

Entrepreneurship Deficit among Rural Scheduled Caste Youth of Kerala: An Empirical Analysis of Malappuram District

*Thesis
submitted to University of Calicut
for the award of the Degree of*

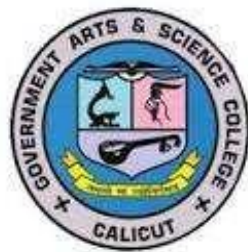
DOCTOR OF PHILOSOPHY IN ECONOMICS

By

PRAMOD K. M.

Under the guidance of

Prof. Dr. C. P. SHAHEED RAMZAN



**PG & RESEARCH DEPARTMENT OF ECONOMICS
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CALICUT
APRIL 2026**

DECLARATION

I, **Pramod K. M.**, hereby declare that this thesis titled **Entrepreneurship Deficit among Rural Scheduled Caste Youth of Kerala: An Empirical Analysis of Malappuram District** is the outcome of my own study undertaken under the supervision of Prof. Dr. C. P Shaheed Ramzan, Research guide, PG & Research Department of Economics, Government Arts & Science College, Kozhikode. I also declare that the thesis has not been previously formed the basis of the award of a degree, diploma, title or recognition.

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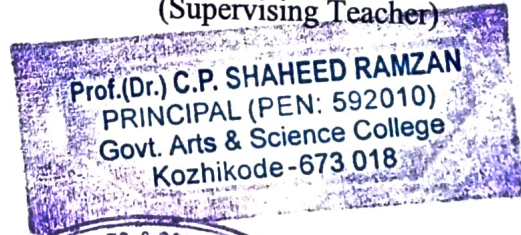
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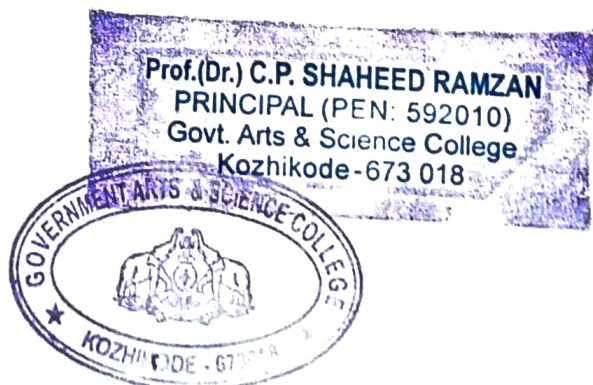
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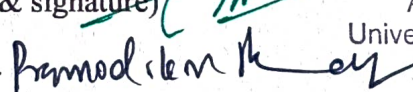
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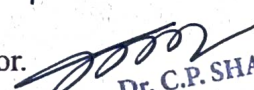
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Pramod KM

ABSTRACT

Entrepreneurship plays a pivotal role in economic development by fostering innovation, generating employment, and enhancing livelihoods. In India, promoting entrepreneurship among marginalized communities, such as Scheduled Castes, is critical for achieving inclusive growth and reducing socio-economic disparities. Despite various government initiatives aimed at empowering these communities, the entrepreneurial participation of Scheduled Castes, particularly in rural areas, remains relatively low compared to other social groups. Although Kerala's socio-economic environment is more progressive compared to other states the Scheduled Caste youth in Kerala still face significant challenges in accessing resources and opportunities for entrepreneurship.

The specific intensions of study are, to examine the socio-economic and demographic characteristics of rural Scheduled Caste youth of the selected area under the study; to investigate their entrepreneurial career choices and assess how socio-economic and demographic factors influence these choices; to analyze the determinants of entrepreneurial interest among them; and to study the current entrepreneurial status of the selected social group and its influencing factors. For the intensive look into the research problem the study conducted a detailed and concentrated field investigation in the selected rural area, selected by using multi-stage random sampling procedure.

The study derived odds ratios to evaluate the influencing variables on the likelihood of choosing entrepreneurship. The analysis found that variables gender, educational status, family income and family support play crucial roles in shaping entrepreneurial aspirations and entrepreneurial career choice. The study conducted an Ordered Logistic Regression analysis of data to find out the determinants of entrepreneurial interest of the rural Scheduled Caste youths. The analysis suggests that risk-taking ability, gender, father's occupation, family support, and family's business background are the variables significantly influence individuals' interest in entrepreneurship. Using a multinomial logistic regression model, the study found

that the factors, such as, access to financial services, lack of market access, access to entrepreneurial training, psychological traits such as risk-taking ability, self-efficacy, motivation, locus of control, intension, and attitude towards entrepreneurship as well as socio-demographic characteristics like gender, education, and family income are the significant determinants of current entrepreneurial status of the social group under the study.

The significance of this study to the educated Scheduled Caste youth community is manifold. It not only highlights the barriers that they face in becoming entrepreneurs but also identifies the opportunities and resources that can enhance their entrepreneurial potential. By providing insights into the socio-economic dynamics of entrepreneurship within this marginalized community, the study is relevant in the policy context and aims to empower Scheduled Caste youth by promoting inclusive entrepreneurial growth. This can lead to greater economic independence, social mobility, and overall well-being for these communities.

