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Environmental Impact on SMEs Growth and Sustainability *Challenges and Opportunities*

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ABSTRACT

Indian economy is considered as the future market for the world investors. But this assumption is associated with lots of challenges and limitations. The major growing sectors which support the Indian economy are agriculture, small and medium enterprises (SMEs). SMEs contribute in Indian economy's GDP next to the agriculture sectors which include all type of industries like cement, steel, textile and handicraft industries etc. In few countries SMEs are the most growing sectors. They contribute lion share to export and provide employment for the people. Because of this reason, in current scenario these industries caught attention of government and investors. As SMEs are growing sectors and possessing lots of opportunities and introduced as the backbone of economy, still faced challenges related to environmental issues. It has to work for reducing the negative impact of environmental issues but for doing this it has to first understand "what these impacts are". Then get insight to determine these impacts. In this article we have estimated the environmental impact in India and analyzed the challenges from the Indian legislation, financial institutions and opportunity in environmental business called green products. We have discussed how to transform the environmental challenges into the commercial opportunity. This study formulates an outline for raising the awareness connected to environmental, social, resources and energy issues. It also provides them support to availing facilities from the legislation and encourages enhancing their environmental and energy performance by elevating their skill, qualifications and training. This article focused on the growth sustainability challenges confronting SMEs concerned to environmental and societal impact. These challenges comprise innovation, technologies and research and development for production of commodities in SMEs.

Key words: *SMEs growth, challenges, green products, environment and energy.*

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Introduction:

Small and medium entrepreneurship contribute 78% per cent in employment generation and 29% in GDP in developing economy and in Indian economy, have more than 80% constitute of total number of industrial enterprises that accelerate industrial growth. Small medium enterprises contribute 45% to manufacturing sectors and perform 40% in Indian export sectors. Its participation in Indian GDP is 8% and it recorded 10.8% average growth rate per annum.¹ Small medium scale industries consisting

various trading related to leather, gems and jewelry, textile, agricultural goods, steel products and many more value added services. This sector provides huge number of employment for the people. Its growth rate linked with high domestic production and export of those domestic commodities. But still this sector is facing a number of problem and challenges like environmental legislation, inefficiency in supply chain networking, increasing competition in home as well as global market, uncertainty in domestic market conditions, fund shortage and growth sustainability. With the above challenges and limitation in SMEs we will discuss how these sectors working in Indian economy. For the activities of SMEs, we followed the data from economic census 2005 which is

¹ Indian Institute Of Corporate & Corporate Affairs :-
IICA –GIZCSR Initiative:2011-2012



conducted by central statistics office of ministry of statistic and program. According to this data we have categorized small and medium enterprises. For the manufacturing sectors, the term and condition is ²

- If the investment in plant and machinery is more than 25 lakh rupees but less than or equal to 5 cr. Rupees that enterprises called small enterprises.
- If the investment in plant and machinery is more than 5 cr. Rupees but less than or equal to 10 cr. Rupees, called medium enterprises.

On the basis of involvement in providing or rendering of services, the classification is following

- If the investment in equipment is more than 10 lakh but less than or equal to 2 cr. Rupees, called small enterprises.
- If the investment in equipment is more than 2 cr. rupees but less than or equal to 5 cr. Rupees that enterprises is called medium enterprises.

In spite of these enterprises there are some other industries working as small and medium enterprises but some criteria are differs from the above. Those are registered, unregistered sectors and small scale industries.

- If the enterprises registered with registered with district industries center I the state/ UTs/KVIC/coir board as on 31.03.2007 and factories under the coverage of section 2m(1), and 2m(2) of the factory act 1948 having investment in plant and machinery till Rs. 10cr. considered as registered enterprises or sectors.
- If the enterprises involve in the activities of manufacturing or in facilitating services, not registered permanently or not filled EM(II) with state directorates of industries/ district industries center on or before 31.3.2007 are considered as unregistered enterprises or all factories which fulfill the criteria for being registered sectors are also called unregistered sectors or industries.
- An industrial undertaking which contain the investment in fixed assets in plant and machinery whether held on ownership

² Annual Report 2012-2013-MSME Govt. Of India Ministry of Micro Small and Medium Enterprises (Pg. 11-30)

terms or on lease or by hire purchase does not surpass Rs. 100 lakhs as on 31.03.2001 considered as small scale industries.

Performance of the SMEs in various sectors:

Figure-1 shows SMEs performance related to various industries. From these data we can say SMEs perform in a large share as retail industries in household goods.

SMEs role in employment generation:

This data shows trend from 2001 to 2013. We can say the employment from SMEs increases year by year. And the total increment from 2001 to 2012 is 24 %. This growth is higher between 2006- 2007 year and shows 36.62% increments in employment generation by SMEs (Figure-2).

