

# PROBLEMS AND PERCEPTIONS OF WEAKER SECTION ENTREPRENEURS IN NELLORE DISTRICT

<sup>1</sup>K. MALYADRI, <sup>2</sup>M. VENKATESWARLU, <sup>3</sup>K. KALESHA

<sup>1,3</sup>Research Scholar (Full – Time), <sup>2</sup>Professor  
Department of Commerce  
S. V. University, Tirupati.

**Abstract-** The term "weaker section" refers to a section of the population that is socially, economically, and politically behind the other sections of the population and has been experiencing various forms of disabilities as a result of their backwardness. The Government of India Act, 1935, defines "weaker sections" as class or classes of people who are suffering from educational and economic backwardness, as well as some aspects of social life, due to traditional customs of untouchability, tribal background, tribal way of life, or other backwardness. In India weaker sections encompassing marginalized groups such as Scheduled Castes, Scheduled Tribes, Other Backward Classes, and economically disadvantaged individuals. The research focuses on the objectives of identifying the problems and perceptions of sample entrepreneurs in the Nellore district, particularly those who received financial assistance from the Andhra Pradesh State Finance Corporation (APSFC) between 2022 and 2023. The sample design involves 3658 entrepreneurs from four revenue divisions, with a convenience sampling method adopted for selection. The study spans a ten-year period from 2012-13 to 2021-22, with primary data collected in 2022-23 and secondary data gathered from 2013 to 2022. The problems faced by the sample entrepreneurs are categorized into financial, raw material, marketing, labour, and infrastructural issues. The study also assesses general problems in obtaining assistance from Nellore branch APSFC, highlighting concerns such as delays in loan processing, inadequate sanctions, excessive terms and conditions, high-interest rates, and delays in disbursements. Perceptions of sample entrepreneurs regarding APSFC's activities, sources of information, and opinions about obtaining complete information are analyzed.

**Keywords:** APSFC, Weaker sections, Disbursement, Perception.

## Introduction

India, with its rich tapestry of cultural diversity and economic dynamism, grapples with the intricate challenge of addressing the needs and aspirations of its weaker sections. The term "weaker sections" encompasses various marginalized groups such as Scheduled Castes (SCs), Scheduled Tribes (STs), Other Backward Classes (OBCs), and economically disadvantaged individuals facing socio-economic vulnerabilities, often due to historical injustices, caste-based discrimination, economic disparities, and lack of access to opportunities.

**Historical Perspectives:** The roots of the challenges faced by the weaker sections in India can be traced back to historical injustices, deeply embedded in the country's social fabric. The caste system, a centuries-old hierarchical social structure, has perpetuated discrimination and created a stark divide between the privileged and the marginalized. Despite constitutional safeguards and affirmative action measures, the persistent effects of historical oppression continue to hinder the progress of these sections.

**Economic Disparities:** One of the primary issues faced by weaker sections is economic inequality. Limited access to education, healthcare, and employment opportunities exacerbates their socio-economic vulnerabilities. As a result, a significant portion of the population finds itself trapped in a cycle of poverty, making upward social mobility a distant dream for many.

**Educational Challenges:** Education, often considered a potent tool for social transformation, remains elusive for many in the weaker sections. Lack of adequate infrastructure, discrimination in educational institutions, and socio-economic constraints contribute to lower enrollment and high dropout rates among these communities. This educational gap perpetuates a cycle of poverty, limiting the potential for overall development.

**Caste-Based Discrimination:** Despite legal prohibitions, caste-based discrimination continues to persist, affecting the daily lives of those in weaker sections. Social stigmas and prejudices impede their access to basic amenities, healthcare, and even employment opportunities. Addressing these deeply ingrained biases is crucial for fostering an inclusive and equitable society.

**Perceptions and Stereotypes:** Perceptions surrounding the weaker sections often perpetuate stereotypes, further marginalizing these communities. These preconceived notions hinder their integration into mainstream society and

contribute to the perpetuation of systemic inequalities. Challenging these stereotypes is essential for creating a more just and inclusive society.

### Objectives of the study

The main objective of the study is to identify the problems and perceptions of sample entrepreneurs in the study area.