Keywords: Entrepreneur, Entrepreneurship, Entrepreneurial Deficit, Entrepreneurial Career Choice, Entrepreneurial Interest, Entrepreneurial Status, Scheduled Castes.

സംഗ്രഹം

നൂതനമായ ആശയങ്ങൾ പ്രോത്സാഹിപ്പിക്കുകയും തൊഴിലവസരങ്ങൾ സൃഷ്ടിക്കുകയും ജീവിത നിലവാരം ഉയർത്തുകയും ചെയ്യുന്നതിലൂടെ സംരംഭകത്വം സാമ്പത്തിക വികസനത്തിൽ പ്രധാനപ്പെട്ട പങ്ക് വഹിക്കുന്നു. ഇന്ത്യയിൽ സമഗ്രമായ സാമ്പത്തിക വളർച്ച നേടുന്നതിനും സാമൂഹ്യ-സാമ്പത്തിക അസമത്വങ്ങൾ കുറയ്ക്കുന്നതിനും ഗ്രാമപ്രദേശങ്ങളിലെ പട്ടികജാതികൾ പോലെയുള്ള അരികവൽക്കരിക്കപ്പെട്ട ആളുകളിൽ സംരംഭകത്വം പ്രോത്സാഹിപ്പിക്കുന്നത് വളരെ പ്രധാനമാണ്. ഇത്തരം സമുദായങ്ങളെ ശാക്തീകരിക്കാൻ സർക്കാർ വിവിധ പദ്ധതികൾ നടപ്പിലാക്കിയിട്ടുണ്ടെങ്കിലും, പ്രത്യേകിച്ച് ഗ്രാമപ്രദേശങ്ങളിലെ പട്ടിക ജാതികളിലെ ആളുകളുടെ സംരംഭക പങ്കാളിത്തം മറ്റു സാമൂഹ്യ വിഭാഗങ്ങളെ അപേക്ഷിച്ച് കുറവാണ്. കേരളത്തിലെ സാമൂഹ്യ-സാമ്പത്തിക സാഹചര്യങ്ങൾ മറ്റു സംസ്ഥാനങ്ങളെ അപേക്ഷിച്ച് പുരോഗമനപരമാണെങ്കിലും, കേരളത്തിലെ പട്ടികജാതി യുവാക്കൾക്ക് സംരംഭകത്വത്തിനുള്ള വിഭവങ്ങളും അവസരങ്ങളും ലഭിക്കുന്നതിൽ ഇപ്പോഴും നിരവധി വെല്ലുവിളികൾ നിലനിൽക്കുന്നു.

തെരഞ്ഞെടുത്ത പ്രദേശങ്ങളിലെ ഗ്രാമപ്രദേശങ്ങളിലെ പട്ടികജാതി യുവാക്കളുടെ സാമൂഹികവും സാമ്പത്തികവും ജനസംഖ്യാപരമായ സവിശേഷതകൾ പരിശോധിക്കുക; അവരുടെ സംരംഭക-തൊഴിൽ തിരഞ്ഞെടുപ്പുകൾ പഠിക്കുകയും ഈ തിരഞ്ഞെടുപ്പുകളെ സ്വാധീനിക്കുന്ന സാമൂഹികവും സാമ്പത്തികവും ജനസംഖ്യാപരമായ ഘടകങ്ങളും വിലയിരുത്തുക; അവരുടെ സംരംഭകത്വ താല്പര്യത്തെ നിർണ്ണയിക്കുന്ന ഘടകങ്ങൾ കണ്ടെത്തുക; അതുപോലെ ഈ സാമൂഹ്യവിഭാഗത്തിന്റെ നിലവിലെ സംരംഭക സ്ഥിതിയും അതിനെ സ്വാധീനിക്കുന്ന കാരണങ്ങളും പഠിക്കുക; ഇവയാണ് ഈ പഠനത്തിന്റെ നിർദ്ദിഷ്ട ലക്ഷ്യങ്ങൾ. ഈ വിഷയത്തിലുള്ള സൂക്ഷ്മമായ വിലയിരുത്തലിനായി മൾട്ടി-സ്റ്റേജ് റാൻഡം സാമ്പിൾ രീതി ഉപയോഗിച്ച് തെരഞ്ഞെടുക്കപ്പെട്ട കേരളത്തിലെ ഗ്രാമീണമേഖലകയിൽ നടത്തിയ ഫീൽഡ് സർവ്വേയുടെ അടിസ്ഥാനത്തിലാണ് ഈ പഠനം തയ്യാറാക്കിയിട്ടുള്ളത്.

സംരംഭകത്വം തിരഞ്ഞെടുക്കാനുള്ള സാധ്യതയെ സ്വാധീനിക്കുന്ന ഘടകങ്ങൾ വിലയിരുത്താൻ ലോജിസ്റ്റിക് റിഗ്രഷൻ, ഓഡിറ്റ് റേഞ്ചോ ഉപയോഗിച്ചു. പഠനത്തിൽ ലിംഗഭേദം, വിദ്യാഭ്യാസ നില, കുടുംബ വരുമാനം, കുടുംബ പിന്തുണ എന്നിവ സംരംഭകത്വ ആഗ്രഹത്തെയും തൊഴിൽ തിരഞ്ഞെടുപ്പിനെയും നിർണ്ണയിക്കുന്ന പ്രധാന ഘടകങ്ങളാണെന്ന് കണ്ടെത്തി.