SMEs performance in gross output:

SMEs performances measurement shows a good indication for economic activities weather it is in employment generation or in gross output. Both performances have upward trend from 2002 to 2012. This refers high improvement in SMEs strategies, legislation and laws. In the following figure we can analyze the upward trend in gross output performance.

As we can see from Figure-3, higher growth of SMEs performance in 2006-07, reason was the formulation of MSMED (Micro small and medium enterprises development Act 2006) that boost up the SMEs growth and providing the financial and investment support. The active participation of CII (confederation of Indian industries) encouraged the performance of SMEs in the successive year. It involved in the promotion of SMEs and having 80% members from SMEs. It set up special exhibition for all high leading profiled industries related to engineering, defense and automobile industries. It had also set up the sub-contracting and partnership exchange with UNIDO to propagate information about opportunities in these paths.

Growth rate of SMEs:

Table-1 shows the number of SMEs from 2007 to 2013. On the basis of MSMED Act 2006 the Entrepreneur memorandum part (2), the following number of SMEs filled EM (2) forms. This trend shows a constant movement from 2006 to 2010. After 2010 it shows a hike in number of SMEs. There is

18% of growth of EM (ii) form filled by SMEs. But there is a point to be noticed that decline trend, can be seen from 2011 to 13. Now we need to think about the reason i.e. decline of the share of the manufacturing sectors in India. The share has come down to 15.2% in 2012-13. As we know this sector contributes a large share to Indian economy. This is not the only reason to decline the number of SMEs. Another one reason is declining the output in agricultural activities. This sector has recorded 13.7% decline because of dropping human capital by 14.5%.

Performance of the SMEs regarding environmental issues:

As we have observed that SMEs are treated as the engine of growth in Indian economy. The continuous performance of SMEs, in employment generation and gross output, provides it a leading position in economic activities and social issues. In present scenario, the entrepreneurs moving with various specialization in commodities and services, categorized under the SMEs. It is recognized as huge suppliers for the large industries.

The impact of SMEs performance influences many other activities of Indian economy related to social and environmental issues rather than any other countries because of its great changes in economy. The impact can be measured as positive and negative. Both impacts have to be considered while formulating any policy. Because all issues are interrelated, a positive impact on environment creates positive influence on society and a healthy society that can stimulate a growing economy. Hence in recent years all SMEs are recognized as base for the policy development including environmental front. However the measurement of SMEs performance in environmental issues (example management of wastage of resources or water pollution or emission of energy) is not more impressive in many regions. It can be dangerous for the SMEs growth sustainability if the environmental issues are ignored by the policy developer.

Mostly the main objective of the SMEs is to maximize their profit but they all are confused where should be their investment. Their strategies are not coped up with the actual problem, they all are running behind the globalization model which are not correct, each and every SME has to focus its own domestic region then has to understand the society model. Once a model is truly formulated the policy will be satisfied all inter-linkages issues whether they are related to environment or society responsibilities.

Each society responsibility linked with environmental issues and that issues will support the SMEs growth and growth is connected to Indian economy development.

Hence to construct this model, first overcome the challenges related to absolute technology, expertise in managing the resources, policy development and environmental legislation. We will proceed with the brief discussion of challenges in SMEs.

Objective of the study:

- To identify the environmental and social impact of SMEs operations.
- To analyze the growth sustainability's issues which including challenges and opportunities for SMEs.
- To evaluate the SMEs awareness towards the policy environment formulated by EMS (environmental management system), NSIC and small business portal.
- To construct an outline for raising the awareness related to environmental, social, resources and energy issues.

Research methodology:

In this study we use secondary data collected from ministry of central statistics office, government of India: ministry of micro, small and medium enterprises for 2013-14, entrepreneur memorandum (part ii) data on SMEs sectors and annual report of 2012- 13. We reviewed literature from last seven years. The analysis and conclusion are drawn after going literature review and theoretical framework.

Literature review:

In competitive scenario, social and environmental aspect becomes a standard for SMEs in enlarging enterprises with large industries. M.H. Bala Subrmanyam (2007) analyzed the combined result is upward growth of SMEs but there are many other sectors which are left uncounted. He focused on globalization for improving the strategies for SMEs. Policy maker have articulated their interest in sustainability of growth in SMEs that concern from literature and surveys. In this context Md. Zulkifli and Md. Abdul Kamal Car (2010); suggest in their study that to strengthen directly inter firm cooperation within SMEs cluster is not sufficient. To make it more effective, policies should be interrelated and combined with another set of policies of government. In recent times many researchers have determined that quantifying methods of SWOT analysis of business environment can be an

instrument for developing opportunities for small and medium enterprises. According to Hui, Lin Hai (2011); quantification of SWOT analysis uses to simplify the complicated problem. It is used to access the competitive strength of each part then suggest an adoptable competitive strategy and said that the selection procedure of competitive strategies through SWOT analysis can assist the beneficiaries in a very inclusive and detailed manner, and enable them to categorize the various issues.

