An Assessment of the Socio-economic Status of Entrepreneurs from Backward Communities in Marathwada and Vidharbha Regions of Maharashtra State, India

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Abstract

In this study we have considered entrepreneurs from Scheduled Caste (SC) and Scheduled Tribe (ST) communities who are facing social and economic problems from long time, due to the lack of education, poor social status and political reasons. But in the course of the past decades it is observed that, education, different professions, industry and commerce are dominated by some specific communities. Socio-economically forward communities are dominating in all the major activities in the society. But on the contrary, latest studies have shown that the education, different professions, trade and commerce can no longer be innate or held in reserve for want of higher socio-economic orders. In this study, it has been attempted to analyze the socio-economic status of entrepreneurs from the SC and ST communities of Marathwada and Vidharbha regions of Maharashtra state, India. The study found that entrepreneurs from the SC and ST communities within the regions were facing problems in concern with employment, self-employment and lack of awareness about development programs and Government schemes.

Keywords: *Employment, Scheduled Caste, Scheduled Tribe, Self- employment, Socio- economic Status.*

Introduction

It is necessary that for the backward communities' development, their members should participate in each and every sector of the society i.e. business, government, industry, politics and private sector. Current research reveals that participation in these sectors has been widespread among people across diverse castes, religion, cultural backgrounds, and countries in the world.

The employment seekers predominantly through reservation dogmas either in government or in public sector undertakings are under a hefty pressure to recognize that they are more reliant on Governments. This has lead into escalation in the number of employment seekers in India. The effect is that business, government, industry, politics and private sector are open for everybody irrespective of caste, color, creed, and religion and so on. Business, government, industry, politics and private sector provide not only economic expansion but also upward social movement in the society. Further it safeguards dignity of life at equality with others.

Therefore, there should be a mental revolution among socio-economically backward communities to change their mind set from traditional occupations and also understand that they are no further restrictions for them to shift from their traditional occupations to socially and economically sustainable industrial and trading businesses via entrepreneurship.

Maharashtra state in India has 9.40% (1.05 crores) Scheduled Tribe (ST) and 11.8% (1.33 crores) Scheduled Caste (SC) population (Census 2011, 2011). The problem is that backward communities specially SC & ST community don't have the heritage of Private Jobs, Professions, Business and Politics, most of the people are attached with their traditional works, So it is necessary to change their mind setup and on the other side they don't have sufficient funds to start any said activity. So, with the help of this study we are trying to find out that what is the actual position of backward community as a participant in business, government, industry, politics and private sector, because these fields shows a vibrant role in the socio-economic development of an individual, family, community and the country.

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Review of Literature

Bhanushali (1987) analyzed that the Hindus from the sub-communities of Jingar, Kasar, Kumbhar, Otari, Saraswat, Shimpi, Sonar and Sutar proved to be the puniest in production area. But in other areas they are trying to balance themselves such as entrepreneur promotion, manpower management, and organizational changes, financial and marketing. Further, he added that except the Christians, minority communities exhibited superior entrepreneurial setting than the majority communities. The largest community, viz. Marathas remained almost at the bottom. Singh (1988) concluded that the changes in the socio-economic conditions of the scheduled tribes in the field of overall growth of the communities were noticeable. Wankhede (1999) found that Scheduled Castes and Tribes due lack of education have low occupational and social mobility. Reddy (2003) revealed that the SC/ST entrepreneurs are unable to provide safety for and they had been the victims of the disregard and mistreatment. It was studied that education is crucial for positive change and overall development of SC/ST entrepreneurs. Lokhande (2006) found that SC/ST entrepreneurs have to depend more on borrowed funds. They have to take help of government schemes and bank loans for funding. Srivastava (2007) studied in India highly rigid caste based hierarchal structure; with ascending order of privileges and descending order of disabilities. It was observed that entrenched backwardness contain presently in Scheduled Caste (SC), Scheduled Tribes (ST) and Other Backward Classes (OBC). National Knowledge Commission (2008) pointed that inter-caste networks enhance entrepreneurship. Gupta and Srinivasan (2013) analyzed that the caste system in India controlled to inflexible traditions, customs and economic activities due to the caste system. Thus, a few tribal communities engaged in trade and industry. Paramasivan and Selvan (2013) found that the SC/ST entrepreneurs have emerged due to change in their attitude and also because of government policies motivating entrepreneurship. Barman (2014) observed that the socio-economic status of SC people due to financial problems was low. Kumar (2014) discussed that entrepreneurs face financial problems mismanagement of funds in fruitless options. Makwana and Prajapati (2015) pointed that the socio-economic inequalities been even after 66 years of independence between dissimilar social groups particularly in urban areas. Azam (2015) studied that the Scheduled Castes/Tribes men's born during 1965–1984 practiced a higher mobility related with the entire 1965–1984 birth group or higher castes born. Lokhande (2016) pointed that the relegated group of entrepreneurs belonging to various castes, has a significant association was observed between caste categories and entrepreneurial skill development. The study concluded that educational level of the entrepreneurial skill development had good association.

Research Methodology

Nature of the Study

This study is empirical in nature, as it is constructed based on the primary data collection. This study has a task of analyzing & describing the characteristics of a group, community or section or classes of people. The sample has been taken from the population of backward communities i.e. scheduled caste and scheduled tribes.