കൂടാതെ ഓർഡേർഡ് ലോജിസ്റ്റിക് റിഗ്രഷൻ ഉപയോഗിച്ചുള്ള വിശകലനത്തിൽ, നഷ്ടസാധ്യതാ ഏറ്റെടുക്കാനുള്ള കഴിവ് (risk-taking ability), ലിംഗഭേദം, പിതാവിന്റെ തൊഴിൽ, കുടുംബ പിന്തുണ, കുടുംബത്തിന്റെ ബിസിനസ് പശ്ചാത്തലം എന്നിവ സംരംഭകത്വ താല്പര്യത്തെ പ്രധാനമായി സ്വാധീനിക്കുന്നതായി കണ്ടെത്തി.

മൾട്ടിനോമിയൽ ലോജിസ്റ്റിക് റിഗ്രഷൻ മാതൃക ഉപയോഗിച്ചുള്ള പഠനത്തിൽ, ധനകാര്യ സേവനങ്ങളിലേക്കുള്ള പ്രാപ്യത, വിപണി പ്രാപ്യതക്കുറവ്, സംരംഭക പരിശീലനത്തിനുള്ള അവസരങ്ങൾ, കൂടാതെ ആത്മവിശ്വാസം, പ്രചോദനം, നിയന്ത്രണബോധം, സംരംഭകത്വത്തോടുള്ള സമീപനം എന്നിവ പോലുള്ള മാനസിക ഘടകങ്ങളും, ലിംഗഭേദം, വിദ്യാഭ്യാസ നിലവാരം, കുടുംബവരുമാനം തുടങ്ങിയ സാമൂഹികവും ജനസംഖ്യാപരവുമായ ഘടകങ്ങളും സംരംഭക നിലയെ നിർണ്ണയിക്കുന്ന പ്രധാന കാരണങ്ങളാണെന്ന് കണ്ടെത്തി.

ഈ പഠനം വിദ്യാഭ്യാസം നേടിയ പട്ടികജാതി യുവാക്കളെ സംബന്ധിച്ച് വളരെ പ്രാധാന്യമുള്ളതാണ്. അവർ സംരംഭകരാകുമ്പോൾ നേരിടുന്ന തടസ്സങ്ങൾ മാത്രമല്ല, അവരുടെ സംരംഭക ശേഷി വർദ്ധിപ്പിക്കാൻ സഹായിക്കുന്ന അവസരങ്ങളും വിഭവങ്ങളും ഈ പഠനം വ്യക്തമാക്കുന്നു. ഈ വിഭാഗത്തിലെ സംരംഭകത്വത്തിന്റെ സാമൂഹ്യ-സാമ്പത്തിക സാഹചര്യങ്ങളെ മനസ്സിലാക്കുന്നതിലൂടെ നയനിർമ്മാണത്തിനും സഹായകരമായ വിവരങ്ങൾ ലഭിക്കും. അരികവൽക്കരിക്കപ്പെട്ട ഈ സമുദായത്തിന്റെ സാമൂഹികവും സാമ്പത്തികവുമായ സംരംഭക ഘടകങ്ങളിലേക്ക് വെളിച്ചം വീശുന്നതിലൂടെ, സമഗ്രമായ സംരംഭകവളർച്ച പ്രോത്സാഹിപ്പിക്കുകയും, പട്ടിക ജാതി യുവാക്കളുടെ സാമ്പത്തിക സ്വാതന്ത്ര്യം, സാമൂഹിക മുന്നേറ്റം, ജീവിത നിലവാരം എന്നിവ മെച്ചപ്പെടുത്തുകയും ചെയ്യാം.

സൂചകപദങ്ങൾ: സംരംഭകൻ, സംരംഭകത്വം, സംരംഭക കുറവ്, സംരംഭക തൊഴിൽ തിരഞ്ഞെടുപ്പ്, സംരംഭക താല്പര്യം, സംരംഭക സ്ഥിതി, പട്ടികജാതി.

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CHAPTER 1

INTRODUCTION

-
- *Background of the Study*
 - *Statement of the Research Problem*
 - *Significance and Scope of the Study*
 - *Key Concepts in the Study*
 - *Research Questions*
 - *Objectives of the Study*
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1.1 Background of the Study

Entrepreneurship is often regarded as a cornerstone of economic growth and development, playing an important role in increasing innovation, generating employment, and improving livelihoods. By bringing structural changes in the economy, entrepreneurship has been instrumental in uplifting societies, reducing poverty, and improving overall living standards (Bilic et al., 2011). At its core, entrepreneurship represents the capacity and willingness of individuals to identify opportunities, mobilize resources, and undertake risks to create value (Boyd & Vozikis, 1994). The phenomenon is particularly significant in developing countries like India, where it serves as a substance for addressing socio-economic disparities and empowering marginalized communities.