The most reasonable obstacle to environmental sustainable growth of industries is cheapness of many wasteful and polluting good. Hence the uses of such type of goods are increasing day by day. The main reason for cheapness of goods is the exclusion of ecological cost in the price. For eliminating the use of polluting commodities, green economy and markets are promoted by many practitioners. According to Venkateshwar (2012) green economy is path for potential market and he suggest in study that green agenda should include challenges in strengthening MSMEs managerial capabilities, creation of awareness on economic values and quality standard at global level and Gurdas Nulkar (2012); concluded from his study that small firm must respond to the environmental challenges. They can't ignore survive after ignoring these challenges. SMEs should think about the green practices that have reduced wastage and improve business results. In addition of this study R.A. Sudath Weerashri (2012) found in his study that an attitude has to be considered for maintaining the positive attitude toward environmental issues. As far as awareness and practices are concerned he found an extensive gap between SMEs and large industries. Many emerging issues related to environmental and social aspect faced by small and medium size enterprises are affected by the perception of owners and managers. The growth sustainability of SMEs depends on the innovative strategies adopted by these managers. In this context Nkoli Augustina (2013) provides in his study "manager perception environmental sustainability's in SMEs: implication for competitive marketing advantages" said that the perception of managers of organization is not positive towards environmental investment. They are not making any effort for any effort for bringing awareness among the consumers waste disposal.

Impact of SMEs

There are triple impact of SMEs i.e. economic impact, environmental impact and social impact. All three are interrelated. Whenever any SMEs is being operated, all objectives are to be satisfied with the above approach i.e. social objective should be

connected to economy and that economy should encourage healthy environment. As we show in Figure-5, economic impact increases the per capita income and higher return that influence higher standard life that develop the sense of environmental resource management. Until people satisfied with their need they can't think about other issues. When their income and social need will be satisfied then they will proceed towards developing healthier environment.

Hence this sphere cycle predict these impact generated by SMEs growth inter-linked with each other.

In India it is projected that SMEs contribute roughly 70% to the industrial pollution. These sectors are usually dominant in industries by relatively high resources and emission intensity. It has been estimated that SMEs potential environmental impact can be proportionate with the large companies in similar sectors. They employ considerable pressure on the environment. At the individual level that pressure can be small but if we talk about collective pressure, that is quite high. Hence these pressure of emission should be considered from the environmental prospective.

By utilizing the global environmental negotiations, SMEs have deprived number of problems like lack of financing funds, lack of access to export market, opposition to change, decision making power at the owner of firm, lake of compatible information and environmental.

Challenges for implementation of environmental responsibilities in SMEs sectors:

There are few problems that contribute to environmental deprivation. In Indian context, the problem of higher and advanced technology that reduces the emission of energy, expertise training and capital create barrier to the market and global value chain. Lack of innovative ideas and initiative tailored for SMEs and poor understanding of business case for environmental and energy issues leads to inefficiency in productivity and negative environmental impact. There is need to deal with the issues related to enhancing the technology, management of the resources and marketing. The poor price competition in small medium scale industries increases the uncertainty of sustainable growth of SMEs.

The command and control approach for SMEs are not fully competent because of limited budget allocation and human capital. Most of the industries are really caring about to fulfill the terms and condition of environmental and standardization law for production process. They all come under the criteria made by the international standard organization (ISO) certification and environmental management system. Some of them are indulge in export activity for exploring their ecofriendly products but few are still untouched with these competitive advantage they are isolated from the international strategies and competition.

Few competitive firms accepting the voluntary approach as ISO 14000 that focuses on clean technology and green labelling that encourage the management and recycling of environmental resources. But these acceptances are exposed by the large firm compared to the SMEs because of threat of maintaining profit and consumer demand.

Another challenge is internal capacity of SMEs. All firms are not equally treated in India. In spite of having upward direction they are lacking of financial fund. Corporate industries are getting loan at 11% but instead of large contribution in Indian economy they are provided loan at 14% per annum. All SMEs are suffering from taxation system and billing of late payments. They are not capable to adapt new strategies related to financial resources. SMEs need higher financial support to possess the ISO 1400 model: technology for pollution diminution because of its higher cost.

