Chapter V

Summary of Findings and Suggestions

Summary:

At present, business is not domination of particular communities and there is coming out of entrepreneurs from the socially and economically backward communities having no such type background of business. The study was limited to a sample of 297 respondent micro and small entrepreneurs operating their entrepreneurial performance in four districts viz. Aurangabad, Jalna, Akola and Buldana from Marathwada and Vidarbha region. The basic objective of the study was to know and underline on significant and motivational factors for disadvantaged groups entrepreneurs and association between biographic characteristics and entrepreneurship development of these groups. The data were based on the responses collected through a well structured questionnaire through the interviews of the respondents. Secondary data were collected from reputed books, reports and journals.

Major Findings:

1. It was noticed that 2, 43, 721 MSMEs units in Maharashtra as on September, 2015. The aggregate employment generation by these units was 29.19 lakhs. As per as regional development of MSMEs is concerned, it was found that western Maharashtra (i.e. pune) had 37.80% units followed by Konkan region having 16.10% units followed by Vidarbha region accounted 15.90%, followed by Nashik region accounted 11.30%. The regions lagging behind in development of MSEMs were Mumbai city and Marathwada having 10.20% and 7.70% units respectively. The disclosure of the study was that the regional disparity in Maharashtra as far as promotion of MSMEs and Employment generation was concerned (table 1.1).

2. With regard the annual growth of MSME units, investment and employment generation. The growth of small units ranged between 14.04 % to 86.70 % during
The highest growth in number of units was during 2014-15 i.e. 86.70% and the negative growth was observed during 2013-14 (i.e., 10.61%). The growth of investment in MSMEs in Maharashtra was found positive during 2007-08 to 2014-15 where as negative growth in investment was observed during 2009-10, 2011-12. Employment generation by MSME units had shown a mixed growth trend of 23.02 to 41.13 during 2007-08 to 2014-15, whereas negative growth in employments was during 2009-10 and 2012-13 i.e. -8.10, -20.12 (table 1.2).

3. The annual growth of MSME units, investment and employment generation in Marathwada. The growth of MSMEs units ranged between 5.71 % to 4.42% during 2001-02 to 2011-12. The positive highest growth in number of units was during 2007-08 i.e. 29.76% and the negative growth was observed during 2006-07, 2008-09 and 200-10 (i.e., -1.07%, -0.35%, -1.38%). The growth of investment in MSMEs in Marathwada was found positive during 2001-02 to 2011-12 where as negative growth in investment was observed during 2010-11 (i.e. -9.31%). Employment generation by MSME units had shown a mixed growth trend of 7.96% to 60.83% during 2001-02 to 2011-12 where as negative growth in employments was during 2004-05 and 2010-11 i.e. -28.62% and -33.67% (table 1.4).

4. It was found that the annual growth of MSMEs units, investment and employment generation in Vidarbha Region. The growth of micro units ranged between 16.11% to 28.85% during years 2006-07 to 2013-14. The highest growth trend in number of units was during 2012-13 i.e. 67.57% and the negative growth trend was observed during 2009-10 and 2011-12 (i.e., -2.48 and -11.57%). The growth of small units ranged between 17.07% to 22.45% during years 2006-07 to 2013-14. The positive highest growth trend in number of units was during 2008-09 i.e. 44.94% and the negative growth trend was observed during 2009-10, 2010-11 and 2012-13 (i.e., -5.75, -7.19 and -26.49%) and the growth of medium units registered between -30.00% to 54.55% during years 2006-07 to 2013-14. The positive growth trend in number of units was during 2011-12 (i.e. 120.00%) and the negative growth trend was found during 2007-08, 2009-10 and 2010-11 i.e. -30.00%, -22.22% and -28.57% (table 1.6).
5. It was disclosed that the annual growth of MSME units, the growth of MSMEs units ranged between 9.63% to 6.10% during 2001-02 to 2014-15. The highest growth in number of units was during 2006-07 i.e. 11.22% and no negative growth was observed during 2004-05 to 2014-15. The growth of employment generation in MSMEs in Aurangabad was found flexible 10.30% to 9.57% during 2004-05 to 2014-15. Highest growth in employment was during 2008-09 i.e. 36.60% where as no negative growth in employment was observed during 2004-05 to 2014-15. Investment by MSME units had shown a net growth trend of 8.26% to 4.75% during 2004-05 to 2014-15 where as highest growth in investment was during 2008-09 i.e. 18.59% from Aurangabad (table 1.7).

6. The growth of small units ranged between -42.77% to 191.12% during years 2004-05 to 2014-15. The highest growth trend in number of units was during 2006-07 i.e. 191.12% and the highest negative growth trend was observed during 2005-06 and 2007-08 (i.e. -42.77% and -35.73%). The growth of employment generation in MSMEs in Jalna was found flexible 62.89% to 22.66% during 2004-05 to 2014-15. Highest growth in employment was during 2006-07 i.e. 501.78% where as highest negative growth in employment was observed during 2009-10 (i.e. 79.64%). Investment by MSME units had shown a net growth trend of -36.89% to 32.25% during 2004-05 to 2014-15 where as highest growth in investment was during 2006-07 i.e. 239.64% and highest negative growth was observed during 2012-13 (i.e. -52.09%) from Jalna district (table 1.8).

7. It was revealed that the annual industrial growth of MSME units, investment and employment generation in Vidarbha. The growth of MSMEs units ranged between 152.00% to -17.39% during 2004-05 to 2014-15. The highest growth in number of units was i.e. 152.00% in the year 2005-06 and highest negative growth was observed during 2008-09 (i.e. -40.35%). The growth of investment in MSMEs in Akola was found positive during 2004-05 to 2014-15 (i.e.184.95% to -15.74%) where as highest negative growth in investment was observed during 2009-10 (i.e. -66.08%). Employment generation by MSME units had shown a mixed growth trend of 221.57% to -19.54% during 2004-05 to 2014-15 where as highest negative growth in the year 2008-09 (i.e. -40.00%) of employment from Akola district (table 1.9).
8. The study was disclosed that the annual growth of MSME units, investment and employment generation in Vidarbha. The growth of MSMEs units ranged between 161.54% to -13.33% during 2004-05 to 2014-15. The highest growth in number of units was during year 2005-06 i.e. 161.54% and the negative growth was observed during 2006-07, 2008-09 and 2010-11 (i.e. -50.00%, -06.25% and -26.09%). The growth of investment in MSMEs in Buldana was found during 2004-05 to 2014-15 (i.e. 91.18% to -20.39%) where as highest negative growth in investment was observed during 2006-07 (i.e. -36.64%). Employment generation by MSME units had shown net growth trend of -22.54% to -24.84% during 2004-05 to 2014-15. Highest net growth trend of employment was that 202.59% in the year 2006-07 where as less growth in employments was during 2010-11 (i.e. 37.06%) (table 3.10)

9. It was disclosed that 43.61% respondents were in the age group 26-35 years; 17.29% respondents upto the age group below 25 years; 5.26% respondents belonged in age group 46-55 years; 7.52% respondents in the age group above 56 and there were 26.32% respondents belonged from age group of 36-45 years. On the whole, an entrepreneurship pattern indicates that the age group of 26-35 represented the maximum number of entrepreneurs under the study. It was observed that the younger’s attracted to start new business below the age of 26-35 in Aurangabad district (table 3.1).