In the Indian context, the promotion of entrepreneurship assumes critical importance due to the country's complex socio-economic landscape, characterized by wide-ranging disparities in income, education, and access to resources. India is home to a diverse population segmented along various lines such as caste, religion, and geographic location, which significantly influence access to opportunities. Historically, marginalized communities, including Scheduled Castes, have been subjected to systemic discrimination and exclusion. This structural inequality has hindered their socio-economic progress, limiting their participation in mainstream economic activities, including entrepreneurship. Despite significant advancements in education, health, and overall human development indices, the Scheduled Castes in India still face barriers that restrict their access to entrepreneurial opportunities, especially in rural areas where socio-economic disadvantages are more pronounced.

Entrepreneurship among marginalized groups, particularly Scheduled Castes, is not merely an economic activity but a powerful tool for social transformation. It proposes a pathway for economic independence, upward social mobility, and self-reliance. Recognizing this potential, the Indian government has introduced several policies and initiatives aimed at fostering entrepreneurship among Scheduled Castes. These include financial assistance programs, skill

development initiatives, and institutional support through organizations like the National Scheduled Castes

Finance and Development Corporation (NSFDC). However, despite these efforts, the entrepreneurial participation of Scheduled Castes remains disproportionately low compared to other social groups. The challenges faced by these communities in pursuing entrepreneurship are complicated, ranging from lack of access to capital and markets to socio-cultural barriers and discrimination.

Kerala, often referred to as "God's Own Country," presents a unique context for studying entrepreneurship among marginalized communities. Known for its high literacy rate, progressive social policies, and relatively equitable development indicators, Kerala has often been considered a model for social and economic progress in India. The state has a long-standing tradition of cooperative movements, grassroots-level development programs, and a strong focus on education and health, all of which have contributed to its reputation as a socially advanced region. However, despite these achievements, significant disparities persist within Kerala's socio-economic fabric, particularly concerning Scheduled Castes.

In Kerala, the Scheduled Caste population constitutes a considerable proportion of the state's demography. As per the census 2011, they constitute 9.10% of total population of the state. While the state has made strides in improving the socio-economic conditions of marginalized communities, Scheduled Castes in rural areas continue to face unique challenges. The interaction of historical marginalization, limited access to resources, and socio-cultural barriers has significantly impacted their entrepreneurial participation. Furthermore, the economic activities of Scheduled Castes in Kerala have traditionally been concentrated in low-paying and labour-intensive sectors, with limited opportunities for upward mobility.

Youth, particularly educated youth, represent a vital segment of the population when it comes to entrepreneurship. They bring fresh perspectives, innovative ideas, and a willingness to take risks, making them key drivers of

entrepreneurial activity. For the Scheduled Caste youth in rural Kerala, entrepreneurship offers a pathway to overcome socio-economic barriers and achieve economic independence. However, the entrepreneurial potential of this group remains largely untapped due to structural and systemic challenges. Educated

Scheduled Caste youth in rural Kerala often face hurdles such as lack of access to capital, inadequate entrepreneurial training, limited market access, and socio-cultural biases. These barriers not only hinder their ability to start and sustain businesses but also discourage them from pursuing entrepreneurial careers altogether.

1.2 Statement of the Research Problem

Entrepreneurship plays a pivotal role in economic development by fostering innovation, generating employment, and enhancing livelihoods. In India, promoting entrepreneurship among marginalized communities, such as Scheduled Castes, is critical for achieving inclusive growth and reducing socio-economic disparities. However, the entrepreneurial landscape in India is marked by significant inequalities, with Scheduled Caste communities often facing barriers such as limited access to capital, education, and networks, which hinder their entrepreneurial potential. Despite various government initiatives aimed at empowering these communities, the entrepreneurial participation of Schedule Castes, particularly in rural areas, remains relatively low compared to other social groups.

Kerala, a state known for its high human development indices and social progress, presents a unique context for studying the entrepreneurial status of educated Scheduled Caste youth in rural areas. Although, Kerala's socio-economic environment is more progressive, compared to other states, the Scheduled Caste youth in Kerala still face significant challenges in accessing resources and opportunities to become an entrepreneur. Existing studies on entrepreneurship in Kerala have largely focused on the general population or specific sectors like tourism and agriculture. These studies have highlighted factors influencing

entrepreneurial activities, such as education, socio-economic background, and access to financial resources. However, they often overlook the unique socio-economic dynamics and challenges faced by educated Scheduled Caste youth in rural areas, which are crucial for understanding their entrepreneurial behaviour.

The literature is missing concerning the entrepreneurial aspirations, interest, and status of educated Scheduled Caste youth in rural Kerala. While some research has been conducted on the socio-economic conditions of Scheduled Caste communities, few studies specifically address the intersection of socio-economic and demographic characteristics and entrepreneurial activities among educated youth in these groups. Existing studies tend to generalize findings across various communities without accounting for intra-community differences or the specific barriers faced by educated Scheduled Caste youth in rural areas, such as lack of access to markets, capital, and entrepreneurial training. Furthermore, there is limited empirical evidence on how personal attributes, such as risk-taking ability and self-efficacy, and external factors, such as family support and government schemes, influence entrepreneurial interest and status among these youth.