This sector also fails to attract regional and national financial institution to give loan. These financial institutions feel problem of demand and supply of the loan. They also consider high cost and risk to maintain SMEs account. This problem arises from inadequate knowledge to maintain accounting record and financial statement. To resolve this financial resource management problem it required a proper flow of information channel from government policy maker to financial institution to SMEs.

SMEs have also other barrier i.e. skilled human resources. Human capital is not only about the working employees inside the firms but also about the people who can support outside the firm. SMEs are facing these types of human capital shortage. Any owner of SMEs just thinks about money making but he/she doesn't focus how this money has to be created. They always forget a skilled and expert human resource can cash their efficiency and talent for a firm in competitive era. A well-defined strategy

can be only formulated by expertise that can be helpful for money creation.

Distribution challenges create a hurdle for SMEs growth. In India most of the SMEs are out of main cities. They all are developed in outer area because of cheap land and labor. Hence they are facing connectivity problems, lack of transportation and distribution networking disappointment its competitive strategies. They also use outdated technology in that area. That also cause of higher pollution in environment. They have to face the problem for selling those products in different area.

Environmental legislation for SMEs sustainability:

In a global context, India has a great potential to be a low carbon green economy. According to Ernst and Young it is considered as 4th most attractive country for the renewable energy investment. By data analyzing we can say definitely India has grown faster but failed to pool up the poor and rich segment of consumers. Instead of creating a healthier economy, the increased industrialization also increase number of conflicts.

According to the climate disclosure projects "if the current business continues then by 2100 India's GDP will tend to be – 9% to 13 %. This will be caused by the impact of climate changes". According to Saha Zukang "by definition the sustainable development is about integration among the three pillars i.e. social, economic and environmental and ensuring their consistency, but in practice this is not easy because our challenges and problems are not specialized". As per the national commission and on higher education and research (NCHER) tried to encourage government of India to attain skill oriented human capital by providing higher education and training system at local and regional level. They focus on green economy by spreading the awareness through new legislation in environmental issues. These legislation involved Mines and mineral development and regulation bill (2011) and the Land acquisition, rehabilitation and resettlement bill (2011) that helps to exploring the information related to environmental awareness.

Along with these legislations there are some fiscal reforms to improve environmental impact from SMEs. That can be used for preservation and pollution controlling. Like OECD countries are using pollution abatement instruments under environmental policy management that facilitate more ecofriendly

and efficient enterprises these application are going to be applicable in developing countries.

For SMEs environmental performance, ISO_14001-2004 sets out some guideline called environmental management system (EMS) and these guidelines are certified too. It provides a framework for any industries that covers all laws and legislation of environmental issues and fixed an effective environmental management system. EMS has proved very successful for achieving sustainable growth of SMEs. This international standard supports to reduce the environmental impact of SMEs and enhance the growth of industries.

The benefits of using this international standard are reduction in cost of management and saving the consumption of energy and materials. It provides a guideline to reduce the distribution cost and improve the corporate image among the regulators, customers and the public. It channelizes the process of measuring the impacts to acceptable levels or to investigate new technology. EMS promotes green technology for sustaining the SMEs growth in competitive market. Green technology is also encouraging to SMEs in regional and local area to be ecofriendly. They also work together for reducing the carbon emission and pollution in environment.

Another step is taken by SIDBI (small industries development bank of India) for providing assistant to SMEs regarding to accept clean technologies for controlling pollution. It is linked by capital subsidies scheme (CLSS). This is the provision for financial support up to \$ 225000. That comprised 15% of subsidy from SIDBI and NABARD.

According to national action plan for climate change fiscal instruments should be advanced to encourage energy efficiency i.e. recorded under “performance achieve trade (PAT) which is a scheme for trade announced by The National Mission for Enhanced Energy Mission. Its main objective is to reduce energy consumption in industries across India by using “market oriented mechanism”.

How to transfer the environmental challenges into opportunity:

The global economy is based on “knowledge based” approach. That means knowledge about most important resources and absorbs the most efficient process. Through SWOT analysis we can outlined out emerging opportunities for SMEs sectors. We can maximize our profit by analyzing the constraint.by

the quantification of SWOT analysis we have first identify the variable then have to formulate the objective function. After formulating the objective function set the limitation now this modal will give optimum solution for a firm.

SMEs have to formulate a strategic model for transferring these above challenges into opportunities by developing their infrastructure and strengthen their internal dimensional capacity. They should know how their industrial activities affecting environmental. They should be updated with all information related to legislation and laws.

By reducing cost and negative impact SMEs can sustain for long time. Investment in environmental solution and training in green products can provide a way for innovative utilization of resources and energy. The model is shown in Figure-7.