### Sample design

The study is to probe into the availability of finance for the weaker sections of entrepreneurs from Nellore branch APSFC in Nellore district. The sample size of the present study includes only the weaker sections of entrepreneurs who got financial assistance from Nellore branch APSFC. The weaker sections of entrepreneurs financed by Nellore branch APSFC during the period 2022 to 2023 have been taken into consideration to collect the required data. Nellore district has been divided into four divisions namely Kandukur, Kavali, Nellore and Atmakur. A total of 3658 entrepreneurs of weaker sections who have taken loan in the above said branch by APSFC have been selected for study in the first stage. The convenience sampling method has been adopted for the selection of the sample respondents as a result of which 15 per cent of weaker sections of entrepreneurs assisted during this period were chosen conveniently for the study. Out of the total 549 sample respondents, 129 sample respondents are from Kandukur revenue division, 136 sample respondents from Kavali revenue division, 175 sample respondents from Nellore revenue division and 109 sample respondents are from Atmakur revenue division. The strength particulars of the sample borrowers of weaker sections entrepreneurs from the four revenue divisions of Nellore branch Andhra Pradesh State Finance Corporation are furnished in the below table 1.

**Table No. 1**

**Sample borrowers of weaker sections of entrepreneurs from four revenue divisions of Nellore branch of Andhra Pradesh State Finance Corporation in Nellore district**

Revenue Divisions	Total number of borrowers in each revenue division	Sample number of borrowers in each revenue division (15 Per cent of Total number of borrowers)
Kandukur	862	129
Kavali	903	136
Nellore	1165	175
Atmakur	728	109
<b>TOTAL</b>	<b>3658</b>	<b>549</b>

**Source:** Nellore branch APSFC.

### Period of the study

The period of study is for 10 years from 2012-13 to 2021-22. The primary data pertains to the field of study of the weaker sections of entrepreneurs of the four revenue divisions namely Kandukur, Kavali, Nellore and Atmakur in Nellore district and the study was conducted in the year 2022-23. The secondary data were collected during the period from 2013 to 2022.

### Problems faced by the sample entrepreneurs

The entrepreneurs of any category or nature of business in the world face different kinds of problems like infrastructure, financial, labour, raw material, marketing and technology, etc., and the degree of severity of the problem varies based on the nature of business, size of business, location of business, form of business organization, etc. Though problems of an entrepreneur of an enterprise can be classified into two categories namely, internal and external problems. Internal problems affect the operating performance of an enterprise to a great extent. The problems are size of the organization and structure, process of production, training of the personnel, scantiness of management etc. External problems result from factors outside the control of entrepreneurs, such as the availability of water, power and other infrastructure facilities required for the smooth management of an enterprise, finance, marketing, etc. In the present research study, the role of Nellore branch APSFC in promoting the Weaker sections entrepreneurs, some of the problems of sample entrepreneurs in the sample district of Nellore have been highlighted to have an understanding about the common problems faced by the entrepreneurs in general in India. The key issues where problems arise in the institution and in the smooth running of entrepreneurs are mobilizing finance, acquiring of raw material, engaging labour, marketing, management, infrastructure facilities, government regulations, technological up-gradation, license, recovery of debts, etc.

### Financial Problems of Sample Entrepreneurs

One of the important problems for a business concern is scanty financial resources. Most of the entrepreneurs are suffering from insufficient financial sources. These enterprises are not able to mobilize required finance from different sources because of the small size of the enterprise. The funding agencies are also imposing number of terms and conditions to provide finance to meet entrepreneurial fixed and working capital requirements. The entrepreneurs have to depend on more than one source and pay heavy investment charges, and the huge rate of interest on loans raised. The other common problems faced by the entrepreneurs are also briefed hereunder. The opinions of the sample entrepreneurs about various aspects of financial problems are depicted in the table no. 2.

**Table No. 2-Financial Problems of Sample Entrepreneurs**

Problems	Revenue divisions								Total	
	Kandukur		Kavali		Nellore		Atmakur			
	No.	%	No.	%	No.	%	No.	%	No.	%
Shortage of long term loans	49	37.98	51	37.50	77	44.00	50	45.88	<b>227</b>	<b>41.34</b>
Shortage of working capital	42	32.56	44	32.35	52	29.72	26	23.85	<b>164</b>	<b>29.87</b>
Both of the above	38	29.46	41	30.15	46	26.28	33	30.27	<b>158</b>	<b>28.79</b>
<b>Total</b>	<b>129</b>	<b>100</b>	<b>136</b>	<b>100</b>	<b>175</b>	<b>100</b>	<b>109</b>	<b>100</b>	<b>549</b>	<b>100</b>

Source: Primary Data

The sample entrepreneurs were mainly facing the problem of scarce long-term loans and working capital funds. From the table 2 it is clear that out of 549 sample entrepreneurs, 41.34 per cent were facing the problem of shortage of long-term finance, 29.87 per cent were facing the problem of shortage of working capital and the rest of 28.79 per cent of entrepreneurs were facing shortage of both long-term funds and working capital in the sample district. The shortage of long-term loans and working capital was high in Nellore revenue division when compared to the remaining revenue divisions.