10. It was indicated that 65.41% respondents were male category entrepreneurs and 34.59% respondents were female category entrepreneurs. It was observed that the female category entrepreneurs comparatively low participated in entrepreneurial activity as male category entrepreneurs from Aurangabad district (table 3.2).

11. It can be seen that the highest number of respondents, i.e. 51.88% respondents belonged to OBC category; Scheduled caste – (23.31%); Scheduled tribes – (4.51%); Nomadic Tribe – (6.77%); Denotified Nomadic tribe – (0.75%) and 12.78% respondents had belonged VJNT category. This analysis has been carried out to know the emerging pattern of the entrepreneurship and whether a particular caste has played a dominant role. However, a complete trend has been captured. There were very few entrepreneurs from the DNT category. It was pointed that
the OBCs social categories played major role to development of backward industrial sector from Aurangabad (table 3.3).

12. It was focused that the highest numbers of respondents, i.e. 63.91% respondents were married; 33.83% respondents were unmarried and 2.26% respondents were divorced from Aurangabad district. A few divorced women started their own and new small business activities which are based on traditional and having lower growth prospects (table 3.4).

13. It was noted that 35.34% respondents were having academic qualification like 12th Std.; U.G. – (33.83%); 10th Std. – (17.29%); P.G. – (6.01%); 4th Std.- (4.51%) and 3.02% respondents not attended the school from Aurangabad district. It was found that the educated peoples turn to start own business for create self employment in Aurangabad district (table 3.5).

14. It was discussed that 95.49% respondents had engaged to the micro business family; Service sector – (2.26%); Agricultural business – (1.50%) and Agricultural labour (0.75%) respondents had engaged from Aurangabad district. It was observed that very few respondents had started own agriculture business with labour from Aurangabad districts (table 3.6).

15. One of the major observations was that 27.07% respondents had replied actively/positively participated in entrepreneurship development & training programme and 72.93% respondents were replied negatively about the entrepreneurship development & training programme from Aurangabad district (table 3.7).

16. It was appeared that 58.33% respondents had attended the three months entrepreneurship development and training programme; 25.00% respondents attended to one month and 16.67% respondents attended the two months entrepreneurship development and training programme from Aurangabad district (table 3.8).

17. It was revealed that 58.33% respondents had obtained about business management training; 22.23% respondents obtained to training about marketing management and 19.44% respondents were to production management training. It was found that there were no entrepreneurs who had obtained training about the import and export from Aurangabad districts (table 3.9).
18. It was pinpointed that 19.44% respondents had obtained training from MCED and DIC respectively; 13.89% respondents were obtaining MSSIDC and VNDC; 16.67% of the respondents had got training by MPBDC; 5.56% respondents were training from LSASDC and 2.78% respondents had acquired training by KVIB of Aurangabad district (table 3.10).

19. It was pointed that 78.95% respondents were connected business operation prior to the present and 21.05% respondents had not concerned to the business operation prior to the present in Aurangabad district (table 3.11).

20. It was indicated that 56.39% respondents were experienced about the business management and 43.61% respondents had not experienced about the business management from Aurangabad district (table 3.12).

21. It was appeared that 40.00% respondents were experienced about the marketing skills; technical skills- (33.33%); financial skills – (17.33%); managerial skills- (5.33%) and 4.00% of the respondents had experienced of the IT skills from Aurangabad district. It was found that the majority of the entrepreneurs had experienced about marketing and technical skills of Aurangabad district (table 3.13).

22. It was revealed that 58.65% respondents had business background as their family were running business activities whereas 41.35% respondents had not such type of background from Aurangabad district (table 3.14).

23. It can be seen that 56.39% respondents had stated new micro/small business units and 43.61% respondents were running a micro/small business before started his family and friends from Aurangabad district (table 3.15).

24. As regards the types of goods manufactured by the units, it was found that majority of the small units under study had manufactured demand based products so that they were easily sold in the market. Other significant point was noted that 25.00% of the units had manufactured furniture products; Leather products – (16.67%); Dress making – (25.00%); Sweet homes center (-16.67%); Masala/Papad making shops – (8.33%) and Bakery shops – (8.33%) (Table 3.16).

25. The study was observed that 9.52% of the respondents had engaged Krushi Seva Kendra; Kirana shops – (16.67%); Cloth center- (14.29%); Electronic product shops- (7.14%); Shoe Shops (11.90%); General stores- (14.29%); Book center-
(16.67%); Bangle Shops (4.76%) and gold shops - (4.76%) concerned to the trading activities (table 3.17).

26. The data was indicated that 34.18% respondents had engaged to hotel/restaurant/dhaba/mess; 24.05% respondents were to machine repairing; 11.39% were digital photo studio/banner shops and Health/Beauty parlours/medical/hair salon respectively; Xerox/DTP/typing center- (10.13%) and transportation/ travel agency – (8.86%). It was focused that the majority of the respondents had worked their business like machine repairing and hotel/restaurant services from Aurangabad district (table 3.18).

27. It was noticed that 93.23% respondents were having initial capital investment less than 3 lakhs; 3.01% respondents were 3-5 lakhs and 2.26% and 1.50% of the respondents were having between 5-7 lakhs and more than 7 lakhs respectively. It was found that the majority of the initial capital business very small units (i.e. up to 3 lakh) from Aurangabad (table 3.19).

28. It was noted that 87.97% small enterprises had less than 3 employees; 9.77% enterprises were having employees between 3-5; 1.50 percent enterprises were employees between 5-7 and 0.76% enterprises had employees more than 7. Thus the majority of the small enterprises had less than 3 employees, signifying that they had generated employment to a certain extent (table 3.20).

29. It was revealed that 84.96% respondents reported that the annual average sales of their units were less than Rs. 3 lakh, 9.02% respondents clarified that the average annual sales of their units ranged between Rs. 3-5 Lakh whereas according to 3.76% respondents annual sales of the units were Rs. 5-7 Lakh and 2.26% of the respondents reported annual average sales more than 7 lakh. It was found that the majority of the small business running their business units very less investment in Aurangabad district (table 3.21).