SMEs need to know how their limitations converted into opportunity for accessing technology and finance. They can share their strategies with large firms and dedicate towards current policy instruments.

They need to create global climate finance for fulfilling the demand for all major climate policies. They can import the cost efficient and advanced technology for innovating and developing green commodities.

New ventures program has been started in 1999 for SMEs to assess financial instrument and develop investment facilities for environmental entrepreneurs in emerging market. It had supported 367 SMEs in 6 countries i.e. Brazil, Colombia, china, India, Indonesia and Mexico.

Today’s SMEs can also access the facilities provided by new ventures.

Green product and services can accelerate the growth of SMEs like Patanjali products, Organic products, Khadi and Coir products become more popular among the consumers. Demand of their product is growing among the consumer. Now they can compete with the other bio-care products produced by MNCs.

People are attracted for body spa, herbal treatments and lots of greening services. According to annual report 2012-13 we observed lots of training and awareness program has been conducted in rural and sub-urban areas.

Agenda for the environmental opportunities for sustainable growth for opportunities:

SMEs have to ready grab the opportunities because in forthcoming years GOVT's plans to introduce some SMEs corridors in selected cities. Hence there should be an agenda that support sustainability and development of value added products using sustainable production process.

Conclusion:

In this study we had explored the working procedure of SMEs for facilitating environmental entrepreneurship policies and legislation. How they can transform their limitation in green business opportunities. By raising awareness of environmental management system and green rural development series among the SMEs holder they can hold their opportunities. We found that through the SWOT analysis in which we quantify our objective function and constraint, SMEs can easily compete with global scenario. The innovative models formulated by EMS (environmental management system) and another government agencies supported the environmental profit and sustainable SMEs growth.

With the growth of SMEs productivity, environmental sustainability is also important. It needs to be updated with the amendments of new technology for greening economy or market, new regulatory frameworks, legislation, public interest and competitive demand.

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Figures and Tables

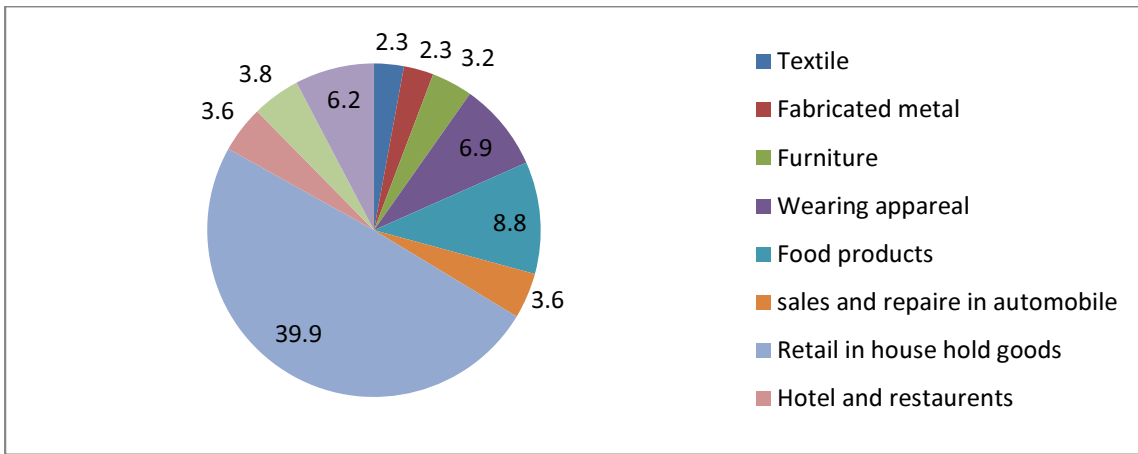


Figure 1: performance of leading industries in SMEs, Source: Annual report MSMEs (2012-13), Government of India

