



A study of marginalized community entrepreneurs and their access to the resources for entrepreneurial development in Kolhapur district

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Abstract

Overall entrepreneurial development is largely depend upon the access of business resources. Financial, physical, intellectual, digital, political human etc. are the most important resources those are much needed for the success of any business enterprises. Easy and adequate access to these resources and success of business always goes hand to hand together. History evident that entrepreneurs from marginalized community are being deprived off forcefully from the access of these resources due to many reasons. So far as marginalized group of entrepreneurs are concern there is a huge gap between requirement of resources from them and access of the resources to them. On this background, it is constitutional obligation on the part of state to intervene in to it and create the favourable atmosphere with the help of constitutional provisions and directive principles in this regard so that gap can be bridged and easy access can be available for their growth.

Keywords: Marginalized People, Entrepreneurial Resources, Access and Application of Resources, Entrepreneurship Development, Success and Failure of Business, Discrimination, Denial of Rights, Opportunity to Grow, Obligation of State, Bridging the Gap.

Introduction

Entrepreneurship is a process of purposeful activities undertaken with reasonable risk, where the ideas are transformed into economic opportunities through the innovation. An entrepreneur who conduct an economic activity in a particular business organization is the backbone of that business enterprise. Entrepreneurship development is widely depending upon material resources, industrial climate, political responsiveness and more importantly socio economic and educational atmosphere ^[1]. It means that only the conducive and healthy atmosphere can provide equal opportunity, significant support and adequate encouragement to the entrepreneurs for their individual and collective growth of the society.

Many researchers have undertaken socio economic and entrepreneurial study of marginalized community people. Generally in India people are marginalized on the basis of their castes and sub-castes within the caste. In this context Schedule Caste and Scheduled Tribes people are treated as marginalized community people. Apart from this, marginalized group also include the people with disabilities, migrant and ethnic minorities, homeless people, ex-prisoners, drugs addict, isolated older people and children sexually abused females. There are socially excluded people who are discriminated in India on the basis of their religion, caste and sub-castes, gender, age, disability and such other humiliating social identity. Therefore they are deprived off from the opportunity to grow individually and socially.

In India, majority of marginalized people are engaged in their traditional, unhygienic, low skilled and lower income vocation. Mean work is being done by them forcefully despite of their strong ambitions, skills and abilities, those are needed for any business. ^[2] Access to the resources of business are denied forcefully. Their opportunity and rights are denied by the upper caste people causing for their poverty, conflict and insecurity. For conducting any business activity, various kinds of resources are needed abundantly. Resources like finance, manpower, location of

the business, raw material and power, information and technological means, incubation and guiding centers, sales and distribution centers are few of them. Success or the failure of any business is largely depend upon availability and use these of resources. Researchers and academic scholars in Kolhapur district believe that marginalized community entrepreneurs in this district are facing serious problem in availing these resource. Keeping in mind these facts and circumstances, study is conducted to find out the real and present status of accessing resources by the entrepreneurs belongs to marginalized community in Kolhapur district.

Review of Literature

Kamble (1995) ^[3] observed the theory relating to poverty state that, there is a strong linkage with social deprivation. Rich can save more and easily acquired assets so that they dominate the poor. Kapase (2004) ^[4] observed that now a days SC and ST caste entrepreneurs are found more in numbers due to Liberal Financial Policies of State. Bhanushali (2009) ^[5] in his study found that, success status of Engg. Enterprises was not the result of parental occupation, but of their own merit. Of course better performances of entrepreneurs are the result of their excellence with higher technical education. Reddy (2003) ^[6] in his study reveled that, in Telangana very few training programs were conducted for entrepreneurs belongs to marginalise community by the government and NGOs in the Andhra State. Milman (1954) ^[7] observed that traditional and ongoing customs, domestic atmosphere, value system, motivation from family members and financial support from them etc. are the reasons which keep process creating entrepreneurs continuously specially in Marwari society in India. Dahiwal (1989) ^[8] observed that unfavorable family background economic hardship, poverty, lack of resources are the mainly responsible factors for less development up the entrepreneurs in marginalized community. Nashi Amrish (2008) ^[9] suggested that, for systematic development of