30. It was observed that 77.44% respondents had earned the annual average profits less than the Rs. 1 lakh; 11.28% respondents were earning the annual profits between Rs. 1-2 lakhs; 8.27% respondents had earned the annual profits between Rs. 2-3 Lakh and 3.00% respondents earned the annual profits Rs. more than 3 lakh of the units (table 3.22).
31. It was revealed that 54.41% respondents were in the age group 36-45 years; 10.30% respondents up to the age group below 25 years; 20.59% respondents belonged in age group 26.35 years; 11.76% respondents in the age group between 46-55 and there were 2.94% respondents belonged from age group more than 56 years. On the whole, an entrepreneurship pattern indicates that the age group of 36-45 represented the maximum number of entrepreneurs under the study. It was observed that the middle age peoples attracted to start new business between the ages of 36-45 from Aurangabad district (table 3.23).

32. It was marked that 82.35% respondents were male category entrepreneurs and 17.65% respondents were female category entrepreneurs. It was observed that the female category entrepreneurs comparatively low participated in entrepreneurial activity as male category entrepreneurs from Aurangabad district (table 3.24).

33. It can be pointed that the highest number of respondents, i.e. 33.82% respondents belonged to OBC category; Scheduled caste – (17.65%); Scheduled tribes – (4.41%); Nomadic Tribe – (13.24%); Denotified Nomadic tribe – (7.35%) and 23.53% respondents had belonged VJNT category. This analysis has been carried out to know the emerging pattern of the entrepreneurship and whether a particular caste has played a dominant role. However, a complete trend has been captured. There were very few entrepreneurs from the ST category. It was pointed that the OBCs social categories played major role to development of backward industrial sector from Jalna district (table 3.25).

34. It was found that the highest numbers of respondents, i.e. 73.53% respondents were married; 23.53% respondents were unmarried and 2.94% respondents were divorced from Aurangabad district. A few divorced women started their own and new small business activities which are based on traditional and having lower growth prospects from Jalna district (table 3.26).

35. It was highlighted that 47.06% respondents were having academic qualification like U.G; 12th Std. - (16.18%); 10th Std. – (5.88%); P.G. – (13.24%); 4th Std.- (10.29%) and 7.35% respondents not attended the school from Jalna district. It was also found that the educated peoples turn to start own business for create self employment from Jalna district (table 3.27).
36. It was pointed that 86.76% respondents had engaged to the micro business family; Service sector – (7.36%); Agricultural business – (4.41%) and Agricultural labour (1.47%) respondents had engaged from Jalna district. It was observed that very few respondents had started own agriculture business with labour from Jalna district (table 3.28).

37. The study disclosure was that 22.06% respondents had replied actively/positively participated in entrepreneurship development & training programme and 77.94% respondents were replied negatively about the entrepreneurship development & training programme from Jalna district (table 3.29).

38. It was appeared that 73.34% respondents had attended the three months entrepreneurship development and training programme; 13.33% respondents attended to one month and 13.33% respondents attended the two months entrepreneurship development and training programme from Jalna district (table 3.30).

39. It was disclosed that 60.00% respondents had obtained about marketing management training; 20.00% respondents obtained to training about production management and 20.00% respondents were to business management training. It was found that there were no entrepreneurs who had obtained training about the import and export from Jalna district (table 3.31).

40. One of the major points was noted that 26.66% respondents had obtained training from MPBDC and DIC respectively; 13.33% respondents were obtaining MSSIDC and VNDC; 6.67% of the respondents had got training by MPBDC, MITCON and MCED respectively and no one respondents were from KVIB of Jalna district (table 3.32).

41. It was pinpointed from table 3.33 that 80.88% respondents were concerned business operation prior to the present and 19.12% respondents had not concerned to the business operation prior to the present in Jalna district. It was observed that maximum entrepreneurs no family background of business so that they were started new one (table 3.33).

42. The study was indicated that 77.94% respondents were experienced about the business management and 22.06% respondents had not experienced about the
business management from Jalna district. It was noted that many entrepreneurs were having experienced about handing business activities (table 3.34).

43. It was examined that 28.30% respondents were experienced about the marketing skills; technical skills- (22.64%); financial skills – (26.42%); managerial skills- (18.87%) and 3.77% of the respondents had experienced about the IT skills from Jalna district. It was found that the majority of the entrepreneurs had experienced about marketing and technical skills from Jalna district (table 3.35).

44. It was revealed from table 3.36 that 33.82% respondents had business background as their family were running business activities whereas 66.18% respondents had not such type of background. It was observed that the majority entrepreneurs no such types of background; they purely started their own small units without any bias from Jalna district (table 3.36).

45. It can be seen that 32.35% respondents had stated new micro/small business units and 67.65% respondents were running a micro/small business before started his family and friends from Jalna district (table 3.37).

46. As regards the types of goods manufactured by the units, it was found that majority of the micro units under study had manufactured demand based products so that they were easily sold in the market. Other significant point was noted that 25.00% of the units had manufactured furniture products; Leather products – (16.67%); Dress making–(25.00%); Sweet homes center (-16.67%); Masala/Papad making shops – (8.33%) and Bakery products – (8.33%) (Table 3.38)

47. It was pointed that 15.00% of the respondents had engaged Krushi Seva Kendra; Kirana shops – (20.00%); Cloth center- (15.00%); Electronic product shops- (15.00%); Shoe Shops (10.00%); General stores- (10.00%); Book center- (10.00%) and gold shops - (4.76%) these were concerned to the trading activities (table 3.39).

48. The study was that 25.71% respondents had engaged to hotel/restaurant/dhaba/mess; 34.29% respondents were to electronic machine repairing; Digital photo studio/banner shops – (11.43%); Health/Beauty parlours/medical/hair salon – (14.29%); Xerox/DTP/typing center- (5.71%) and Transportation/ travel agency – (8.57%). It was found that the majority of the
respondents had worked their business like electronic machine repairing and hotel/restaurant/dhaba/mess services from Jalna district (table 3.40).

49. It was noticed from table 3.41 that 51.47% respondents were having initial capital investment less than 3 lakhs; 27.94% respondents were 3-5 lakhs; 14.71% and 5.88% of the respondents were having between 5-7 lakhs and more than 7 lakhs respectively. It was found that the majority of initial capital business units (i.e. up to 3 lakh) from Jalna district (3.41).

50. It can be noted that 76.47% small enterprises had less than 3 employees; 16.18% enterprises were having employees between 3-5; 4.41 percent enterprises were employees between 5-7 and 2.94% enterprises had employees more than 7. Thus the majority of the small enterprises had less than 3 employees, signifying that they had generated employment to a certain extent from Jalna district (table 3.42).