Objectives of the Study

1. To study in detail the socio-economic status of backward communities with reference to Marathwada and Vidharbha regions of Maharashtra state.
2. To study the awareness about different development program and schemes for backward communities in Marathwada and Vidharbha regions of Maharashtra state.
3. To analyze the different problems & difficulties in education, employment, self-employment faced by the backward communities in Marathwada and Vidharbha regions in Maharashtra state.
4. To suggest the appropriate actions and remedies for the Socio-economic progress of backward communities in Marathwada and Vidharbha regions of Maharashtra state.

Hypothesis Testing

The hypotheses of this study are as follows:

H_1: *Backward communities in Marathwada and Vidharbha regions are facing difficulties in employment & self-employment.*

H_2: *There is good awareness about different development programs and schemes among the backward communities in Marathwada and Vidharbha regions.*

Data Collection

The required primary data for this study has been collected from the selected backward communities from various backgrounds from Marathwada and Vidharbha region as per sampling, secondary data has collected from Government publications, official records, books, Annual Reports on the backward communities, books and journals, dissertations, and theses and from different websites.

Primary Data

The collection of data through primary source is collected from the selected samples from different districts of Marathwada and Vidharbha regions of Maharashtra state with the help of pre-tested schedules. While preparing the schedule an attempt is made to have systematic and scientific sampling techniques suitable to the research as per the established research methodology standards.

Secondary Data

The data collection though secondary sources are from special backward class corporations established by Government of Maharashtra & government of India, MIDC, DIC, MSSIDC, DICCI, Government publications, official record books, Annual Reports of backward communities, books and journals, and different websites.

Sample Selection

In Marathwada Region there are eight districts i.e. Nanded, Aurangabad, Latur, Beed, Jalna, Parbhani, Osmanabad, Hingoli and In Vidharbha region there are 11 (Eleven) Districts i.e. Nagpur, Chandrapur, Gondia, Amravati, Bhandara, Wardha, washim, Buldana, Akola, Yavatmal & Gadhchiroli out of these ten districts i.e. Nagpur, Amravati, Chandrapur, Akola Washim, Yavatmal, Aurangabad, Jalna, Nanded, Latur & Parbhani have been selected for the present study from Marathwada and Vidharbha Region and out of those districts 500 (Five hundred) backward community respondents has been selected as per the Purposive Quota Sampling Method for the present study (see Table 1). Because the population is infinite, Researcher has selected talukas which has the majority of population from SC & ST Community.. The Total sample size of the study is 500 backward community respondents; Selection of sample has done on the basis of the population of backward community in each Districts of Marathwada and Vidharbha region.

Actual Sample Size Decided	**500**
Rejected Response	**30**
Selected Response	**470**
Rejection Rate	**6%**
Response Rate	**94%**

Source: Authors' Analysis

Table 1: C ompilation of Sample for the Present Study

Sl. No.	District Name	SC	ST	Total
01	**Aurangabad**	35	09	44
02	**Jalna**	18	03	21
03	**Nanded**	42	18	60
04	**Parbhani**	16	03	19
05	**Latur**	32	04	36
06	**Nagpur**	57	29	86
07	**Akola**	24	06	30
08	**Amravati**	33	27	60
09	**Buldana**	31	08	39
10	**Chandrapur**	23	26	49
11	**Yavatmal**	22	34	56
		333	**167**	**500**

Source: Authors' Analysis

Area of and Scope of the Study

The research area is the Marathwada and Vidharbha regions in Maharashtra state in India.

Scope and Limitations of the Study

1. The present study is useful for the Backward Class community. They may know their contributions as an entrepreneur.
2. The present study is useful for the Special Backward Class Corporations.
3. The present study is limited to Vidharbha and Marathwada regions only due to shortage of time and money.
4. The present study is only for SC & ST communities.
5. The present study is limited to Empowerment of Backward Communities through entrepreneurship only.

Data Analysis

Table 2 shows gender-wise distribution of backward communities' respondents, so it is shows that 220 (72.85%) respondents of Vidharbha and 110 (64.71%) respondents of Marathwada are male & remaining 82 (27.15%) respondents of Vidharbha and 60 (35.29%) respondents of Marathwada are female. The

Table 2: Gender-wise Distribution of Respondents

Sl. No.	Gender	Vidharbha		Marathwada	
		Respondents	%	Respondents	%
01	Male	220	72.85	110	64.71
02	Female	82	27.15	60	35.29
03	Other	Nil	Nil	Nil	Nil
	Total	**302**	**100%**	**170**	**100%**

Source: Authors' Analysis

contribution of Backward class women for this study is 30% of the total sample size i.e. 472.

Table 3 shows the educational status of the Backward Communities, Here it is found that Out of 472 respondent, 70 (23.18%) respondents of Vidharbha and 43 (25.29%) respondents of Marathwada are educated up to SSC, 63 (20.86 %) respondents of Vidharbha and 37 (21.77%) respondents of Marathwada respondents are HSC, 61 (20.20%)

Table 3: Education-wise Distribution of Respondents

Sl. No.	Education	Vidharbha		Marathwada	
		Respondents	%	Respondents	%
01	Up to SSC	70	23.18	43	25.29
02	HSC	63	20.86	37	21.77
03	Graduate	61	20.20	32	18.82
04	Post Graduate	54	17.88	30	17.65
05	Up to Ph.D.	27	8.90	14	8.23
06	Technical/ Professional	27	9.11	14	8.23
	Total	**302**	**100%**	**170**	**100**