This study aims to fill this gap by conducting a comprehensive socio-economic analysis of the entrepreneurial status of Scheduled Caste youth in rural Kerala. By examining their socio-economic and demographic characteristics, selected personal attributes, determinants of entrepreneurial career choices, determinants of entrepreneurial interest and determinants of their entrepreneurial status, this research contributes to a more nuanced understanding of the factors that influence entrepreneurship among educated Scheduled Caste youth. The study also provides empirical evidence on the role of socio-economic and demographic factors, personal attributes, and external support systems in shaping entrepreneurial outcomes for these youth. The study also made an effort to identify major factors which has been making entrepreneurial deficit among the focused group of the study, Scheduled Castes.

The significance of this study to the educated Scheduled Caste youth community is manifold. It not only highlights the barriers that they face in becoming entrepreneurs but also identifies the opportunities and resources that can enhance their entrepreneurial potential. By providing insights into the socio-economic dynamics of entrepreneurship within this marginalized community, the study is relevant in the policy context and aims to empower Scheduled Caste youth by promoting inclusive entrepreneurial growth. This can lead to greater economic independence, social mobility, and overall well-being for these communities.

The problem of the present study is stated as *Entrepreneurship Deficit among Rural Scheduled Caste Youth of Kerala: An Empirical Analysis of Malappuram District*.

1.3 Significance and Scope of the Study

Enhancement of entrepreneurship, especially self-entrepreneurship, among the rural youth population is the effective way to overcome the problem of escalating direct and indirect unemployment after the decline in agriculture and traditional cottage industry in rural areas. Building up of favourable attitude towards entrepreneurship along with desirable entrepreneurial intention among the rural youth is an essential aspect in the developmental concerns of any economy. Existing studies on entrepreneurship in Kerala have largely focused on the general population or specific sectors such as tourism, agriculture, and small-scale industries. While these studies provide evidence of the factors influencing entrepreneurship, they often overlook the unique challenges and dynamics faced by marginalized communities, particularly Scheduled Castes. Moreover, the majority of these studies fail to account for intra-categorical differences, based on age and regional, within the Scheduled Caste population, treating them as a homogeneous group. This generalized approach overlooks the diverse socio-economic, regional and demographic characteristics within the community, which play a crucial role in shaping entrepreneurial aspirations and outcomes.

The intersection of caste, education, and entrepreneurship is an under-explored area in the context of Kerala. While education is often regarded as a key

enabler of entrepreneurship, its impact on marginalized communities, such as Scheduled Castes, is not straightforward. For educated Scheduled Caste youth in rural areas, education alone is often insufficient to overcome the structural barriers to entrepreneurship. Factors such as access to financial services, family support, risk-taking ability, and awareness of government schemes play a significant role in shaping their entrepreneurial aspirations and outcomes. Understanding these dynamics is crucial for designing effective policies and interventions that can promote entrepreneurship among this group.

Moreover, entrepreneurship among Scheduled Castes in rural Kerala has broader implications for social and economic development. By fostering entrepreneurship within this marginalized group, it is possible to address issues such as unemployment, income inequality, and social exclusion. Entrepreneurship can also serve as a means of breaking the cycle of poverty and dependence that has historically characterized the socio-economic conditions of Scheduled Castes. Furthermore, the success of Scheduled Caste entrepreneurs can inspire others within the community, creating a ripple effect that can contribute to the overall development of rural areas.

It is significantly noted here that the two empirical observations made by two governmental agencies obviously pointed out the low representation of Scheduled Caste community in the domain of entrepreneurship in Kerala. As Kerala State Planning Board in 2017 "... it is hard to see the participation of rural population of Kerala, especially, the Scheduled Castes in the realm of entrepreneurship. For enhancing their effective and constructive participation in the process of economic development we have to grow entrepreneurship ability..." (GoK, 2017). Then over the years, in 2024 a report prepared by IIM Indore for the Department of Industries and Commerce, Government of Kerala reported more or less the same status. As per the status analysis based on social category the Scheduled Castes of Kerala holds the share of only 2.5% among the total entrepreneurs of the state against the 27.4% of general category and 61.6% of Other Backward Community (IIM Indore, 2024)

The role of government policies and institutional support in promoting entrepreneurship among Scheduled Castes cannot be overstated. Various initiatives have been launched at the national and state levels to empower Scheduled Caste entrepreneurs, such as the Stand-Up India scheme, the Dalit Indian Chamber of Commerce and Industry (DICC), and sector-specific subsidies and grants. In Kerala, programs like the *Kudumbashree* Mission have been instrumental in promoting entrepreneurship, particularly among women and marginalized groups. Recently, in 2022, the Government of Kerala started “Year of Enterprises” initiatives with the aim of setting up new enterprises at the maximum capacity of the state and has been employ tireless efforts to promote entrepreneurship. However, the effectiveness of these programs in reaching and benefiting Scheduled Caste youth in rural areas remains a critical area of inquiry. The outcome of this study definitely will helpful to the entrepreneurship development policy makers to provide them an empirical account of existing entrepreneurial status of Scheduled Caste community.