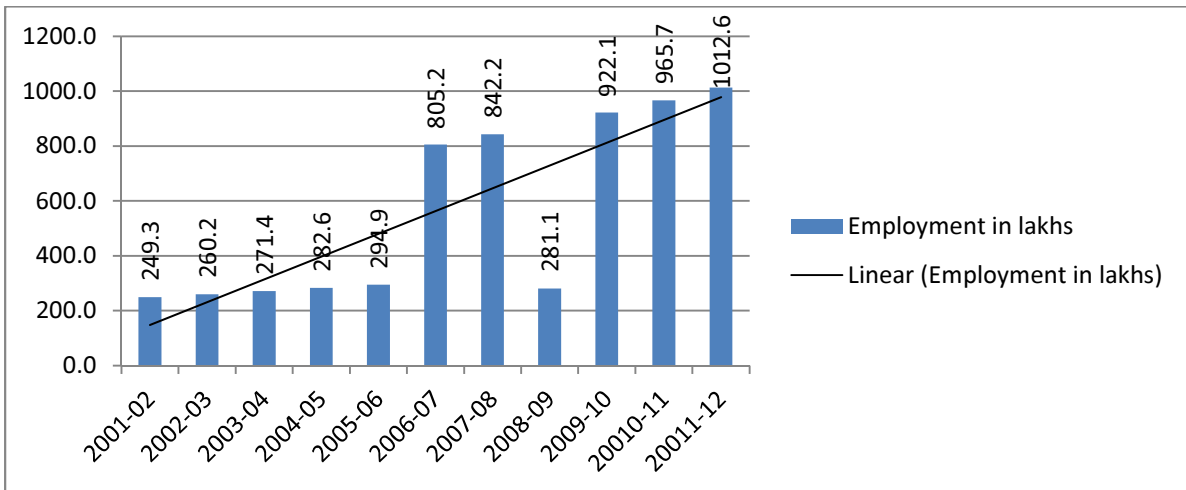


Figure 2 : SMEs performance in employments generation Source: Annual Report MSMEs (2012-13), Government of India

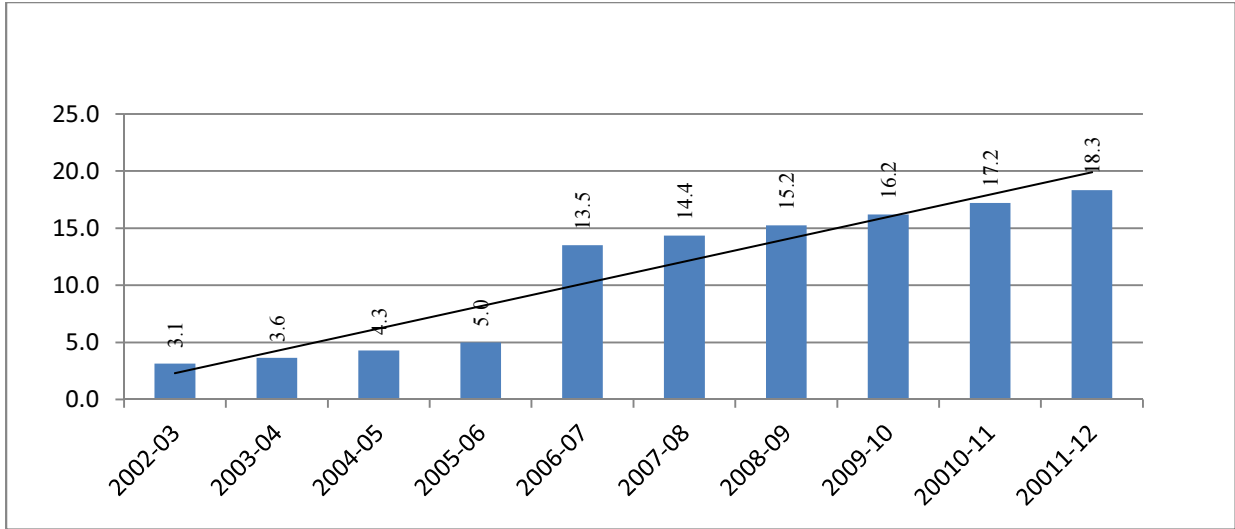


Figure 3 SMEs performance in gross output in crores, Source: Annual Report MSMEs (2012-13), Government of India

Table 1: growth in number of SMEs filled EM (ii) from 2007 to 2013, source: Source: Annual Report MSMEs (2012-13), Government of India

Year	percentage of growth
2007-08 to 2008-09	11.73
2008-09 to 2009-10	10.86
2009-10 to 2010-11	11.26
2010-11 to 2011-12	18.64
2011-12 to 2012-13	13.69