### Raw Material Problems of sample entrepreneurs

Majority of the enterprises are facing the problem of production interruptions due to non-availability of raw materials on time. These enterprises have been established in rural and backward areas mainly because of subsidies and incentives offered to them in rural areas. The growth and sustainability of an enterprise depend on the timely supply of raw materials. Sometimes the cost of raw material increases due to short supply and that leads to increase in production cost. The steps initiated by the governments from time to time to supply raw materials at subsidized prices to the entrepreneurs are not supporting the successful functioning of the enterprises and also these enterprises are not following any scientific method of material management to reduce the cost of production. In addition, the problems of transportation, strikes, floods, scarcity and other natural dis-orders affect the supply of raw materials. The table no. 3 reveals the sample entrepreneurs' raw-material problems in the study area i.e., Nellore district.

**Table No. 3- Raw Material Problems of sample entrepreneurs**

Problems	Revenue divisions								Total	
	Kandukur		Kavali		Nellore		Atmakur			
	No.	%	No.	%	No.	%	No.	%	No.	%
Non-availability	27	20.93	25	18.38	29	16.58	24	22.02	<b>105</b>	<b>19.13</b>
Short supply	22	17.06	24	17.65	31	17.72	18	16.52	<b>95</b>	<b>17.30</b>
High prices	43	33.33	46	33.83	61	34.85	38	34.86	<b>188</b>	<b>34.24</b>
Poor quality	12	9.30	14	10.39	19	10.85	10	9.17	<b>55</b>	<b>10.02</b>
Transportation	25	19.38	27	19.85	35	20.00	19	17.43	<b>106</b>	<b>19.31</b>
<b>Total</b>	<b>129</b>	<b>100</b>	<b>136</b>	<b>100</b>	<b>175</b>	<b>100</b>	<b>109</b>	<b>100</b>	<b>549</b>	<b>100</b>

Source: Primary Data

The table 3 reveals about the sample entrepreneurs' raw-material problems in the study area of Nellore district. It is clear that out of the total 549 sample entrepreneurs 19.13 per cent opined that the non-availability of raw materials was their major problem, 17.30 per cent were facing the problem of shortage of raw materials, 34.24 per cent of entrepreneurs had the problem of high prices, 10.02 per cent faced the problem of low quality of raw materials and 19.31 per cent experienced difficulties in the transportation of goods. Further, it is observed that the high prices are the major problem in the study area.

### Labour problems of sample entrepreneurs

Labour is another crucial problem of entrepreneurs in the present-day competitive business environment in India in general and in the sample district of Nellore in particular. Low productivity of labour a persistent problem in the rural and backward areas. Due to job security, the absenteeism, migration and non-availability of skilled labour is a serious problem to enterprises. The labour problem of sample entrepreneurs in various aspects was examined in the sample district of Nellore and the details are presented in the table no. 4.

**Table No. 4- Labour problems of sample entrepreneurs**

Problems	Revenue divisions								Total	
	Kandukur		Kavali		Nellore		Atmakur			
	No.	%	No.	%	No.	%	No.	%	No.	%
Scarcity of skilled labour	36	27.90	38	27.94	58	33.16	33	30.27	<b>165</b>	<b>30.05</b>
Demand of high salaries and wages	23	17.82	24	17.64	28	16.00	19	17.43	<b>94</b>	<b>17.13</b>
Irregularity of labour	18	13.98	17	12.40	19	10.85	14	12.89	<b>68</b>	<b>12.38</b>
Migration of skilled labours	39	30.23	42	30.88	50	28.57	32	29.35	<b>163</b>	<b>29.69</b>
Strikes	13	10.07	15	11.00	20	11.42	12	10.09	<b>59</b>	<b>10.75</b>
<b>Total</b>	<b>129</b>	<b>100</b>	<b>136</b>	<b>100</b>	<b>175</b>	<b>100</b>	<b>109</b>	<b>100</b>	<b>549</b>	<b>100</b>

Source: Primary Data

It is clear from the table 4 that in Nellore district 30.05 Per cent of enterprises were facing the problem of lack of skilled labour, 17.13 per cent of entrepreneurs faced the problem of demand for high salary and wages, 12.38 per cent were facing difficulty of irregularity of labour, 29.69 per cent faced the problem of migration of skilled labour for better opportunity and 10.75 per cent enterprises faced the problem of strikes out of 549 sample enterprises. The scarcity of skilled labour was the major problem of majority of sample enterprises in the sample divisions of the study.