1.4 Key Concepts in the Study

Entrepreneurship can be discussed as the people’s mental and physical readiness to bear risk to run a business enterprise and a firm. The entrepreneurs are the owners of small business enterprises and firms. They are the responsible authorities of decision-making with regard to their enterprises and its upkeep. Entrepreneurship is a way to attain socio-economic growth and it creates novel opportunities in employment sector which never exist previously. The entrepreneurs may face different levels of ambiguity and, thus, require different competencies such as leadership and managerial skills.

The key concepts used to form the study as follows;

1.4.1 Entrepreneurial Career Choice

Entrepreneurial career choice refers to the decision-making process individuals undergo when opting to engage in entrepreneurial activities rather than pursuing alternative career paths, such as salaried employment or agricultural

wage labour. This choice is influenced by a combination of personal, social, and economic factors that determine an individual's willingness and ability to take risks, identify opportunities, and mobilize resources. For marginalized communities, such as Scheduled Castes in rural areas, entrepreneurial career choice is often shaped by a unique interplay of structural barriers and opportunities. Factors such as access to credit, availability of market opportunities, and family support often dictate whether entrepreneurship becomes a viable option. Additionally, systemic constraints, including caste-based discrimination and socio-economic exclusion, can restrict entrepreneurial career choice by limiting access to the necessary resources and networks. The entrepreneurial career choice, therefore, is not merely an economic decision but also a socio-cultural one, reflecting the individual's agency within the broader context of structural inequalities.

1.4.2 Entrepreneurial Interest

Entrepreneurial interest, on the other hand, denotes an individual's preference, enthusiasm, or desire to explore and engage in entrepreneurial activities. It represents the initial motivation and curiosity to start and manage a business, often influenced by intrinsic factors such as creativity, risk appetite, and a drive for independence, as well as extrinsic factors such as exposure to entrepreneurial role models and awareness of opportunities. For educated Scheduled Caste youth in rural Kerala, entrepreneurial interest can emerge as a response to unemployment, lack of upward mobility in traditional occupations, or aspirations for socio-economic betterment. However, interest alone does not always translate into action due to the presence of structural barriers like limited access to capital, inadequate entrepreneurial training, and socio-cultural challenges. Entrepreneurial interest is thus a critical first step in the entrepreneurial journey, serving as the foundation upon which choices are made and ventures are built.

1.4.3 Entrepreneurial Status

However, entrepreneurial status indicates that the individual's status of being active as an entrepreneur as the owner of the enterprise rather than public and private sector regular salary based employment. As this study the entrepreneurial status is the individual's involvement in entrepreneurial activities as an 'established entrepreneur' (who is presently running an enterprise), 'early-stage entrepreneur' (who is at present in the stage of completed most of the prior requirements of beginning an enterprise), 'aspiring entrepreneur' (who is at present not an entrepreneur but in immediate future/after education has a strong decision and plan to start a business venture) or 'not an entrepreneur'. For the present study to analyze entrepreneurial status the size of the firms/enterprises (small, medium and large) were not considered.

1.4.4 Rural Population

For this study rural population is the people are located in the geographical area demarcated as rural area by the state government.

1.4.5 Scheduled Caste

It is defined as the social groups belong to the Scheduled Caste communities and residing within the geographical boundaries of Kerala.

1.4.6 Youth

Definition of youth as per India National Youth Policy 2014 has been adopted for the present study. According to NYP 2014 the persons coming under the age group of 15 to 29 years are considered as youth.

1.5 Research Questions

The specific research questions investigated under the present study are;

1. What are the factors which determining the entrepreneurial career choices of rural Scheduled Caste youth?

2. What are the factors which determining the entrepreneurial interest of rural Scheduled Caste youth?
3. What are the factors which determining the entrepreneurial status of rural Scheduled Caste youth?

1.6 Objectives of the Study

The broad objective of the study is to analyses the entrepreneurial career choices, interest and status of Scheduled Caste youth of Kerala, with a focus on identifying the key socio-economic and demographic determinants and barriers influencing their entrepreneurial outcomes in rural areas. More specifically:

1. To examine the socio-economic profile of Scheduled Caste community in Kerala in general and demographic and entrepreneurial characteristics in particular to the selected sample.
2. To investigate the entrepreneurial career choices and its determinants among rural Scheduled Caste youth.
3. To analyze entrepreneurial interest and its determinants among rural Scheduled Caste youth.
4. To study the entrepreneurial status and its determinants among rural Scheduled Caste youth.

1.7 Hypotheses of the Study

The study tested three hypotheses, as they are given below:

1. There is no statistically significant relationship between entrepreneurial career choices of rural Scheduled Caste youth and the selected socio-economic, demographic, and familial factors - gender, education level, saving habits, father's occupation, family income, family's business background and family support.
2. There is no statistically significant relationship between entrepreneurial

interest of rural Scheduled Caste youth and the selected psychological, familial socio-economic, and demographic factors – risk-taking ability, self-efficacy, access to financial services, family support, gender, education level, father's occupation, family income, family's business background; and

3. There is no statistically significant relationship between current entrepreneurial status of rural Scheduled Caste youth and the selected demographic, socio-economic, psychological, and societal factors – gender, education level, family income, risk-taking ability, self-efficacy, motivation to become an entrepreneur, locus of control, intention towards starting a business, attitude towards entrepreneurship, access to financial services, perceived lack of market access, access to entrepreneurial training.