Source: Authors' Analysis

respondents of Vidharbha and 32 (18.82%) respondents of Marathwada have completed Graduation, 54 (17.88 %) respondents of Vidharbha and 30 (17.65%) respondents of Marathwada are Post Graduates, 27 (8.90%) respondents of Vidharbha and 14 (8.23%) respondents of Marathwada are up to Ph.D & only 27 (9.11%) respondents of Vidharbha and 14 (8.23%) respondents of Marathwada have Technical education. It was found that Majority of respondents

Table 4: Marital Status of Respondents

Sl. No.	Marital Status	Vidharbha		Marathwada	
		Respondents	%	Respondents	%
01	Married	220	72.85	110	64.71
02	Unmarried	82	27.15	60	35.29
	Total	**302**	**100%**	**170**	**100%**

Source: Authors' Analysis

i.e. 109 (23.09 %) have taken education up to SSC only and second largest respondents i.e. 99 (20.98 %) are HSC & only 42 (8.90%) respondents have completed Ph.D education aggregately.

Table 4 asked about the marital status of the Backward Communities, here it is found that 236 (78.15%) respondents of Vidharbha and 117 (68.82%)

Table 5: Age-wise Distribution of Respondents

Sl. No.	Age group	Vidharbha		Marathwada	
		Respondents	%	Respondents	%
01	Up to 25	25	8.28	17	10.00
02	26-35	54	17.88	35	20.59
03	36-45	90	29.80	47	27.65
04	46-55	88	29.14	54	31.76
05	56-65	27	8.94	11	6.47
06	Above 65	18	5.96	6	3.53
	Total	**302**	**100%**	**170**	**100**

Source: Authors' Analysis

respondents of Marathwada are married & 66 (21.85%) respondents of Vidharbha and 53 (31.18%) respondents of Marathwada are unmarried. It is found that the majority of respondents i.e. 373 (79.03%) are married of the total served respondents.

From the Table 5 it is shown that the age wise distribution of the respondent of the backward communities. It was found that up to 25 age group of the respondents are 25 (8.28 %) respondents of Vidharbha and 17 (10.00 %) respondents of Marathwada, 26-35 age group respondents are 54 (17.88 %) of Vidharbha and 35 (20.59 %) respondents of Marathwada, 36-45 age group respondents are 90 (29.80 %) respondents of Vidharbha and 47 (27.65 %) respondents of Marathwada this is the largest age group of Entrepreneurs, 46-55 age group respondents are 88 (29.14 %) of Vidharbha and 54 (31.76%) respondents of Marathwada is the second largest group of respondents, 56-65 age group respondents are 27 (8.94 %) of Vidharbha and 11 (6.47 %)

Table 6: Religion-wise Distribution of Respondents

Sl. No.	Age group	Vidharbha		Marathwada	
		Total	%	Total	%
01	Buddhist	181	59.93	99	58.24
02	Hindu	114	37.75	63	37.05
03	Muslim	04	1.33	6	3.53
04	Christian	03	0.99	2	1.18
	Total	**302**	**100%**	**170**	**100**

Source: Authors' Analysis

respondents of Marathwada & Above 65 age group respondents are 18 (5.96 %) of Vidharbha and 6 (3.53 %) respondents of Marathwada are the smallest group of Entrepreneurs. This survey shows that age-wise distribution of respondents, the respondents from age group of 46-55 is the largest groups among the others age groups which are 142 (30.08 %) respondents.

Table 6 asked about the religion of backward class entrepreneurs, the responses are as follows.

Majority of respondents i.e. 181 (59.93%) respondents of Vidharbha and 99 (58.24%) respondents of Marathwada belongs to the Buddhist religion, 114 (37.75%) respondents of Vidharbha and 63 (37.05 %) respondents of Marathwada belongs to the Hindu religion, 04 (1.33 %) respondents of Vidharbha and 6

Table 7: Category-wise Distribution of Respondents

Sl. No.	Category	Vidharbha		Marathwada	
		Respondents	%	Respondents	%
01	Scheduled Caste	210	69.54	107	62.94
02	Scheduled Tribe	92	30.46	63	37.06
	Total	**302**	**100%**	**170**	**100%**

Source: Authors' Analysis

(3.53%) respondents of Marathwada belongs to the Muslim & remaining only 03 (0.99 %) respondents of Vidharbha and 2 (1, 18%) respondents of Marathwada belongs to the Christian religion.

It is concluded that the majority of the respondent during the study from Vidharbha and Marathwada belongs to Buddhist community.

Table 7 shows the category wise distribution of

Table 8: Ownership of the House of Respondents

Sl. No.	Particulars	Vidharbha		Marathwada	
		Respondents	%	Respondents	%
01	Owned	105	34.77	63	37.06
02	Rented	197	65.23	107	62.94
	Total	**302**	**100%**	**170**	**100%**

Source: Authors' Analysis

backward Communities, researcher found that only 210 (69.54%) respondents of Vidharbha and 107 (62.94%) respondents of Marathwada belongs to Scheduled Caste (SC) & only 92 (30.46%) respondents of Vidharbha and 63 (37.06%) respondents of Marathwada schedule tribe respondents out of the total sample size i.e. 472.

Table 9: Condition of the House Respondents

Sl. No.	Particulars	Vidharbha		Marathwada	
		Respondents	%	Respondents	%
01	RCC	136	45.03	61	35.88
02	Non-RCC	166	54.97	109	64.12
	Total	**302**	**100%**	**170**	**100%**

Source: Authors' Analysis

Table 8 reflects to backward community about the ownership of house, so the responses are 105 (34.77 %) respondents of Vidharbha and 63 (37.06%) respondents of Marathwada own house & 197 (65.23%) respondents of Vidharbha and 107 (62.94%) respondents of Marathwada living in rented house.