entrepreneurs, there should be the provision of adequate financial facilities good quality raw material, advanced machineries with updated technologies and well trained as well as well motivated workforce. Government should play vital role in this aspect. UNESCO (2011) ^[10] in its report stated that some inspired and motivated persons in West Bengal, with their strong wishes to achieve the success. Their professional education and training related to entrepreneurship development were held responsible for their grand success. Planning Commission of India (2006) ^[11] in its report recommended that, special ITIs and Technical Institutions are to be established for marginalized community entrepreneurs. It is further recommended that, in order to ensure accessibility to the capital market, there is an urgent need to set up nationalized bank for them with considerable share in equity capital by the Central Government. Chandrapal (2010) ^[12] Observed that, participation of marginalized group people in business is found negligible due to lack of financial assistance which was supposed to be provided by the government and its own financial institutions. Barna (1960)^[13] firmly observed that, despite of lower religions status, entrepreneurs belongs to marginalized community have enough ambition and required skill to start and run business activity successfully, provided they are in access of financial and such other required resources. Thorat (2005) ^[14] observed that, as compared to high caste resourceful entrepreneurs, marginalized community entrepreneurs are found weaker especially in finance and social support. There is a considerable imbalance in accessing business resources by them. In order to correct the imbalance, affirmative action plans and equal opportunity measures need to be planned and deployed by the State. Jodhaka (2010) ^[15] rightly observed that due to lack of entrepreneurial skills, traits and competencies as well as unawareness about adequate, updated business information, marginalized group entrepreneurs are lagging behind in open business competition.

Scope and significance of study

Entrepreneurship development among marginalized the group in Indian context is a matter of immense important and as a history reveals, depriving them from the access of resources needed for their development is further serious problem. From thousands of years marginalized people are excluded especially on the basis of caste and religion. They are asked to conduct their occupation by birth. Determination of occupation by birth and restrictions on changing the hereditary occupations obviously restrict the occupational mobility and well as access to the occupational resource. It also restricts the public service like land, water, electricity, transport facilities, banking and insurance facilities etc. Further the marginalized group people are excluded from employment opportunities, housing and education facilities. They are denied their participation in social activities, state welfare schemes. Certain group of society especially belong to upper caste people. Imposes the denial of access to the equal opportunities upon these poor people.

History reveals that discrimination, deprivations exploitation and marginalization have been the hallmark of Indian society. Since the independence, Government of India often providing preferential treatment to promote social and economic equality. Such programs sometimes called

Reservation Policy or Affirmative Action Policies. These policies work as anti discriminatory measures to ensure the constitutional right of marginalized people preventing them from exclusion. These policies also work as a legal path to access their resources denied them forcefully in the past. Unfortunately Nobel Prize winner economist Dr. Amarty Sen too observed that, opportunities of growth and development of marginalized community people are a blocked deliberately through the policy intervention on the part of the Government and the Non Government Agencies passively which ultimately leads to deprivation of opportunity in their personal growth.

On this background study of accessing resources by the marginalized group people for the purpose of their entrepreneurial development is worthy to study.

Objectives of Study

1. To study the historical background of entrepreneurs belongs to marginalized groups in India.
2. To study the types and nature of resources from which marginalized entrepreneur are being denied to access.
3. To study the present status of marginalized group entrepreneurs in accessing entrepreneurial resources.
4. To provide suggestions in removing the hurdles, if any, in accessing the entrepreneurial resources.

Research Methodology of Study

1. Primary and secondary data is collected for this research work.
2. Data is collected from selected 100 entrepreneurs in Kolhapur district having investment about Rs. 25 lakhs.
3. Simple statistical tools and techniques such as percentage, average, central tendencies etc. are used for data analysis.

Limitation of Study

1. Only 100 respondents in Kolhapur district are considered for this research study.
2. Period of study is confined of only 5 years ie. from 2019 to 2024.
3. This study is limited to SC entrepreneurs in Kolhapur district.

Data Analysis, Finding and Observations

1. Majority of respondents (87%) they are not having access to the physical resources like land, building, advanced machineries and equipments, godown and transport facilities, and remaining (13 %) respondents, some how could manage to access the same.
2. Majority of respondents (81%) reported that they are facing the problems of rising required funds for their business. Government agencies and financial institutions are found reluctant in providing the finance to them and remaining (19%) respondents could manage to mobilise the funds through the private resources as well as from the nationalized bank.
3. Fair number of respondents (56%) agreed that they are having enough social network needed for marketing of product, they produced. On the other hand (44%) respondents are not in position to create and maintain such network due to lack of awareness in it.
4. Fair number of respondents (58%) agreed that they have obtained required skills, traits and competencies through the training centers like ITIs and MCED etc.