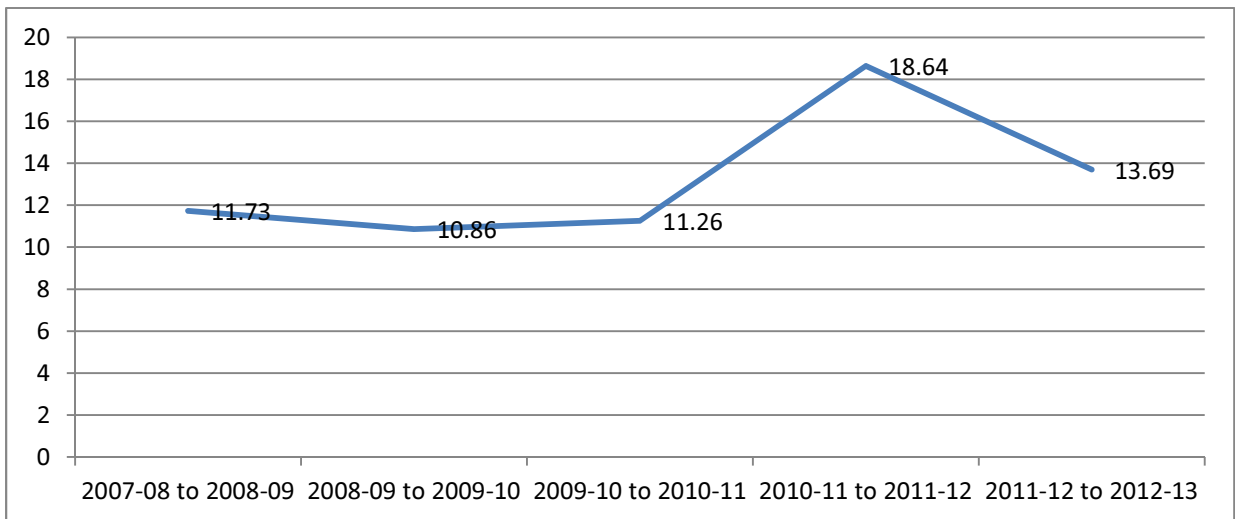


Figure 4: growth in number of SMEs filled EM (ii) (Entrepreneur memorandum) from 2007 to 2013, source: Source: Annual Report MSMEs (2012-13), Government of India



Figure 5 : SMEs growth impact, source: UFSC- turbulent environments and SMEs,

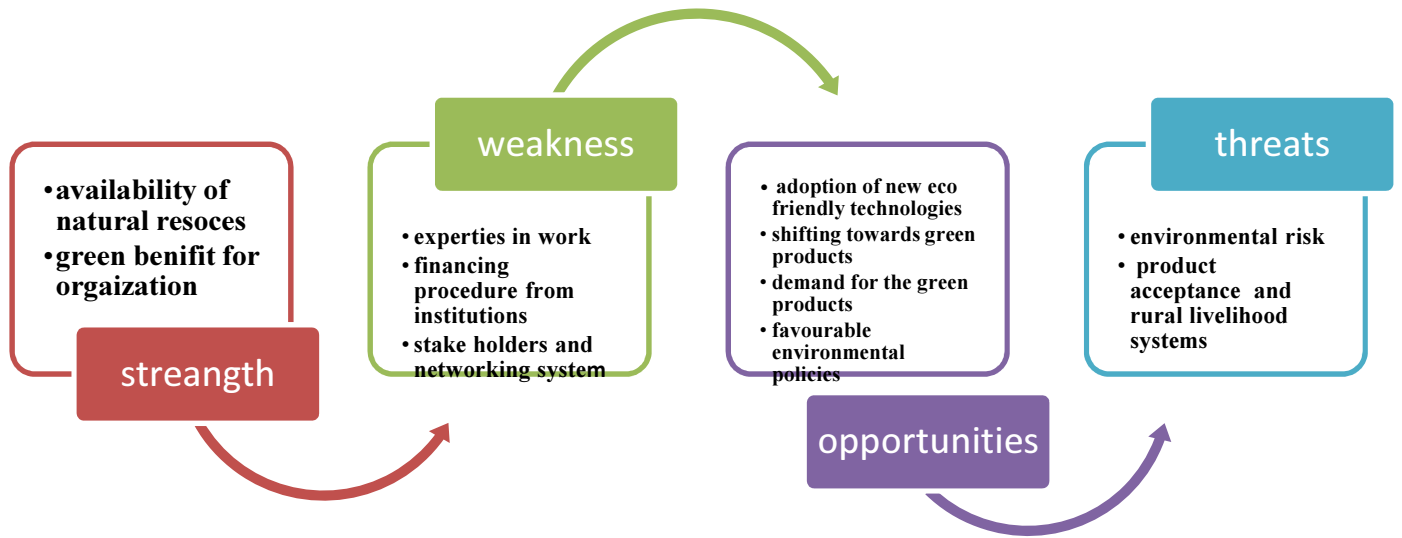


Figure 6 : SWOT analysis of SMEs with reference of environmental aspect, Source: Phillip Kotlar (marketing of management)