It is concluded that only 168 (35.59%) has own house & Majority 304 (64.41%) respondents living on rental basis in both Vidharbha and Marathwada Region.

Table 9 shows the conditions of house were the sample population live. So it was observed that 197 (41.74%) respondents said they owned Reinforced Cement Concrete (RCC) house out of which 136 (45.03%) respondents of Vidharbha and 61 (35.88%)

Table 10: Household Equipment owned by Vidharbha Respondents

Sl. No.	Particulars	No. of Respondents			%		
		Yes	No	Total	Yes	No	Total
01	Cooking Gas	226	76	**302**	74.83	25.17	**100**
02	Air Conditioner (A/C)	25	277	**302**	8.28	91.72	**100**
03	Solar Water Heater	20	282	**302**	6.62	93.38	**100**
04	Refrigerator	150	152	**302**	49.67	50.33	**100**
05	Washing Machine	138	164	**302**	45.70	54.30	**100**
06	Microwave Oven	19	283	**302**	6.29	93.71	**100**

Source: Authors' Analysis

respondents of Marathwada & remaining 275 (58.26%) of total respondents were 166 (54.97%) respondents of Vidharbha and 109 (64.12%) respondents of Marathwada said they are living in Non-RCC house.

It is found that majority of backward class entrepreneurs i.e. 197 (41.74%) respondents said they owned RCC house & remaining 275 (58.26%) respondents said they are living in Non RCC house out of the total sample 472 respondents.

Table 10 analyzes about the house hold equipment owned by the backward communities, the responses are as follows.

Serial No. 1 talks about cooking gas owned by the respondents, Majority of respondents said yes i.e. 226 (74.83%) & remaining respondents i.e. 76 (25.17%) respondents don't have gas connection out of 302 respondents which belong to Vidharbha region.

Serial No. 2 asked about air conditioner owned by the respondents, it is found that 25 (8.28%) respondents have A/C & remaining 86 majority of respondents i.e. 277(91.72%) don't have A/C out of 302 respondents.

Serial No. 3 asked about the solar water heater owned by the backward communities, it is found that 282 (93.38%) respondents don't have it & remaining majority i.e. 20 (6.62%) respondents have solar water heater out of 302 respondents.

Serial No. 4 asked about refrigerator owned by the backward communities, here it is found that only 150 (49.67%) respondents owned refrigerator & remaining

Table 11: Household Equipment owned by Marathwada Respondents

Sl. No.	Particulars	No. of Respondents			%		
		Yes	No	Total	Yes	No	Total
01	Cooking Gas	128	42	**170**	75.29	24.71	**100**
02	Air Conditioner (A/C)	19	151	**170**	11.18	88.82	**100**
03	Solar Water Heater	13	157	**170**	7.65	92.35	**100**
04	Refrigeratorst	73	97	**170**	42.94	57.06	**100**
05	Washing Machine	76	94	**170**	44.70	55.30	**100**
06	Microwave Oven	19	155	**170**	8.82	91.18	**100**

Source: Authors' Analysis

majority i.e. 152 (50.33%) respondents don't have refrigerator out of 302 respondents.

Serial No. 5 asked about the washing machine owned by the backward communities, it is found that only 138 (45.70%) respondents have washing machine & remaining majority i.e. 164 (54.30%) respondents don't have washing machine out of 302 respondents.

Serial No. 6 asked about the Microwave Oven owned by the backward communities, it is found that only 19 (6.29%) respondents owned the Macro Oven & remaining majority i.e. 283 (93.71%) respondents don't have Microwave Oven out of 302 respondents.

Table 11 analysis about the house hold equipment owned by the backward communities, the responses are as follows.

Serial No. 1 talks about cooking gas owned by the respondents, Majority of respondents said yes i.e. 128 (75.29%) & remaining respondents i.e. 42 (24.71%) respondents don't have gas connection out of 170 respondents which belong to Marathwada region.

Serial No. 2 asked about air conditioner owned by the respondents, it is found that 19 (11.18%) respondents have A/C& remaining 86 majority of respondents i.e. 151 (88.82%) don't have A/C.

Serial No. 3 asked about the solar water heater owned by the backward communities, it is found that 157 (92.35%) respondents don't have it & remaining majority i.e. 13 (7.65%) respondents have solar water heater.

Serial No .4 asked about refrigerator owned by the backward communities, here it is found that only 73

Table 12: Type of Economic Activity

Sl. No.	Gender	Vidharbha		Marathwada	
		Respondents	%	Respondents	%
01	Manufacturing	41	13.58	26	15.29
02	Services	129	42.71	69	40.59
03	Trading (Wholesale/Retail)	95	31.46	55	32.36
04	Professional	37	12.25	20	11.76
	Total	**302**	**100%**	**170**	**100%**

Source: Authors' Analysis

(42.94%) respondents owned refrigerator & remaining majority i.e. 97 (57.06%) respondents don't have refrigerator.

Serial No. 5 asked about the washing machine owned by the backward communities, it is found that only 76 (44.70%) respondents have washing machine & remaining majority i.e. 94 (55.30%) respondents don't have washing machine.

Serial No. 6 asked about the Microwave Oven owned by the backward communities, it is found that only 15 (8.88%) respondents owned the Macro Oven & remaining majority i.e. 155 (91.18%) respondents don't have Microwave Oven.