1.8 Research Methodology

This section outlines the research design, sampling procedures, tool for data collection, sources of data and analysis methods used to explore the entrepreneurship status among rural Scheduled Caste youth, focusing on socio-economic, demographic and psychological factors.

1.8.1 Design of the Study

The study is a descriptive survey research within a quantitative research framework. The approach of the study is inductive and adopted a descriptive - exploratory design to examine the entrepreneurship status and influencing factors among rural Scheduled Caste youth in selected area. This study made use of probability sampling strategies to select the final sample of respondents for the study.

1.8.2 Data Collection Procedure and Sampling Method

For this study on the entrepreneurial tendencies among rural Scheduled Caste youth, the data collection approach focused solely on Malappuram district.

This decision was based on the district's highest rural population and number of rural house-holds. As per Census, 2011 the rural population of Malappuram district is the highest in Kerala, which is 22,94,473 persons (10,95,465 males and 11,99,008 females). The same status of Malappuram district, highest in rural population, remains at present too as per the projected population statistics by the Department of Economics and Statistics, Government of Kerala. As per the projected mid-year population 2025 the rural population of Malappuram district is 40,33,997. It is highest among the 14 districts of the State. As per SECC, 2011 the number of rural house-hold in Malappuram district is 707117, which confines the 89.09% of the district's total number of house-holds. The district also has significant Scheduled Caste population (308266 persons, it is 10.14% of the state's total population) and diverse socio-economic characteristics, as reported by the Census. The target population consisted of rural Scheduled Caste individuals aged 15 to 29 years. To ensure a representative sample and capture a range of socio-economic backgrounds, a household survey was conducted exclusively in the rural areas of Malappuram district.

A multistage simple random sampling method was employed for this study. In the first stage, out of the seven taluks within Malappuram district, Nilambur taluk was selected as the taluk with highest concentration of rural population (the rural population 91.92%) and Scheduled Caste population compared to other taluks of the district. 9.6% of the taluk's total population is Scheduled Caste community (Census, 2011). Within Nilambur taluk, nine revenue villages, within the rural area of the taluk, were randomly selected out of total 18 revenue villages coming under the jurisdiction of Nilambur taluk area. The selected villages are Amarambalam, Karulai, Mampad, Porur, Wandoor, Cherukode, Kalikavu, Thuvvur, and Kerala Estate. The total Scheduled Caste population of the selected nine villages is 29178 persons according to the official District Census Handbook of 2011. Based on this population size the sample size was determined as 378. The sample size is determined as per the formulae suggested by Krejcie., & Morgan (1970).

In the second stage, Scheduled Caste households were identified from the selected villages. The identification process ensured that all households with Scheduled Caste youth members aged 15 to 29 were considered. As per the size of Scheduled Caste population (Census 2011) of each villages the representation of Scheduled Caste population of each villages in the sample of the study was determined as 53 (14%) from Amarambalam, 38 (10%) from Karulai, 26 (7%) from Mampad, 64 (17%) from Porur, 91 (24%) from Wandoor, 23 (6%) from Cherukode, 23 (6%) from Kalikavu, 49 (13%) from Thuvvur, and 11 (3%) from Kerala Estate. This approach resulted in a final total of 378 Scheduled Caste individuals aged 15-29. The selected respondents of the study is educated Scheduled Caste youths coming under the age group of 15-29 years from the selected rural region with the help of local social workers, teachers and SC promoters of the area.

Table 1.1

Distribution of the sample corresponding to the population share

Selected area (Revenue villages)	Number of respondents (% share)
Amarambalam	53 (14)
Karulai	38 (10)
Mampad	26 (7)
Porur	64 (17)
Wandoor	91 (24)
Cherukode	23 (6)
Kalikavu	23 (6)
Thuvvur	49 (13)
Kerala Estate	11 (3)
Total number of respondents	378 (100)

Finally, data collection was conducted through face-to-face interviews with the selected respondents at their households.

1.8.3 Tool for Data Collection

A structured interview schedule was used to gather information on the socioeconomic and demographic characteristics, entrepreneurial interests, and current entrepreneurial status of rural Scheduled Caste youth. The reasons to select interview with a structured questionnaire method to collect required primary data are; it gives a cross sectional view; by this method the researcher can collect required data from relatively large number of respondents; this method provides a generalized statistics of the population or a representative sample and this method is more realistic and it gives opportunity to investigate the problem under research in its normal situation. The tool entitled as “Entrepreneurship Status of Rural Scheduled Caste Community of Kerala - Interview Schedule”. The tool was prepared in Malayalam and the English version is appended.

1.8.4 Sources of Data

Data for this study were gathered from primary and varied secondary sources. Along with the data obtained from the primary field-work varied other sources of information were also explored such as census reports, records and reports prepared by varied governmental and non-governmental agencies, research studies and unpublished theses, research journal publications, published books and monographs.

1.8.5 Methods of Data Analysis Employed

The study used both Statistical and econometrics methods to analyse the specified objectives of the study.