### Marketing problems of the sample entrepreneurs

Problem of marketing is more complicated in the case of enterprises in India. These units are not in a position to face the onslaught of large-scale units, to assess the prevailing market scenario or changes which are taking place such as tastes, likes, dislikes, competition, technology etc. The major problems are lack of market intelligence, poor marketing network, lack of market information, deficiency of worthwhile marketing assistance from government agencies, cut-throat competition, lack of proper marketing channels, poor quality of products, lack of quality control, poor bargaining power, lack of knowledge of marketing, ignorance of potential markets, unfamiliarity with export activities, lack of knowledge of consumer preferences and tastes, lack of proper advising and lack of high quality salesmanship. Details of marketing problems of the sample entrepreneurs in the Nellore district are furnished in the table no. 5.

**Table No. 5- Marketing problems of the sample entrepreneurs**

Nature of problem	Revenue divisions								Total	
	Kandukur		Kavali		Nellore		Atmakur			
	No.	%	No.	%	No.	%	No.	%	No.	%
Competition from other enterprises	41	31.78	48	35.29	66	37.72	36	33.03	<b>191</b>	<b>34.79</b>
Competition from large scale units	23	17.83	21	15.45	24	13.72	18	16.51	<b>86</b>	<b>15.66</b>
Slackness demand	11	8.53	10	7.36	17	9.72	12	11.00	<b>50</b>	<b>9.11</b>
Seasonal demand	17	13.50	16	11.76	19	10.85	16	14.68	<b>68</b>	<b>12.39</b>
Transport	18	13.95	20	14.70	27	15.42	15	13.77	<b>80</b>	<b>14.57</b>
Sales promotion	19	14.73	21	15.44	22	12.57	12	11.00	<b>74</b>	<b>13.48</b>
<b>Total</b>	<b>129</b>	<b>100</b>	<b>136</b>	<b>100</b>	<b>175</b>	<b>100</b>	<b>109</b>	<b>100</b>	<b>549</b>	<b>100</b>

Source: Primary Data

The above table 5 shows that in Nellore district, among 549 sample enterprise entrepreneurs, 34.79 per cent of respondent entrepreneurs faced the problem of competition from other enterprises, 15.66 per cent of entrepreneurs

faced severe competition from large enterprises, 9.11 per cent faced the problem of slackness demand, 12.39 per cent were facing the problem of seasonal demand, 14.57 per cent faced problems with regard to transportation and 13.48 per cent were facing difficulty in sales promotion. Further, it is observed from the study that majority of the sample entrepreneurs were facing problems with their peer group members doing business in the same line of activity.

### Infrastructural Problems of sample entrepreneurs

The success of any enterprise greatly depends on the availability of all kinds of infrastructure facilities like roads, power, telecommunication, post-office, location, water, warehousing, etc. The micro, small, and medium enterprises are located in rural and backward areas and not able to access all kinds of essential infrastructure facilities. Adequate infrastructure facilities contribute to the physical and financial growth of entrepreneurs. The infrastructural problems of sample entrepreneurs in the Nellore district are presented in the table no. 6.

**Table No. 6- Infrastructural Problems of sample entrepreneurs**

Problems	Revenue divisions								Total	
	Kandukur		Kavali		Nellore		Atmakur			
	No.	%	No.	%	No.	%	No.	%	No.	%
Power	27	20.93	28	20.58	37	21.14	22	20.18	<b>114</b>	<b>20.76</b>
Water	9	6.97	11	8.08	18	10.30	8	7.33	<b>46</b>	<b>8.38</b>
Transport	23	17.82	24	17.64	30	17.14	18	16.51	<b>95</b>	<b>17.30</b>
Warehousing	21	18.60	22	16.17	28	16.00	17	15.59	<b>88</b>	<b>16.04</b>
Technology	42	32.55	44	32.35	53	30.28	38	34.86	<b>177</b>	<b>32.24</b>
Communication	7	5.42	7	5.42	9	5.42	6	5.54	<b>29</b>	<b>5.28</b>
<b>Total</b>	<b>129</b>	<b>100</b>	<b>136</b>	<b>100</b>	<b>175</b>	<b>100</b>	<b>109</b>	<b>100</b>	<b>549</b>	<b>100</b>

Source: Primary Data

It is clear from table 6 that out of 549 sample entrepreneurs, 20.76 per cent of entrepreneurs faced the problem of power shortage and fluctuations, 8.38 per cent were facing the problem of insufficiency of water, 17.30 per cent faced the problem of transportation, 16.04 per cent of entrepreneurs were suffering from lack of warehousing facilities, 32.24 per cent faced the problem of changing technologies and 5.28 per cent of enterprises faced the problem of communication in the study area. The majority of the problems faced were due to lack of technology in the study area.