51. It was revealed that 57.35% respondents reported that the annual average sales of their units were less than Rs. 3 lakh, 33.83% respondents clarified that the average annual sales of their units ranged between Rs. 3-5 Lakh; 5.88% respondents annual sales of the units were Rs. 5-7 Lakh and 2.95% of the respondents reported annual average sales more than 7 lakh. It was found that the majority of the small business average annual sale less than Rs. 3 lakhs from Jalna district (table 3.43).

52. It was observed that 33.82% respondents had earned the annual average profits less than the Rs. 1 lakh; 47.06% respondents were earning the annual profits between Rs. 1-2 lakhs; 10.29% respondents had earned the annual profits between Rs. 2-3 Lakh and 8.83% respondents earned the annual profits more than Rs.3 lakh of the units from Jalna district (table 3.44).

53. It was pinpointed that 44.44% respondents were in the age group 36-45 years; 16.67% respondents upto the age group below 25 years; 31.48% respondents belonged in age group 26-35 years; 5.56% respondents in the age group 46-55 years and there were 1.85% respondents belonged from age group more than 56 years. On the whole, an entrepreneurship pattern indicates that the age group of 36-45 represented the maximum number of entrepreneurs under the study. It was observed that the middle age group’s entrepreneurs attracted to start new business below the age of 26-35 in Buldana district (table 3.45).
54. It was indicated that 83.33% respondents were male category entrepreneurs and 16.67% respondents were female category entrepreneurs. It was observed that the female category entrepreneurs comparatively low participated in entrepreneurial activity as male category entrepreneurs from Buldana district (table 3.46).

55. It can be seen that the highest number of respondents, i.e. 44.44% respondents belonged to OBC category; Scheduled caste – (16.67%); Scheduled tribes – (9.26%); Nomadic Tribe – (12.96%); Denotified Nomadic tribe – (3.70%) and 12.96% respondents had belonged VJNT category. This analysis has been carried out to know the emerging pattern of the entrepreneurship and whether a particular caste has played a dominant role. However, a complete trend has been captured. There were very few entrepreneurs from the DNT category. It was observed that the OBCs social categories played major role to development of Buldana industrial area (table 3.47).

56. It was observed that the highest numbers of respondents, i.e. 83.33% respondents were married; 16.67% respondents were unmarried and no respondents were divorced from Buldana district. A few divorced women started their own and new small business activities which are based on traditional and having lower growth prospects (table 3.48).

57. It was noted that 44.44% respondents were having academic qualification like U.G.; 12th Std. – (31.48%); 10th Std. – (3.70%); P.G. – (7.41%); 4th Std.- (7.41%) and 5.56% respondents not attended the school from Buldana district. It was found that the educated peoples turn to start own business for create self employment in Buldana district (table 3.49).

58. It was focused that 83.33% respondents had engaged to the micro/small business family; Service sector – (7.41%); Agricultural business – (9.26%) and no Agricultural labour respondents had engaged from Buldana district. It was found that very few respondents had started own agriculture business from Buldana district (table 3.50).

59. It was disclosed that 35.19% respondents had replied actively/positively participated in entrepreneurship development & training programme and 64.81% respondents were replied negatively about the entrepreneurship development & training programme from Buldana district (table 3.51).
60. It was appeared that 84.21% respondents had attended the three months entrepreneurship development and training programme; 10.53% respondents were attended to one month and 5.26% respondents attended the two months entrepreneurship development and training programme from Buldana district (table 3.52).

61. It was revealed that 52.63% respondents had obtained about marketing management training; 21.05% respondents obtained to training about production management and 26.32% respondents were to business management training. It was found that there were no entrepreneurs who had obtained training about the import and export from Buldana district (table 3.53).

62. It was noticed that 26.32% respondents had obtained training from DIC and MPBDC respectively; 10.53% respondents were obtaining MCED, MSSIDC and VNDC; 15.81% of the respondents had got training by LSASDC and there were no respondents about LSASDC and KVIB of Buldana district (table 3.54).

63. One of the major observations was that 12.96% respondents were connected business operation prior to the present and 87.04% respondents had not concerned to the business operation prior to the present in Buldana district (table 3.55).

64. It was pointed that 61.11% respondents were experienced about the business management and 38.89% respondents had not experienced about the business management from Buldana district (table 3.56).

65. It was appeared that 37.14% respondents were experienced about the marketing skills; technical skills- (25.71%); financial skills – (20.00%); managerial skills- (14.29%) and 2.86% of the respondents had experienced of the IT skills from Buldana district. It was found that the majority of the entrepreneurs had experienced about marketing and technical skills from Buldana district (table 3.57).

66. It was focused that 27.78% respondents had business background as their family were running business activities whereas 72.22% respondents had not such type of background. It was observed that majority of entrepreneurs had started their small units without any such type of business background from Buldana district (table 3.58).
67. It can be seen that 64.81% respondents had stated new micro/small business units and 35.19% respondents were running a micro/small business before started his family and friends from Buldana district (table 3.59).

68. As regards the types of goods manufactured by the units, it was found that majority of the small units under study had manufactured demand based products so that they were easily sold in the market. Other significant point was noted that 21.43% of the units had manufactured furniture products; Leather products – (14.29%); Dress making – (21.43%); Sweet homes center (-14.29%); Masala/Papad making shops – (21.43%) and Bakery shops – (7.14%) (Table 3.60)

69. It was pointed that 6.67% of the respondents had engaged Krushi Seva Kendra; Kirana shops – (26.67%); Cloth center- (20.00%); Electronic product shops- (13.33%); Shoe Shops (6.67%); General stores- (13.33%); Book center- (6.67%) and gold shops - (6.67%) concerned to the trading activities from Buldana district (table 3.61).

70. It was found that 28.00% respondents had engaged to hotel/restaurant/dhaba/mess; 20.00% respondents were to electronic machine repairing; 16.00% were digital photo studio/banner shops; Health/Beauty parlours/medical/hair salon – (20.00%); Xerox/DTP/typing center- (4.00%); transportation/ travel agency – (12.00%). It was focused that the majority of the respondents had worked their business like electronic machine repairing and hotel/restaurant/dhaba/mess services from Buldana district (table 3.62).

71. It was noticed that 50.00% respondents were having initial capital investment less than 3 lakhs; 29.63% respondents were 3-5 lakhs; 14.81% and 5.56% of the respondents were having initial capital investment between 5-7 lakhs and more than 7 lakhs respectively. It was found that the majority of the initial capital business very small units (i.e. up to 3 lakh) from Buldana district (table 3.63).