Table 13: Distribution as per Income

Sl. No.	Income Slab	Vidharbha		Marathwada	
		Respondents	%	Respondents	%
01	Less than 50,000	85	28.15	58	34.12
02	50,000 to 1 lakh	67	22.19	41	24.12
03	1 lac to 2 lakh	62	20.53	36	21.18
04	2 to 3 lakh	40	13.24	16	9.41
05	3 to 4 lakh	29	9.60	10	5.88
06	More than 4 lakh	19	6.29	09	5.29
	Total	**302**	**100%**	**170**	**100**

Source: Authors' Analysis

Table 12 asked about the business activities of backward community respondents, So it is observed that out of 472 respondents are in manufacturing activity, 41 (13.58%) respondents of Vidharbha and 26 (15.29%) respondents of Marathwada, 129 (42.71%) respondents of Vidharbha and 69 (40.59%) respondents of Marathwada, are in service activity, 95 (31.46%) respondents of Vidharbha and 55 (32.6%) respondents of Marathwada, are in trading activity & remaining 37 (12.25%) respondents of Vidharbha and 20 (11.76%) respondents of Marathwada are in professional activity.

We concluded that the majority of the economic activities of the respondents are in to Services and Trading (Wholesale/ Retail) activities. It is recommended that for overall development there should be more activities in to manufacturing sectors.

Table 13 reveals that the number of respondents in to earning less than 50,000 rupees are 85 (28.15%) respondents of Vidharbha and 58 (34.12%)

Table 14: Various Govt. Agencies and their Support

Sl. No.	Particulars	Vidharbha		Marathwada	
		Respondents	%	Respondents	%
01	DIC	46	15.23	23	13.53
02	MSSIDC	33	10.93	15	8.82
03	LIDCOM	18	5.96	10	5.88
04	Others	59	19.54	25	14.71
05	None	146	48.34	97	57.06
	Total	**302**	**100%**	**170**	**100**

Source: Authors' Analysis

respondents of Marathwada. Income slab from 50,000 to 1 lakh, 67 (22.19%) respondents of Vidharbha and 41 (24.12%) respondents of Marathwada.

As well as there are 62 (20.53%) respondents of Vidharbha and 36 (21.18%) respondents of Marathwada, earning more 1 lakh to 2 lakh rupees in a year from entrepreneurial activities. Income slab from 2 to 3 lakh. 40 (13.24%) respondents of Vidharbha and 16 (9.41%) respondents of Marathwada, Income slab from 3 to 4 lac 29 (9.60%) respondents of Vidharbha and 10 (5.88%) respondents of Marathwada, and finally Income slab more than 4 lac 19 (6.29%) respondents of Vidharbha and 09 (5.29%) respondents of Marathwada.

From this it can be concluded that majority of the backward community entrepreneurs are earning very small income. This may be one of the facts that why the backward community people are not attracted towards entrepreneurship and they are searching jobs instead of starting their own business.

Table 14 asked about the government agencies assistance in marketing of the backward class

Table 15: Awareness about SFC

Sl. No.	Particulars	Vidharbha		Marathwada	
		Respondents	%	Respondents	%
01	Yes	149	49.34	83	48.82
02	No	153	50.66	87	51.18
	Total	**302**	**100%**	**170**	**100%**

Source: Authors' Analysis

entrepreneur's product, it is found here that 46 (15.23%) respondents of Vidharbha and 23 (13.53%) respondents of Marathwada. assisted by the District Industries Centre (DIC), 33 (10.93%) respondents of Vidharbha and 15 (8.82%) respondents of Marathwada. assisted by the Maharashtra Small Scale Industries Development Corporation (MSSIDC), 18(5.96%) respondents of Vidharbha and 10 (5.88%) respondents of Marathwada. assisted by the Leather Industries Development Corporation of Maharashtra (LIDCOM), 59(19.54%) respondents of Vidharbha and 25 (14.71%)

Table 16: Distribution as per Loan Taken From SFC

Sl. No.	Particulars	Vidharbha		Marathwada	
		Respondents	%	Respondents	%
01	Yes	95	31.46	52	30.59
02	No	207	68.54	118	69.41
	Total	**302**	**100%**	**170**	**100%**

Source: Authors' Analysis

respondents of Marathwada. assisted by the other agencies & no one assisted to the 146(48.34%) respondents of Vidharbha and 97 (57.06%) respondents of Marathwada.in the marketing activities.

It can be concluded that majority of respondents i.e. 218 (58.60%) entrepreneurs not assisted by any agency

Table 17: Major Challenges to the Vidharbha Respondents

Sl. No.	Particulars	No. of Respondents			%		
		Yes	No	Total	Yes	No	Total
01	Competition	214	88	**302**	70.86	29.14	**100%**
02	Lack of Money	255	47	**302**	84.44	15.56	**100%**
03	Lack of Education	191	111	**302**	63.25	36.75	**100%**
04	Lack of Employment / Self Employment Opportunity	167	135	**302**	55.30	44.70	**100%**
05	Family	72	230	**302**	23.84	76.16	**100%**

Source: Authors' Analysis

& the largest respondents i.e. 63 (16.94%) are assisted by the DIC.

Table 15 asked about the awareness about special finance corporation for development of entrepreneurship among backward class, so 149 (49.34%) respondents of Vidharbha and 83 (48.82%) respondents of Marathwada said Yes & remaining 153 (50.66%) respondents of Vidharbha and 87 (51.18%) respondents of Marathwada said no.