### General problems in obtaining assistance from Nellore branch APSFC

The small-scale entrepreneurs are facing certain difficulties like delay in loan application processing, inadequate sanctions, too many terms and conditions, high rate of interest, delay in disbursements etc., while obtaining financial assistance from the Nellore branch APSFC. General problems in obtaining assistance from Nellore branch APSFC are presented in table no. 7.

**Table No. 7- General problems in obtaining assistance from Nellore branch APSFC**

Revenue divisions	Delay in processing of application	Inadequate sanctions	Too many terms and conditions	High rate of interest	Delay in disbursements	Total
Kandukur	22	25	26	42	14	<b>129</b>
Kavali	26	28	21	46	15	<b>136</b>
Nellore	30	29	31	59	26	<b>175</b>
Atmakur	19	21	28	29	12	<b>109</b>
<b>Total</b>	<b>97</b>	<b>103</b>	<b>106</b>	<b>176</b>	<b>67</b>	<b>549</b>
<b>Chi-square</b>	$\chi^2 = 7.366^@$ ; (p = 0.832) ; df= 12; Not Significant					

Source: Primary Data

It is clear from table 7 that for entrepreneurs high rate of interest was the primary problem followed by delay in processing of application, inadequate sanctions, too many terms and conditions and delay in disbursements. The result of Chi-square test shows the value 7.366 and Sig = 0.000 which is less than 0.05 (at 95% level of confidence) which indicates that there is not significant difference.

### Government Regulations

It is a well-known fact that all kinds of enterprises should fulfil the different formalities of the governments during establishment and option of the enterprise. Different Acts are enacted by the Government of India to monitor and regulate the business operations of enterprises. Majority of the entrepreneurs have complained that the government policies towards the entrepreneurs are not flexible and friendly. Entrepreneurs are not happy with the terms of licensing, lending, subsidy and concessions given to them. Furthermore, entrepreneurs in one industrial complex complained that the government did not fulfil its promise to buy their products, especially ambe products at fair prices for industrial production.

### Perceptions of sample entrepreneurs

Entrepreneurs and Entrepreneurship have assumed great importance in both developed and developing nations. Entrepreneurship plays a key role in the promotion of capital formation, creation of wealth, exploring opportunities, employment generation, balanced regional development, etc. Capital is one of the important factors of production which promotes entrepreneurship to a greater extent in any country. To procure the required capital to any venture, the entrepreneurs should have the minimum knowledge about the various sources of finance support to an enterprise at all times. The long-term and short-term loans provided by the financial institutions like development banks, corporations, commercial banks, etc., are among the important sources of finance usually provided to any enterprise. The Andhra Pradesh State Financial Corporation is extending financial support for the growth and development of industrial sector in general and enterprises in particular in the state through loans. An in-depth attempt has been made in this study to examine and evaluate the perception of the sample entrepreneurs on Nellore branch APSFC activities like sources of information, opinion about getting complete information, knowledge of the objectives of APSFC, awareness of scheme of assistance and other formalities for getting assistance follow up of action.

### Sources of Information

The Andhra Pradesh State Financial Corporation is rendering financial service to all categories of entrepreneurs of the state of Andhra Pradesh through its 13 branches spread over all the districts. The knowledge about the corporation's activities, schemes of assistance, formalities, terms and conditions were essential to entrepreneurs to borrow funds to meet their financial requirements. The customers of the corporation are obtaining information from different sources about the activities of the APSFC to avail its services. The sources of information about entrepreneurial activities of Nellore branch APSFC are presented in table no. 8.