72. It can be noted that 79.63% small enterprises had less than 3 employees; 12.96% enterprises were having employees between 3-5; 5.56 percent enterprises were employees between 5-7 and 1.85% enterprises had have employees more than 7. Thus the majority of the small enterprises had less than 3 employees, signifying that they had generated employment to a certain extent from their requirements (table 3.64).
73. It was revealed that 55.56% respondents reported that the annual average sales of their units were less than Rs. 3 lakh, 31.48% respondents clarified that the average annual sales of their units ranged between Rs. 3-5 Lakh whereas according to 9.26% respondents annual sales of the units were Rs. 5-7 Lakh and 3.70% of the respondents reported annual average sales more than 7 lakh. It was found that the majority of the small business running their business units very less investment from Buldana district (table 3.65).

74. It was observed that 31.48% respondents had earned the annual average profits less than the Rs. 1 lakh; 35.19% respondents were earning the annual profits between Rs. 1-2 lakhs; 25.93% respondents had earned the annual profits between Rs. 2-3 Lakh and 7.40% respondents earned the annual profits Rs. more than 3 lakh of the units from Buldana district (table 3.66).

75. It was pointed out that 45.24% respondents were in the age group 26-35 years; 14.29% respondents up to the age group below 25 years; 30.95% respondents belonged in age group 36-45 years; 4.76% respondents in the age group 46-55 and more than 56 years. On the whole, an entrepreneurship pattern indicates that the age group of 26-35 represented the maximum number of entrepreneurs under the study. It was observed that the younger’s attracted to start new business below the age of 26-35 in Akola district (table 3.67).

76. It was pinpointed that 83.33% respondents were male category entrepreneurs and 16.67% respondents were female category entrepreneurs. It was observed that the female category entrepreneurs comparatively low participated in entrepreneurial activity as male category entrepreneurs from Akola district (table 3.68).

77. It can be seen that the highest number of respondents, i.e. 40.48% respondents belonged to OBC category; Scheduled caste – (19.05%); Scheduled tribes – (7.14%); Nomadic Tribe – (11.90%); Denotified Nomadic tribe – (7.14%) and 14.29% respondents had belonged VJNT category. This analysis has been carried out to know the emerging pattern of the entrepreneurship and whether a particular caste has played a dominant role. However, a complete trend has been captured. There were very few entrepreneurs from the DNT and ST categories. It was pointed that the OBC social categories played major role to industrial development from Akola district (table 3.69).
78. It was pointed that the highest numbers of respondents, i.e. 71.43% respondents were married; 21.43% respondents were unmarried and 7.14% respondents were divorced from Akola district. A few divorced women started their own and new small business activities which are based on traditional and having lower growth prospects (table 3.70).

79. It was noticed that 35.71% respondents were having academic qualification like 12th Std.; U.G. – (28.57%); 10th Std. – (21.43%); P.G. – (7.14%); 4th Std.- (4.76%) and 2.38% respondents not attended the school from Akola district. It was found that the educated peoples turn to start own business for create self employment in Akola district (table 3.71).

80. One of the observations was that 76.19% respondents had engaged to the micro/small business family; Service sector – (9.52%); Agricultural business – (4.76%) and Agricultural labour- (4.76%) respondents had engaged from Akola district. It was observed that very few respondents had started own agriculture business with labour from Akola district (table 3.72).

81. It was disclosed that 30.95% respondents had replied actively/positively participated in entrepreneurship development & training programme and 69.05% respondents were replied negatively about the entrepreneurship development & training programme from Akola district (table 3.73).

82. It was appeared that 69.23% respondents had attended the three months entrepreneurship development and training programme; 23.08% respondents attended to one month and 7.69% respondents attended the two months entrepreneurship development and training programme from Akola district (table 3.74).

83. It was revealed that 61.54% respondents had obtained about marketing management training; 23.08% respondents obtained to training about production management and 15.38% respondents were to business management training. It was found that there were no entrepreneurs who had obtained training about the import and export from Akola district (table 3.75).

84. It was disclosed that 38.47% respondents had obtained training from DIC respectively; 23.08% respondents were obtaining MPBDC; 15.38% of the
respondents had got training about VNDC and LSASDC respectively; 7.69% respondents were training from MSSIDC and no respondents had acquired training from KVIB, MITCON and MCED respectively of Akola district (table 3.76).

85. It was noted that 19.05% respondents were connected business operation prior to the present and 80.95% respondents had not concerned to the business operation prior to the present from Akola district (table 3.77).

86. It was indicated that 76.19% respondents were experienced about the business management and 23.81% respondents had not experienced about the business management from Akola district (table 3.78).

87. It was found that 34.28% respondents were experienced about the marketing skills; technical skills- (15.62%); financial skills – (18.75%); managerial skills- (25.00%) and 6.25% of the respondents had experienced from IT skills of Akola district. It was found that the majority of the entrepreneurs had experienced about marketing and managerial skills of Akola district (table 3.79).

88. It was revealed that 30.95% respondents had business background as their family were running business activities whereas 69.05% respondents had not such type of background from Akola district (table 3.80).

89. It can be seen that 59.52% respondents had stated new micro/small business units and 40.48% respondents were running a micro/small business before started his family and friends from Akola district (table 3.81).

90. As regards the types of goods manufactured by the units, it was found that majority of the small units under study had manufactured demand based products so that they were easily sold in the market. Other significant point was noted that 25.00% of the units had manufactured furniture products; Leather products – (37.50%); Dress making – (25.00%); Sweet homes center (-12.50%); no respondents from Masala/Papad making shops and Bakery shops of Akola district (Table 3.82).

91. It was observed that 23.08% of the respondents had engaged Kirana shops; Cloth center- (15.38%); Electronic product shops- (23.08%); Shoe Shops (15.38%); General stores- (7.70%); Book center- (15.38%) and no one respondents from Bangle Shops and gold shops respectively of Akola district (table 3.83).
92. It was indicated that 33.33% respondents had engaged to hotel/restaurant/dhaba/mess; 23.81% respondents were to electronic machine repairing; 14.29% were engaging to digital photo studio/banner shops; Health/Beauty parlours/medical/hair salon- (14.29%); Xerox/DTP/typing center- (9.52%) and transportation/ travel agency – (4.76%). It was focused that the majority of the respondents had worked their business like electronic machine repairing and hotel/restaurant/dhaba/mess of services from Akola district (table 3.84).

93. It was noticed that 59.52% respondents were having initial capital investment less than 3 lakhs; 28.57% respondents were between 3-5 lakhs and 7.14% and 4.77% of the respondents were having between 5-7 lakhs and more than 7 lakhs respectively. It was found that the majority of the initial capital business very micro/small units (i.e. up to 3 lakh) from Akola district (table 3.85).

