical complexities and limited resources. The cost of development in hilly states is thrice that of plain regions on having comparison between these two. Therefore, Central government will have to make the provisions of extra and free flow fund. In the words of environmentalist Dr. Anil Joshi, Uttarakhand has three types of productivity- agriculture, river water and forests. For the achievement of sustainable development goal these regions should be made surplus foremost. According to Dr. Joshi, the quality of forests has degraded also, glaciers are contracting and picture of rivers in Uttarakhand is not hidden from anyone. Without thinking about them sustainable development cannot be imagined.

Challenge Eight: Identity Risk

All these challenges have created another big problem of ‘Identity Risk’ ahead of rural regions. Everyone nowadays is in a race for an identity due to which he/she had lost their original identity of actually who he/she is? There is an urgent need for preserving our rural culture from the danger of becoming extinct culture. Everyone has to make at least a little contribution in this direction by any way for the development of our rural villages. People do not feel dignified to introducing themselves as natives of rural regions. The state should be developed in such a way so that everybody should feel pride of being from rural background. If we are saying that we are developed and progressed but our rural villages are not still developed then there is no any value of our own development, knowledge and skills. Collective efforts should be made for the protection of ‘Identity’ in its original form.

Challenge Nine: Other Challenges

The Human Development Report (HDR) 2017 survey of Uttarakhand has tried to reveal the real picture of human development in the state. According to HDR 2017 survey Uttarakhand has two baskets out of which one for some satisfactory and progressive achievements and another for some challenges which can be transformed into opportunities. The positive basket of Uttarakhand has the following fruits:

- State has emerged as one of the fastest growing states in country;
- An increment in the proportion of people involved in regular as well as casual work;
- Child survival has improved;

- Satisfaction levels with the ICDS were higher in hills;
- Three hill districts have highest adult literacy rates (Pithoragarh, Pauri Garhwal and Bageshwar);
- School enrollment is high;
- School infrastructure has shown improvement;
- State is doing well in terms of electricity supply (96% houses are electrified);
- Majority of people have Ration cards and availing PDS facility;
- Nainital has the highest presence of Self Help Groups.

The negative basket of the state has the various sour fruits which can be converted into the sweet ones:

- Contribution of primary sector (mostly agriculture, forestry and mining) is now steadily declining;
- People in urban areas earn more than their rural counterparts;
- Adult Labour Force Participation Rate has a decline from 67% (2004-05) to 47% (2017);
- Self employment fell from 75% (2004-05) to 56.9% (2017);
- High under employment in farming and related activities;
- Returns from agriculture are low;
- Reduction in maternal mortality rate;
- Less immunization coverage in hills;
- High level of never enrolled children as well as high dropout rates;
- Education expenditure as a share of State Domestic Product is low;
- Awareness about the scheme of free education for girls is very poor;
- Poverty rate in hill districts is high.

Analysis and Results

Research found that rural mass of Uttarakhand is facing so many developmental challenges. In the aspect of village human resource management will be effective when government will focus on skill development as well as income generation means for the rural mass. Marketing techniques can be introduced in villages. A sense of rural dignity should be generated among the rural farmers. Community participation and Self Help Groups (SHGs) can be helpful to overcome these problems via using organic farming, zero plastic waste and value addition to

agricultural produce. Collaboration with agricultural institutes and colleges in this direction can become a positive and fruitful step. Agri-business should be promoted in the rural regions. Agriculture should be combined with business for its survival. There is a need for another revolution like green, white and blue in the field of agri-business: the one which is most awaited is Agri-Export Revolution. This will help the farmers by managing their post harvest wastage of agriculture produce via providing marketing facilities. Various incubation centers are established by agricultural colleges in Uttarakhand like Govind Ballabh Pant University of Agriculture and Technology, which are generating successful entrepreneurs by assisting them in various contexts. There is a requirement to create a sense of rural dignity among rural farmers that they are not farmers rather they are Agripreneurs. Measures should be taken for creating the market rather than looking for the existing market. Rural villages which are famous for their fruit orchards should be promoted in global level. Establishing 'Mandis' at Gram Panchayat level for the agricultural produce of farmers can be a medium for providing them fair and just remunerations by removing the middlemen from the supply chain network. 'Public Private Partnership' (PPP) model can also be implemented in this field along with the government as one of the major player of economy.

Methodology

Two sources of data have been used for the purpose of research. Personal experience, observations, knowledge and interview have been used as primary data. As secondary data, the websites, newspapers and other literature have been used. This research is a type of descriptive research in nature.

Conclusion

In nutshell, the essence is that Uttarakhand has to cope up with all challenges. It will be possible to convert these challenges into fruitful opportunities only when each and every individual will make the efforts for the development without waiting for the magic as be a first mover and initiator for the state Uttarakhand- a land of opportunities so that it can become the "KOHINOOR" of the crown of India.

Limitations of the Study

The study is not without limitations, despite theoretical and practical contributions in this field. Time was a constraint while research. This study also offers avenues for further future research. Uttarakhand is an emergent economy witnessing so many challenges which can be positive if some measures will be taken.. The present study can be extended. Future studies can focus on various other dimensions of challenges and other possible avenues for opportunities in the state.

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