It is found that majority i.e. 193 (51.89%) entrepreneurs don't have the awareness about special finance corporation.

Table 16 asked have you taken loan taken from the special finance corporation, 95 (31.46%) respondents of Vidharbha and 52 (30.59%) respondents of Marathwada said Yes & remaining 207 (68.54%) respondents of Vidharbha and 118 (69.41%) respondents of Marathwada. respondents said no.

It is found that 142 (38.18%) entrepreneurs have taken loan from special finance corporation & remaining 230 (61.82%) entrepreneurs don't have taken any loan.

Table 17 asked about major challenges faced by the backward class entrepreneurs in Vidharbha region, out of 302 respondents of the entrepreneurs are as follows.

Serial No. 1 asked about Competition in business so, 214 (70.86%) said Yes & remaining respondents i.e. 88 (29.14%) don't have think competition is challenge for them.

Table 18: Major Challenges to the Marathwada Respondents

Sl. No.	Particulars	No. of Respondents			%		
		Yes	No	Total	Yes	No	Total
01	Competition	117	53	**170**	68.82	31.18	**100%**
02	Lack of Money	151	19	**170**	88.82	11.18	**100%**
03	Lack of Education	99	71	**170**	58.24	41.76	**100%**
04	Lack of Employment / Self Employment Opportunity	98	72	**170**	57.65	42.35	**100%**
05	Family	72	230	**170**	21.18	78.82	**100%**

Source: Authors' Analysis

Serial No. 2 asked about Lack of capital to their business so, it is found that 255 (84.44%) respondents said yes they are facing problem of lack of capital & remaining i.e. 47 (15.56%) don't have the problem of lack of capital.

Serial No. 3 asked about the Lack of education is it a challenge for backward class entrepreneurs, it is found that 191 (63.25%) respondents facing the lack of education problem as a big challenge to them & remaining majority i.e. 111 (36.75%) respondents don't think lack of education is a challenge to them.

Serial No. 4 asked Lack of technology is a challenge to the backward class entrepreneurs, here it is found that majority i.e. 167 (55.30%) respondents are facing lack of technology as a challenge to their business & remaining i.e. 135 (44.70%) respondents don't feel the lack of technology in their business.

Serial No. 5 asked about the Lack of demand to their product, it is found that only 72 (23.84%) respondents have challenge of lack of demand & remaining majority i.e. 230 (76.16%) respondents don't have the challenge of lack of demand to their product.

Table 18 asked about major challenges faced by the backward class entrepreneurs in Marathwada region, out of 170 respondents of the entrepreneurs are as follows.

Serial No. 1 asked about Competition in business so, 117 (68.82%) said Yes & remaining respondents i.e. 53 (31.18%) don't have think competition is challenge for them.

Table 19: Remedies adopted by Government to solve the Problems of Vidharbha Respondents

Sl. No.	Particulars	No. of Respondents			%		
		Yes	No	Total	Yes	No	Total
01	Proper training & Motivation	186	116	**302**	61.59	38.41	**100%**
02	Suf□cient Loan on time	117	185	**302**	38.74	61.26	**100%**
03	Proper time to time guidance by Special corporations & Institutions	161	141	**302**	53.31	46.69	**100%**
04	Improve technical skills	168	134	**302**	55.63	44.37	**100%**
05	Marketing assistance	146	156	**302**	48.34	51.66	**100%**
06	Coaching & Training	194	108	**302**	64.24	35.76	**100%**

Source: Authors' Analysis

Serial No. 2 asked about Lack of capital to their business so, it is found that 151 (88.82%) respondents said yes they are facing problem of lack of capital & remaining i.e. 19 (11.18%) don't have the problem of lack of capital.

Serial No. 3 asked about the Lack of education is it a challenge for backward class entrepreneurs, it is found that 99 (58.24%) respondents facing the lack of education problem as a big challenge to them & remaining majority i.e. 71 (41.76%) respondents don't think lack of education is a challenge to them.

Serial No. 4 asked Lack of technology is a challenge to the backward class entrepreneurs, here it is found that majority i.e. 98 (57.65%) respondents are facing lack of technology as a challenge to their business & remaining i.e. 72 (42.35%) respondents don't feel the lack of technology in their business.

Serial No. 5 asked about the Lack of demand to their product, it is found that only 36 (21.18%) respondents have challenge of lack of demand & remaining majority i.e. 134 (78.82%) respondents don't have the challenge of lack of demand to their product.

Table 19 asked what remedies should be adopted by government to solve the problems faced by the backward class entrepreneurs of 302 respondents in Vidharbha Region, the responses of the entrepreneurs are as follows.

Serial No. 1 asked about Proper training & Motivation so, 186 (61.597 %) respondents said yes & remaining respondents i.e. 116 (38.41%) said no.

Serial No. 2 asked sufficient loan on time to their business so, it is found that 117(8.74%) respondents said Yes sufficient loan on time may solve the problems of lack of capital & remaining i.e. 185(61.26%) said No.

Table 20: Remedies adopted by Government to solve the Problems of Marathwada Respondents

Sl. No.	Particulars	No. of Respondents			%		
		Yes	No	Total	Yes	No	Total
01	Proper training & Motivation	103	67	**170**	60.59	39.41	**100%**
02	Suf□cient Loan on time	61	109	**170**	35.88	64.12	**100%**
03	Proper time to time guidance by Special corporations & Institutions	85	85	**170**	50.00	50.00	**100%**
04	Improve technical skills	92	78	**170**	54.12	45.88	**100%**
05	Marketing assistance	84	86	**170**	49.41	50.59	**100%**
06	Coaching & Training	104	66	**170**	61.18	38.82	**100%**

Source: Authors' Analysis

Serial No. 3 asked about Proper time to time guidance by special corporations & institutions to backward class entrepreneurs. It was found that 161 (53.31%) respondents said "Yes". Proper time to time guidance by Special corporations & Institutions may help to solve the business problems & remaining i.e. 141 (46.69%) respondents said "No".