94. It was focused that 78.57% small enterprises had less than 3 employees; 21.43% enterprises were having employees between 3-5 and no one small enterprises were having employees between 5-7 and more than 7 respectively. Thus the majority of the micro/small enterprises had less than 3 employees, signifying that they had generated employment to a certain extent from Akola district (table 3.86).

95. It was seen that 26.19% respondents reported that the annual average sales of their units were less than Rs. 3 lakh, 50.00% respondents clarified that the average annual sales of their units ranged between Rs. 3-5 Lakh whereas according to 16.67% respondents annual sales of the units were Rs. 5-7 Lakh and 7.14% of the respondents reported annual average sales more than 7 lakh. It was found that the majority of the micro/small business running their business units very less investment in Akola district (table 3.87).

96. It was observed that 30.95% respondents had earned the annual average profits less than the Rs. 1 lakh; 50.00% respondents were earning the annual profits between Rs. 1-2 lakhs; 14.29% respondents had earned the annual profits between Rs. 2-3 Lakh and 4.76% respondents earned the annual profits Rs. more than 3 lakh of the units from Akola district (table 3.88).
97. It was pinpointed that the sources of capital of disadvantaged group’s entrepreneurs under the study are shown in table 3.89. It was reviewed that the respondents had mentioned various sources for fund raising. Out of total sample 297 respondents, 154 (51.85%) respondents had own funds; 120 (40.40%%) respondents had collected funds from MPBDC. 121 (40.74%) respondents noticed that they had rented funds from nationalized banks; 105 (35.35%) respondents had taken funds from cooperative banks; It was observed that the respondents had also collected funds from cooperative credit societies 104 (35.02%) respondents, Self-help groups- 124 (41.75%) respondents, and Private banks 107 (36.03%) respondents. Other sources given by the entrepreneurs for capital resources were: VNDC 36 (12.12%); Relatives and friends 57 (19.19%) respondents, KVIB 06 (02.02%) respondents; LSASDC 52 (17.51%) respondents; Money lenders 47 (15.82%) respondents (table 3.89).

98. The data was noted that the total 297 sample respondents, 261 (i.e.87.88%) had taken benefits belong various incentives schemes but 36 (i.e.12.12%) of the respondents had not taken advantage of the incentives. The table shows that the highest percent of benefits under various incentive schemes from Aurangabad districts 127 (i.e.95.49%) respondents had taken benefits of incentive schemes; then Jalna districts had taken benefits of incentive schemes; then Buldana districts had taken advantage of various schemes 47 (i.e.87.04%); then 33 (i.e.78.57%) respondents had taken advantage of incentive schemes from Akola districts. But Aurangabad, Jalna, Buldana and Akola had not taken benefits like 06 (4.51%), 14 (20.59%), 07 (12.96%) and 09 (21.43%) of incentive schemes It was observed that Aurangabad is only one district which had taken maximum benefits of incentive schemes as compare to other four districts of the research area (table 3.90).

99. The study was observed that of 297 sample respondents, 261 (87.88%) respondents had benefited various types of incentives scheme. Out of this total 261 respondents, the respondents of Seed capital, soft loan, capital subsidy, margin money, and sales tax incentives accounted 181 (69.35%), 261 (100%), 149 (57.09%), 153 (58.62%) and 55 (21.07%) respectively and other side the respondents of Marketing assistance, stamp duty exemption, Excise duty
concession and Electric Tariff Concession accounted that 58 (22.22%), 38 (14.56%), 46 (17.62%) and 49 (18.77%) respectively.
The highest percentage of Aurangabad district respondents had 127 (48.66%) respondents have taken various incentives, like seed capital were 64 (41.67%), soft loan were 127 (34.90%) respondents; capital subsidy 53 (28.81%) respondents; margin money 45 (36.56%) respondents; sales tax incentives 17 (28.95%) respondents; Excise duty concession 9 (17.70%) respondents; marketing assistance were 16 (27.59%) respondents; Electric tariff duty concession 12 (30.91%) respondents and stamp duty exemption 11 (28.95%) respondents.
Out of 54 (79.41%) respondents in Jalna district receiving benefits of incentives, of which soft loan accounted 100%; seed capital 46 (26.85%) respondents; capital subsidy 33 (20.34%) respondents; margin money 37 (26.88%) respondents; sales tax incentives 14 (25.45%) respondents; Excise duty concession 12 (29.27%) respondents; marketing assistance 13 (22.41%); Electric tariff duty concession 15 (27.59%) respondents; stamp duty exemption 9 (23.68%) respondents in Jalna districts.
Out of 261 respondents, 47 (87.04%) respondents had taken benefits of incentives in Buldana district. Of which soft loan beneficiaries were 47 (100%); seed capital 35 (13.89%) respondents; margin money 29 (17.20%) respondents; capital subsidy 27 (32.21%) respondents; sales tax incentives 11 (20.00%) respondents; Excise duty concession 13 (31.71%) respondents; marketing assistance 17 (29.31%) respondents; Electric tariff duty concession 13 (17.24%) respondents and stamp duty exemption beneficiaries were 8 (21.05%) respondents.
In Akola district there were 33 (78.57%) beneficiaries of incentives, of which soft loan beneficiaries constituted 33 (100%); seed capital 36 (17.59%) beneficiaries; margin money 42 (19.36%) beneficiaries; capital subsidy 36 (18.64%) beneficiaries; sales tax incentives beneficiaries 13 (23.64%); Excise duty concession 12 (21.95%) beneficiaries; marketing assistance 12 (20.69%) beneficiaries; Electric tariff duty concession 9 (24.14%) beneficiaries and stamp duty exemption was obtained by 10 (26.32%) respondents (table 3.91).
100. It was focused that the motivational factors of disadvantaged group entrepreneurs. It was pinpointed in the following table; to use time productively got the first rank as it had the highest WAM (0.65) secondly by to do work of my choice (II rank) and to support of my family (III rank). On the basis of percentage, approximately 88.21% of the respondents agreed that they use knowledge and skills had increased entrepreneurs activities; 85.52% respondents discovered that the entrepreneurs they had to do the work of my choice and 84.51% respondents had to support of my family. Out of 297 respondents, 83.50% respondents examined that they had to use knowledge and skills (IV rank); 81.82% respondents agreed that they had motivational factor about to build a successful business (V rank); 77.44% of the respondents agreed that they had motivation about to be innovative (VI rank); 74.07% of the respondents agreed that they had motivation power to get self employment (VII rank); 70.71% of the respondents agreed that they had influential factor about to get recognition in society (VIII rank). Further 77.78% respondents examined that they had to upgrade standard of living (IX rank) and 68.35% respondents agreed that they had motivational factor about to avail benefits of PSI (X rank). Majority of the respondents noticed that motivational activities undertaken by them not only earned income but their family support, increase standard of living and social status as well (table 3.92).