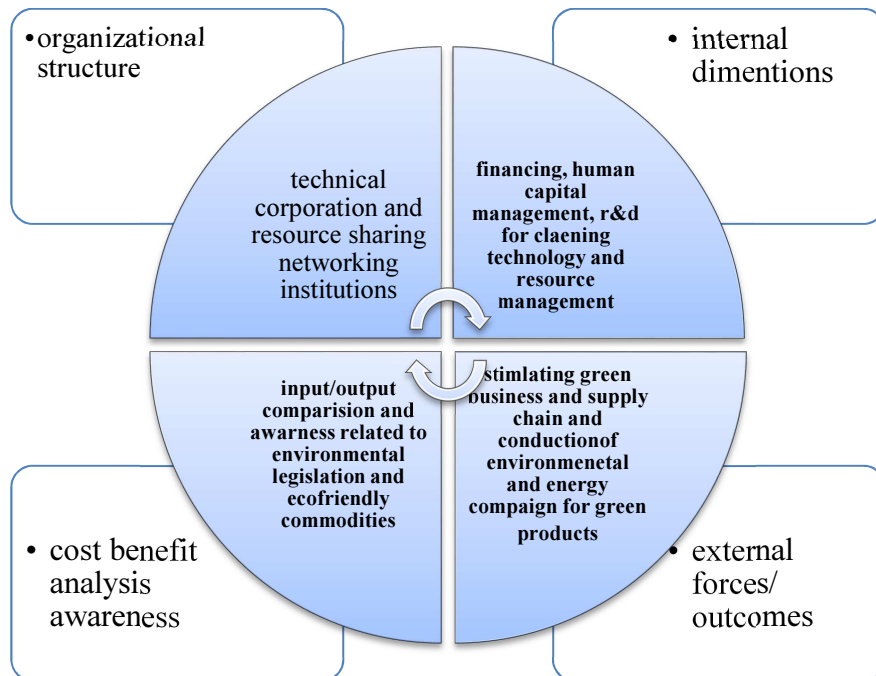


Figure 7: strategic model formulation for transferring challenges into opportunities, source: ministry of economic development: SMEs policy- strategic action plan.

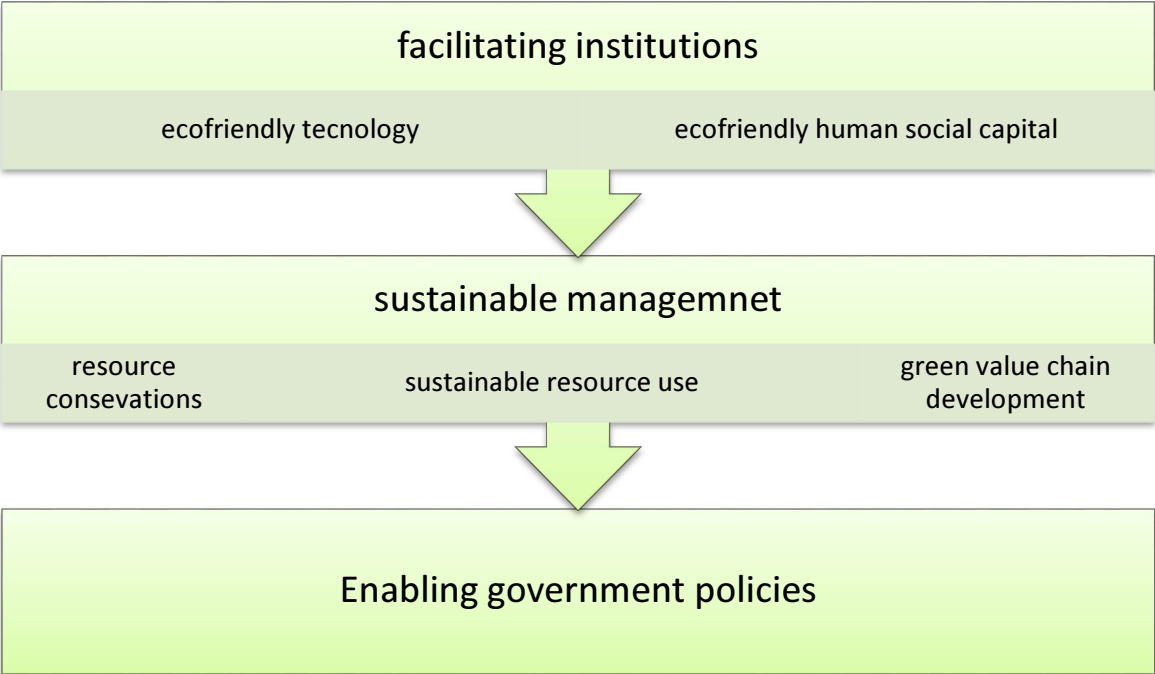


Figure-8: Agenda for environmental opportunities for sustainable growth for opportunities , Source: green rural development in India.