**Table No. 8- Sources of information about entrepreneurial activities of Nellore branch APSFC**

Sources of Information	Revenue divisions								Total	
	Kandukur		Kavali		Nellore		Atmakur			
	No.	%	No.	%	No.	%	No.	%	No.	%
Existing clients	64	49.61	71	52.21	81	46.28	55	50.45	<b>271</b>	<b>49.36</b>
Official campaigns	23	17.83	25	18.38	29	16.57	21	19.26	<b>98</b>	<b>17.85</b>
Associates	8	6.20	4	2.96	12	6.85	6	5.50	<b>30</b>	<b>5.46</b>
Publicity	14	10.85	16	11.75	26	14.85	11	10.09	<b>67</b>	<b>12.21</b>
Mass media	15	11.63	17	12.50	20	11.45	13	11.93	<b>65</b>	<b>11.84</b>
Others	5	3.83	3	22.05	7	4.20	3	2.75	<b>18</b>	<b>3.28</b>
<b>Total</b>	<b>129</b>	<b>100</b>	<b>136</b>	<b>100</b>	<b>175</b>	<b>100</b>	<b>109</b>	<b>100</b>	<b>549</b>	<b>100</b>

Source: Primary Data

The table 8 reveals the sources of getting information by the sample entrepreneurs of sample district of Nellore regarding the activities of Andhra Pradesh State Financial Corporation. Out of 549 sample entrepreneurs, nearly 49.36 per cent of entrepreneurs got the information about activities of Nellore branch APSFC from the existing clients, followed by 17.85 per cent of entrepreneurs got information through official campaigns of the corporation, 12.21 per cent of entrepreneurs got it through publicity, 3.28 per cent of entrepreneurs who got information from other sources, 11.84 per cent got it through mass media and 5.46 per cent got information from the associates in APSFC Nellore branch. The same trend of sources of information was observed from the individual sample district entrepreneurs also. The majority of entrepreneurs got the information from the existing clients.

### Opinion about getting Complete Information

Obtaining complete information about any task is half of the success of that task. The table no. 9 shows the data regarding obtaining of complete information about the Nellore branch APSFC by sample entrepreneurs.

**Table No. 9-Opinion about getting Complete Information**

Revenue divisions	Obtained		Not obtained		Total
	No.	%	No.	%	No.
Kandukur	113	89.60	16	12.40	<b>129</b>
Kavali	126	92.65	10	7.35	<b>136</b>
Nellore	163	93.14	12	6.86	<b>175</b>
Atmakur	98	89.91	11	10.09	<b>109</b>
<b>TOTAL</b>	<b>499</b>	<b>90.89</b>	<b>50</b>	<b>9.11</b>	<b>549</b>

**Source:** Primary Data

The above table 9 reveals that out of the total 549 entrepreneurs, 90.89 per cent of entrepreneurs opined that they obtained complete information while 9.11 per cent of entrepreneurs had not obtained the complete information about the activities of APSFC at the time of applying for financial assistance. Regarding the revenue divisions of sample entrepreneurs, 93.14 per cent of Nellore division sample respondents obtained information and the remaining had not obtained.

## CONCLUSION

In conclusion, understanding the problems and perceptions surrounding the weaker sections in India is imperative for fostering sustainable development and social harmony. Tackling historical injustices, addressing economic disparities, ensuring equal access to education, and challenging stereotypes are pivotal steps toward creating a more equitable and inclusive society for all. Financial challenges include a shortage of long-term loans and working capital. Raw material problems involve non-availability, short supply, high prices, poor quality, and transportation issues. Labour problems encompass scarcity of skilled labour, demand for high salaries, irregularity, migration of skilled labour, and strikes. Marketing challenges include competition from other enterprises, seasonal demand, transportation problems, and difficulties in sales promotion. Infrastructural issues involve power shortages, water insufficiency, transportation challenges, lack of warehousing facilities, technological obsolescence, and communication problems. The study also sheds light on the perceptions of sample entrepreneurs regarding the Andhra Pradesh State Financial Corporation (APSFC). While existing clients play a crucial role in disseminating information, the study reveals that a substantial majority of entrepreneurs have obtained complete information about APSFC's activities. However, challenges persist, with high-interest rates and delays in loan processing identified as prominent issues. In essence, the findings underscore the need for comprehensive and targeted interventions to address the intricate challenges faced by weaker sections in India, particularly in the entrepreneurial landscape. This includes policy measures to alleviate financial constraints, improve infrastructure, and foster a more inclusive and supportive environment for entrepreneurs from marginalized communities. Only through such concerted efforts can India truly progress towards a more equitable society.

## REFERENCES:

1. <https://esfc.ap.gov.in/>
2. <https://spsnellore.ap.gov.in/>
3. <https://www.indiagrowing.com/AndhraPradesh/NelloreDistrict>
4. <https://spsnellore.ap.gov.in/economy>