Serial No. 4 asked technical skills improvement among backward class entrepreneurs, here it is found that only 168 (55.63%) respondents said yes this may help in facing the new business challenges & remaining i.e. 134 (44.37%) respondents said No.

Serial No. 5 asked about marketing assistance to the backward class entrepreneurs, it is found that only 146 (48.34%) said yes marketing assistance may help to face business challenge & remaining majority i.e. 156 (51.66%) said No.

Serial No.6 asked about marketing assistance to the backward class entrepreneurs, it is found that only 194 (64.24%) said yes marketing assistance may help to face business challenge & remaining majority i.e. 108 (5.76%) said No.

Table 20 asked what remedies should be adopted by government to solve the problems faced by the backward class entrepreneurs of 170 respondents in Marathwada Region, the responses of the entrepreneurs are as follows.

Serial No. 1 asked about Proper training & Motivation so, 103 (60.59%) respondents said "Yes" and remaining respondents i.e. 67 (39.41%) said "No".

Table 21: Satisfaction about Governments Efforts

Sl. No.	Particulars	Vidharbha		Marathwada	
		Respondents	%	Respondents	%
01	Fully Satisfied	13	4.30	06	3.53
02	Satisfied	35	11.59	16	9.41
03	Less satisfied	169	55.96	90	52.94
04	Not satisfied	85	28.15	58	34.12
	Total	**302**	**100%**	**170**	**100**

Source: Authors' Analysis

Serial No. 2 asked sufficient loan on time to their business so, it is found that 61 (35.88%) respondents said "Yes" sufficient loan on time may solve the problems of lack of capital & remaining i.e. 109 (64.12%) said "No".

Serial No. 3 asked about Proper time to time guidance by Special corporations & Institutions to backward class entrepreneurs, it is found that 85 (50.00%) respondents said "Yes", Proper time to time guidance by Special corporations & Institutions may help to solve the business problems & remaining i.e. 85 (50.00%) respondents said "No".

Serial No. 4 asked technical skills improvement among backward class entrepreneurs, here it is found that only 92(54.12%) respondents said "Yes". this may help in facing the new business challenges & remaining i.e. 78 (45.88%) respondents said "No".

Serial No. 5 asked about marketing assistance to the backward class entrepreneurs, it is found that only 84 (49.41%) said "Yes", marketing assistance may help to face business challenge & remaining majority i.e. 86 (50.59%) said "No".

Table 22: Size of the Family

Sl. No.	No. of family members	Vidharbha		Marathwada	
		Respondents	%	Respondents	%
01	2-4 members	115	38.08	60	35.29
02	5-7 members	126	41.72	73	42.94
03	More than 7 members	61	20.20	37	21.77
	Total	**302**	**100%**	**170**	**100**

Source: Authors' Analysis

Serial No. 6 asked about marketing assistance to the backward class entrepreneurs, it is found that only 104 (61.18%) said "Yes", marketing assistance may help to face business challenge & remaining majority i.e. 66 (38.82%) said "No".

Table 21 shows entrepreneurs are satisfied with the government efforts, it is found that 13 (4.30%) respondents of Vidharbha and 06 (3.53%) respondents of Marathwada. said they are fully satisfied with the government efforts, 35 (11.59%) respondents of Vidharbha and 16 (9.41%) respondents of Marathwada are satisfied with the government efforts.

169 (55.96%) respondents of Vidharbha and 90 (52.94%) respondents of Marathwada. said they are less satisfied with the government efforts & remaining

Table 23: No. of Earning Members in the Family

Sl. No.	Particulars	Vidharbha		Marathwada	
		Respondents	%	Respondents	%
01	One	171	56.62	93	54.71
02	Two	88	29.14	48	28.23
03	Three	31	10.26	21	12.35
04	Four	8	2.65	6	3.53
05	Five	4	1.33	2	1.18
	Total	**302**	**100%**	**170**	**100**

Source: Authors' Analysis

85 (28.15%) respondents of Vidharbha and 58 (34.12%) respondents of Marathwada. said they are not satisfied with the government efforts.

So, it is found that only 19 (5.10%) backward class entrepreneurs are satisfied with the government efforts & remaining majority i.e. 228 (61.29%) backward class entrepreneurs are less with the government efforts.

Table 22 size of the family members of entrepreneurs, it was found that 115 (38.08%) respondents of Vidharbha and 60 (35.29%) respondents of Marathwada. two to four numbers of family members, 126 (41.72%) respondents of Vidharbha and 73 (42.94%) respondents of Marathwada having five to seven members.

Table 24: No. of Dependent Members in the Family

Sr. No.	Particulars	Vidharbha		Marathwada	
		Respondents	%	Respondents	%
01	1-3 members	119	39.40	65	38.23
02	4-6 members	130	43.05	70	41.18
03	More Then 6 Members	53	17.55	35	20.59
	Total	**302**	**100%**	**170**	**100**

Source: Authors' Analysis

It was observed in the study that 61 (20.20%) respondents of Vidharbha and 37 (21.77%) respondents of Marathwada having more than 7 family members.