101. The data indicated was that the Banks had contributed major share in development of small business with help of loan funds. Out of 297 sample respondents; 114 (i.e.38.38%) respondents had taken help from Banks, 56 (49.12%) respondents were observed that mostly satisfied, 45 (39.47%) respondents were satisfied and 13 (11.40%) respondents were unsatisfied about the banks assistance. 39 (i.e.13.13%) respondents were benefits from DIC; out of this 17 (43.59%) respondents were found that the mostly satisfied, 15 (38.46%) were satisfied respondents and 07 (17.95%) respondents were fully unsatisfied. In case of LSASDC, out of 36 (12.12%) beneficiaries, 16 (44.44%) respondents were mostly satisfied whereas 08 (22.23%) respondents were unsatisfied with the financial services. It was concluded that there were 30 (10.10%) beneficiaries, out of 13 (43.33%) respondents were mostly satisfied; 11 (36.67%) respondents were found satisfied
and 06 (20.00%) were noticed unsatisfied with the assistance by VNDC; VNDC was specially incorporated to assist small entrepreneurs, artisans belonging to DNT/VJNT. The MSSIDC concluded that the responsibility of promotion of small industries, supplying raw material and machinery and marketing assistance. 20 (6.73%) respondents taking assistance from MSSIDC, out of this 05 (25.00%) were noticed mostly satisfied, 06 (30.005) were satisfied and 09 (45.00%) were unsatisfied. 11 (3.70%) respondents of KVIB, out of this 05 (45.46%) were pointed unsatisfied, 04 (36.36%) respondents satisfied and 02 (18.18%) were noticed mostly satisfied. There were 47 (15.82%) respondents of MPBDC, out of this which of 19 (40.43%) were pointed mostly satisfied, 17 (36.17%) respondents satisfied and 11 (23.40%) were measured unsatisfied. MPBDC was specially incorporated to assist small entrepreneurs, belonging to only SC communities. It was observed that the financial assistance offered by the corporation was insufficient and not the regular (table 3.93).

102. The disclosure study was that 64.98% of the respondents satisfied that their quality of prompt decision making had increased due to entrepreneurship; 63.30% respondents observed that the entrepreneurs they had honesty quality of entrepreneurs and 62.29% respondents had quality of risk taking about business. Of 297 respondents, 59.26% respondents focused that they were fully creativeness about innovation in the small business (IV rank); 56.90% respondents satisfied that they had quality about the hard working (V rank); 55.90% of the respondents satisfied that they had quality of forecasting about business point of view (VI rank); More than 52.19% respondents found that they had the quality of innovation (VII rank) and 50.50% respondents satisfied that they had success inspiration of entrepreneurs (VIII rank). Thus the majority of the responses about the quality of entrepreneurs had fully satisfied. The quality of entrepreneurs had very important for the decision making in each and every business organization (table 3.94).

103. It was revealed that the level of entrepreneurship development among the respondents, the responses were collected regarding the entrepreneurship level viz., forecast and investigate, Decision building, Marketing, Innovative approach, Threat management, Fund Managing, Team Building & Inspiration,
Communication, Acceptability and Business. Of total 297 respondents, 65.32% respondents had level developed and 34.68% respondents had no level developed about forecast & investigate. The 64.65% respondents had level developed and 35.35% respondents had no level developed about decision making; 68.69% respondents had level developed and 31.31% respondents had no entrepreneurial level developed about marketing of the business activity; 61.95% respondents had level developed and 38.05% respondents had no level developed about the innovative approach of the market.

The 55.66% respondents had level developed and 44.44% respondents had no level developed about the threat management; 65.66% respondents had level developed and 34.34% respondents had no level developed about management of the business funds; The 64.31% respondents had level developed and 35.69% respondents had no level developed about team building and inspiration; 68.35% respondents had level developed and 31.65% respondents had no level developed about communication; 66.67% respondents had level developed and 33.33% respondents had no level developed about acceptability and the 69.70% respondents had level developed and 30.30% respondents had no level developed about management of the business (table 3.95).

104. It was revealed in the following table, Support from workers got the first rank as it had the highest WAM (0.44) followed by support from high class entrepreneurs (II rank) and Identification and self respects (III rank). In percentage terms, around 70.71% of the respondents agreed that their support from workers had increased due to entrepreneurship; 67.67% respondents noticed that the entrepreneurs they got support from high class entrepreneurs and 65.32% respondents got to the identification and self respects. Of 297 respondents, 63.64% respondents reported that they fully improved the standard of living in the society (IV rank); 65.32% respondents agreed that their good relations with high class people (V rank) and 65.63% of the respondents agreed that they were faced non discriminatory treatment from other businessman (VI rank). More than 61.61% respondents reported that they got full assistance from government agencies (VII rank) and 63.97% respondents agreed that they received sufficient economic support from banks (VIII rank). Majority of the respondents agreed that
being entrepreneurs, they were well expected by other entrepreneurs (high class) and got socio-economic status and identification in the society. Majority of the respondents noticed that entrepreneurial activities undertaken by them not only earned income but their confidence, increased standard of living and social status as well (table 3.96).

105. The infrastructural facilities like railways, posts, telegraph, water, electricity, National Highways etc. Are provided by the Government at concessional charges to business/Industrial services/trading sector. If the government from weaker sections i.e. SC, ST, NT, VJNT, DNT and OBCs. So it may be suggested that the developmental/motivational agencies should provide adequate infrastructure to the entrepreneurs belonging to SC, ST, NT, VJNT, DNT and OBCs on priority basis (table 4.1).

106. Considering the problems and Challenges of the entrepreneurs under study, it may be strongly recommended that the government, non – government organizations and social organisations should try hard with general public to root out the root cause of social discrimination i.e. Casteism so that SC, ST, NT, VJNT, DNT, and OBCs people are actively participated in the process of entrepreneurial development with full confidence and energy (table 4.1).

107. One of the major problems and Challenges of SC, ST, NT, VJNT, DNT and OBC entrepreneurs is marketing problem. There is hard competition in the market and small units are unable to face these challenges. So, it is recommended that the MSSIDC, the MCED and DIC should provide marketing assistance to these entrepreneurs. The government should give priority to small entrepreneurs in its purchase programme (table 4.1).