- Remaining (42%) respondents are not availed training facilities due to unawareness about it.
5. Majority of respondents (91 %) believe that there are no facilities of sound and proper counseling and mentoring services around them either sponsored by the government or by the non government agencies, so that they could get the enough confidence and feel physically and mentally strong. Remaining (9%) respondents, through their social network could avail these services as and when required.
 6. Majority of respondents (85%) reported that they are not using any kind of digital technology for their business and remaining (15%) respondents are using it to the limited extent.
 7. Majority of respondents (76%) reported that due to castism and their involvement in low graded traditional occupation, it is not possible for them to obtain well motivated and skilled human resources for there business. Remaining (24%) respondents could manage to avail such labour force only because they are in non-traditional and well settled establishment.
 8. Fair number of respondents (53%) reported that they could avail transport and storage facilities on rent basis. Hardly (6%) few numbers of respondents are having their own transport and storage facilities and remaining (31%) respondents are facing problem in it.
 9. Majority of respondents (71%) reported that they are not having well organised distribution system for marketing their products. Remaining (29%) respondents have maintained organized distribution system with limited resources.
 10. Majority of respondents (94%) reported that they are not having any kind of laboratory or research tools for testing the quality of their product they produce. They are not conducting any research activity in or out of their campus. Remaining (6%) respondents are aware and conducting regularly research activities for improving the quality of their product.
 11. Majority of respondents (87%) reported that due to inherent limitations of castes and financial weak position, they are not in position to avail centrally located market places for their business, on the other hand (13%) respondents are found satisfied and feel that they are in centrally located business places.
 12. Majority of respondents (83%) believe that they are not having either financial or mental support from their family members. Remaining (17%) respondents are able to found such a support from their family members.
 13. Majority of respondents (86%) are of the opinion that they are not having adequate access to the local political leader like MLA and MPs and therefore they could not access any kind of help from them. Remaining (14%) respondents admitted that they could avail political access if required for them.
 14. Fair number of respondents (51%) reported firmly that they are having considerable support from their regular customers in the market however remaining (49%) respondents not found confident about strong support of their customers.

Major Suggestions

In order to bridge the gap between requirement of entrepreneurial resources and access of the same for

marginalized group entrepreneurs following suggestions are made by the researcher.

1. Government should initiate and strictly follow the Plot Reservation Policy in industrial estate area for marginalized group entrepreneurs with well defined quota, so that needy entrepreneurs could access easily for their business purpose.
2. Separate government owned financial institution need be established with adequate equity fund and sizable amount of braches to be started throughout India, so that emerging needy entrepreneurs from marginalized group can avail required funds with subsidized rate of interest.
3. In order to provide technical support and upgrading their skills, traits and competences, more number of Industrial Training Institutes (ITIs) and more district level training institutes to be established especially for marginalized community entrepreneurs.
4. Network Resource Centers in trade, commerce and industry need to be established for marginalized community entrepreneurs for making them available updated data and information required for their business.
5. Distribution system should be reorganised and strengthen in which marginalized group entrepreneurs could get adequate spaces in it and access easily.
6. In order to provide timely counseling and mentoring services to the needy marginalized entrepreneurs, distract level counseling and mentoring centers should be established.
7. Attempt should be made on government level, to provide digital based technology as per the requirement of marginalized group entrepreneurs and training should be provided for applying the same.
8. Serious attempt should be made to eradicate caste based and gender based discrimination by inculcating democratic and constitutional values among people. This will ultimately help for creating and maintaining brotherhood in them and thus problem in accessing needed employees can be overcome gradually.
9. Government owned and managed transport and godown facilities must be provided adequately and attempt should be made for easy access to marginalized entrepreneurs.
10. Government should seriously think over on providing electricity and water supply with subsidized rate to marginalized group entrepreneurs.
11. Political leaders like MLAs and MPs are asked to provide serious attention towards various problems of marginalized caste entrepreneurs those are pending with government offices and with financial institutions irrespective of their political ideology.

Conclusion

There are number of emerging entrepreneurs belongs to marginalized Community who are in need of entrepreneurial resources like land, water, electricity, finance, labor force, technology etc. Since the hundreds of years they are being deprived off from easy access to these valuable resources much needed for their entrepreneurship development. In a country like India, where Socially, culturally, economically and educationally excluded group of people are being discriminated from the ages, special efforts should be made

at society level as well as at government level to frame and implement effective State Policies to bridge the gap of demand and supply of resources. For the real empowerment and all round development of marginalized community people, only constitutional provisions and directive principles are not sufficient measures, but the honest, purposeful and serious attempts need to undertaken systematically. Finally if suggested measures are taken in to consideration, there is bright hope of all round development of entrepreneurs in marginalized community in near future.

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