So, it is found that majority respondents in Vidharbha and Marathwada have in between five to seven of the family members.

Table 23 shows the number of earning members in the family of respondent entrepreneurs. It is found that 171 (56.62%) respondents of Vidharbha and 93 (54.71%) respondents of Marathwada. Single member, 88 (29.14%) respondents of Vidharbha and 48 (28.23%) respondents of Marathwada having two.

31 (10.26%) respondents of Vidharbha and 21 (12.35%) respondents of Marathwada have three, 8 (2.65%) respondents of Vidharbha and 6 (3.53%) respondents of Marathwada having four and 4 (1.33%) respondents of Vidharbha and 2 (1.18%) respondents of Marathwada having five.

Table 25: Facing Difficulties in Employment and Self-employment

Sl. No.	Particulars	Yes (Facing Difculties)	No (Not Facing Difculties)	Total
	Vidharbha	189 (62.58%)	113 (37.42%)	302 (100%)
	Marathwada	88 (51.76%)	82 (48.24%)	170 (100%)
	Total	277 (58.69%)	195 (41.31%)	472 (100%)

Source: Authors' Analysis

So, it is found that majority respondents in Vidharbha and Marathwada have single earning member among of the family. Hence the earning of the backward entrepreneurs family should be increase and dependency should be reduce.

Table 24 shows number of depending members in the family, It is found that 119 (39.40%) respondents of Vidharbha and 65 (38.23%) respondents of Marathwada. Having one to three numbers of family

members, 130 (43.05%) respondents of Vidharbha and 70 (41.18%) respondents of Marathwada are having four to six member. 53 (17.55%) respondents of

Table 26: Calculation of Chi-square Values

d.f.	at 5% level of significance the table value	X^2
1	3.841	5.2502

Source: Authors' Analysis

Vidharbha and 35 (20.59%) respondents of Marathwada having more than six members.

So, it is found that majority respondents in Vidharbha and Marathwada have in between four to six dependent members in the family.

Hypothesis Testing

H_1: *Backward communities in Marathwada and Vidharbha regions are facing difficulties in employment and self-employment.*

Table 25 indicates the status of backward communities in Marathwada and Vidharbha region in respect of facing difficulties in employment & self-employment

Table 27: Awareness regarding different Development Programs and Schemes

Sl. No.	Region	Awareness	Unawareness	Total
1	Vidharbha	134 (44.37%)	168 (55.63%)	302 (100%)
2	Marathwada	71 (41.76%)	99 (58.24%)	170 (100%)
	Total	205 (43.43%)	267 (56.57%)	472 (100%)

Source: Authors' Analysis

or not. Here, Chi-square test is used to test the hypothesis.

Here, **H_o:** *Backward communities in Marathwada and Vidharbha regions are not facing difficulties in employment and self-employment.*

H_a: *Backward communities in Marathwada and Vidharbha regions are facing difficulties in employment and self-employment.*

Table 28: Calculation of Chi-square Values

d.f.	at 5% level of significance the table value	X^2
1	3.841	0.3007

Source: Authors' Analysis

It is observed from Table 26 that the calculated value of chi-square (X^2) is 5.2502. However for 1 degree of freedom at 5% level of significance the table value is 3.841. Here, the calculated value of X^2 is more than the table value. Therefore, the null hypothesis is rejected.

Hence, the present hypothesis i.e. backward communities in Marathwada and Vidharbha regions are facing difficulties in employment and self-employment.

H_2: *There is good awareness about different development programs and schemes among the backward communities in Marathwada and Vidharbha regions.*

Table 27 shows Marathwada and Vidharbha region's backward communities' awareness regarding different development programs and schemes offered by Government. Here, with the help of Chi-square test, researcher tested the below hypothesis.

Here, **H_o:** *Backward communities in Marathwada and Vidharbha regions are not aware about different development programs and schemes offered by the Government.*

H_1: Backward communities in Marathwada and Vidharbha Region are aware about different development programs and schemes offered by the Government.

It is observed from Table 28 that the calculated value of chi-square (X^2) is 0.3007. However for 1 degree of freedom at 5% level of significance the table value is 3.841. Since, the calculated value of X^2 is less than the table value. Therefore, null hypothesis cannot be rejected.

Hence, according to the present hypothesis, backward communities in Marathwada and Vidharbha region don't have awareness regarding different development programs and schemes.

Conclusion

It is found that majority of respondents i.e. 109 (23.09 %) have taken education up to SSC only and second largest respondents i.e. 99 (20.98 %) are HSC & only 42 (8.90%) respondents have completed Ph.D education.

It was found that the up to 25 age group of the respondents are 42 (8.90%), 26-35 age group respondents are 89 (18.86%), 36-45 age group respondents are 137 (29.02%) this is the largest age group of Entrepreneurs, 46-55 age group respondents are 142 (30.08%) is the second largest group of respondents, 56-65 age group respondents are 38 (8.05%) & Above 65 age group respondents are 24 (5.09%) are the smallest group of Entrepreneurs. This survey shows that age wise distribution of respondents, the respondents from age group of 46-55 is the largest groups among the others age groups which are 142 (30.08%) respondents.

It is concluded that backward communities in Marathwada and Vidharbha regions of Maharashtra state are facing difficulties in employment & self-employment. Further, backward communities in Marathwada and Vidharbha regions of Maharashtra state don't have sufficient awareness regarding different development programs and schemes.

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