108. It was observed that most of the SC, ST, NT, VJNT, DNT and OBCs entrepreneurs were found underprovided in managerial skills, business skills and IT skills which is essential to run any business activity.
In this regards, it may be suggested that SC, ST, NT, VJNT, DNT and OBCs candidates should be given on – job training skills before they set their own unit in the backwards industrial area from Marathwada & Vidarbha Region (table 4.1)

109. It was observed that the entrepreneurs under study belong to socially and economically disadvantaged groups families, they had entered in the field of entrepreneurship due to helping hand of the government, financial and promotional agencies set up state and central level by the government of India. Out of 297 disadvantaged groups’ entrepreneurs, 69.70% respondents had faced problems of the lack of education, 30.30% of the respondents had not faced educational problems. The 68.35% of entrepreneurs had faced problems about socially & economically backwardness, 31.65% of the respondents had not faced problems about socially & economically backwardness. 65.32% respondents had faced problems and challenges about lack of confidence and 34.68% respondents had not faced about lack of confidence. 64.98% respondents had faced and 35.02% respondents had not faced social discrimination about the business in society. The 67.00% respondents had faced and 33.00% respondents had not faced about the inadequate financial assistance from different institutes and banks. 67.00% respondents had faced and 33.00% respondents had not faced lack of disbursement of loan facility from banks, DIC and corporations. The 61.95% respondents had faced and 38.05% respondents had not faced problems and challenges about lack of guarantee of security in business. 67.00% respondents had faced and 33.00% respondents had not faced problems and challenges about high interest rate from banks and institutions. Out of 68.01% respondents had faced and 31.99% respondents had not faced problems and challenges of shortage of raw material from suppliers. The 69.02% respondents had faced and 30.98% had not faced problems and challenges about shortage of electricity and water in the industrial area. 66.33% respondents had faced and 33.67% respondents had not faced challenges about lack of marketing assistance in research area. The 64.98% respondents had faced and 35.02% respondents had not faced problems and challenges about stiff competition in the market. It was also noticed out of
interaction with the respondents that the business activities were micro, traditional and family in nature (table 4.1).

**Suggestions:**

Entrepreneurship is solution to socio-economic problems. It is the driving force mostly for acceleration of industrial development of the country. In Indian context, it has crucial role to play in starting industrial process for plugging the resources, employment generation and removing social, economical and regional disparities.

**On the basis of the above discussion a few suggestions can be enumerated as under:**

1. It suggested that the mental revolution among socially and economically disadvantaged groups communities to break open their mindset for traditional occupations and understand that they are no more restricted from making a shift to non-traditional occupations like entrepreneurship which is popularly known for economic empowerment.

2. The study suggested that the disparity of entrepreneurship development among various castes and pinpointed underrepresentation of Scheduled castes and tribes in entrepreneurial activities in Marathwada & Vidarbha Region. It was also observed that OBCs have major space in entrepreneurship whereas SC, ST, NT, VJNT & DNT have comparatively less space. So, there is need of a balanced and focused move towards to improve entrepreneurship among disadvantaged group’s entrepreneurs.

3. The caste discrimination has been a stumbling block in the process of entrepreneurship development among weaker sections of our society. Any type of discrimination i.e. based on caste, creed or religion must be rooted out as it creates inferiority complex. The need of the hour is to bring the poorest of the poor in the national stream and them the fruits of economical development by facilitating their participating in economic activities i.e. entrepreneurial activities.

4. It may be strongly recommended that the banks and financial institutions should not stress on security in case of genuine weaker section entrepreneurs as they hardly posses any property to offer it as security. Social banking still is needed for assisting poor and micro entrepreneurs. Attention is also needed to be given on
reduction of interest rates as they are too high in India in comparison of other industrial countries.

5. The disclosure of the study was that in spite of government efforts through policy measures and institutional support, the process of entrepreneurship development among disadvantaged groups in Marathwada & Vidarbha Region is very low. In this regards, it should be suggested that the schemes of incentives in backward districts such as, regions needs to be continued. Subsidies and concessions should be given timely and adequately to disadvantaged groups as they are solely depended on this assistance.

6. One of the major problems before disadvantaged group’s entrepreneurs in Marathwada & Vidarbha Region is marketing problem. I may be suggested that the MSSIDC should provide raw material to micro entrepreneurs run by disadvantaged group’s entrepreneurs and also assist in marketing their finished products. The government should give priority to these enterprises in its purchase programme.

7. The study noted out towards disparity of entrepreneurship development among various castes and pinpointed under depiction of Scheduled castes and tribes in entrepreneurial activities in India. It was also observed that OBCs have major space in entrepreneurship whereas SCs and STs have comparatively less space. So, there is need of a balanced and focused approach to enhance entrepreneurship among disadvantaged group entrepreneurs.

8. As far as exposure to entrepreneurship development programme is concerned, the exposure to the EDPs was not found as per expectations in case of disadvantaged groups candidates due to one or other reasons. Firstly, these programmes are organised at the district office of MCED and it becomes impossible to poor candidate to attend these programmes. Secondly, a large number of people belonging to weaker sections do not have knowledge of these programmes. In order to train a large number of candidates from disadvantaged groups, the EDPs should be organised at village level with the help of gram panchayats. There should be a wide publicity to the EDPs to be organised.

9. It is noticed from the study that majority of the manufacturing enterprises started by the disadvantaged group entrepreneurs were micro, traditional and labour
intensive. The focus of the economic activities, as reported by the respondents, was on meeting the local demand. These activities are traditional and low income generating. So, it is suggested that marginalized group entrepreneurs should be encouraged and supported to set up modern and high income generating business activities.

10. The central and state government has started special corporation’s viz. National scheduled caste financial and Development Corporation and National scheduled tribe financial and Development Corporation to assist the projects of disadvantaged group’s entrepreneurs. In line with the central government, the state government of Maharashtra set up Mahatma Phule Backward Class Development Corporation, Lokshahir Annabhau Sathe Development Corporation, Maharashtra State Other Backward Class Finance Corporation, Vasantrao Naik Development Corporation, Khadi and Village Industries Boards, and Sant Rohidas Charmodyog & Charmakar Development Corporation to encourage and support the entrepreneurs belonging to weaker sections. It suggested that these corporations should provides all type of assistance i.e. guidance, training and financial assistance. These corporations should simplify their procedures, reduce, complicated paper work and provide adequate financial assistance to the projects of disadvantaged groups entrepreneurs.

11. It may be suggested that the Entrepreneurship Development Training Programme imparting practical experiences should be made compulsory to every entrepreneurs availing financial assistance from any government institutions.

**Conclusion:**

The study concluded that there was no significant association between Age of disadvantaged groups entrepreneurs and entrepreneurship development level. The castes having easy access to education and training are not found leading in business sector. In case of disadvantaged groups entrepreneurs belonging to various castes, there was no significant association between caste and entrepreneurship development level. The study inferred that educational level of the disadvantaged groups entrepreneurs and entrepreneurship development level had no good association from Marathwada and Vidarbha Region.