1.8.5.1 Statistical Methods

Descriptive statistics, including procedures such as mean, standard deviation, minimum and maximum values, percentages and frequency distributions, were used to summarize the data. Cross-tabulations and chi-square

tests were also employed to examine the association between entrepreneurial career choice, interest, and status and various socio-demographic factors among the selected educated rural Scheduled Caste youth.

1.8.5.2 Econometrics Methods

1.8.5.2.1 Estimation of Choice of Entrepreneurship as a Career Option

The study uses Logistic Regression to identify the determinants influencing the choice of entrepreneurship as a career option. The dependent variable is binary: whether an individual sees entrepreneurship as a career option (1 = Yes, 0 = No). The model explores various socio-economic and demographic factors as independent variables that might influence the likelihood of choosing entrepreneurship as a career.

$$\text{Logit}(P) = \ln\left(\frac{P}{1-P}\right) = \beta_0 + \beta_1 X_i + U \dots \dots \dots (1)$$

P represents the probability of seeing entrepreneurship as a career option.

Independent Variables (X_i) are:

- Gender: A binary variable (Female = 1, Male = 0).
- Educational Status: Categorical variable with levels: Post-Graduation [Base], Up to Under-Graduation (HSE and UG Degree), Professional Degree/Diploma (Professional UG Degree and 3 year Diploma), and Others (Short term professional certificate/diploma/vocational training courses).
- Habit of Saving: A binary variable (Yes = 1, No = 0).
- Father's Occupation: A categorical variable with categories: No Regular work (Base), Entrepreneur and Non-entrepreneur.
- Family Income: Continuous variable representing the family's income.
- Family Business Background: A binary variable (Yes = 1, No = 0).

- Family Support: A binary variable (Yes = 1, No = 0).
- U is stochastic error term

The study derived Odds Ratios and their Robust Standard Errors from the estimation for each independent variable. The Odds Ratio indicates the change in the odds of selecting entrepreneurship as a career option for a one-unit change in the independent variable.

1.8.5.2.2 Estimation of Entrepreneurial Interest

The study employs Ordered Logistic Regression to examine the determinants of entrepreneurial interest among individuals. The dependent variable represents the level of interest in starting a business, measured on a 5-point Likert scale, with higher values indicating greater interest. The analysis investigates various socio-demographic, psychological, and economic factors that might influence entrepreneurial interest.

Ordered Logistic Regression Model: The ordered logistic regression model is specified as follows:

$$\text{Logit}(P) = \ln\left(\frac{P}{1-P}\right) = \beta_0 + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + U \dots \dots \dots (2)$$

Where, P denotes the probability of choosing a particular level of entrepreneurial interest on the 5-point scale. The independent variables include individual personality aspects (X_1) such as risk-taking ability, self-efficacy; socio-demographic characteristics (X_2) such as gender, educational status, access to financial services and family-related factors (X_3), such as fathers' occupation, family income, family's business background, family support.

Independent Variables coded as:

Personality Aspects (X_1)

- Risk Taking Ability (scale): A continuous variable indicating an individual's self-reported risk-taking ability.

- Self-efficacy (scale): A continuous variable indicating the individual's belief in their ability to succeed in entrepreneurial endeavours.

Socio-demographic characteristics (X2)

- Educational Status: Categorical variable with levels: Post-Graduation [Base], Up to Under-Graduation, Professional Degree/3 year Diploma, and Others (Short term professional certificate/diploma/vocational training courses).
- Access to Financial Service: A binary variable (Yes = 1, No = 0) indicating whether the individual has access to financial services.
- Gender: A binary variable (Female = 1, Male = 0).

Family-related factors (X3)

- Family Support: A binary variable (Yes = 1, No = 0) indicating the level of family support for entrepreneurial activities.
- Family Business Background: A binary variable (Yes = 1, No = 0).
- Family Income: Continuous variable representing the family's income.
- Father's Occupation: A categorical variable with categories: No Regular Work (Base), Entrepreneur and Non-entrepreneur.
- U is stochastic error term

The coefficients represent the change in the log-odds of an individual choosing a higher level of entrepreneurial interest, based on a one-unit change in the corresponding independent variable.

1.8.5.2.3 Estimation of Entrepreneurial Status

One of the important objectives of the study is to examine the determinants of entrepreneurial status, categorizing individuals into four groups: *Aspiring Entrepreneur*, *Early-stage Entrepreneur*, *Established Entrepreneur*, and *Not an*

Entrepreneur (reference category). To achieve this, the study uses a Multinomial Logistic Regression model, which allows for the comparison of the likelihood of being in different entrepreneurial statuses relative to the reference category (Not an Entrepreneur). The multinomial logistic regression is appropriate in this context as the dependent variable consists of multiple categories that are not ordered.

The multinomial logistic regression model is formulated as:

$$\log\left(\frac{p(y=j)}{p(-1=4)}\right) = \alpha_j + \beta_j \cdot X \dots \dots \dots (3)$$

Where, $P(Y=j)$ is the probability of an individual being in category j of entrepreneurial status, relative to the reference category (Not an Entrepreneur); X represents the set of independent variables influencing entrepreneurial status. The parameters α_j are the intercepts for each entrepreneurial category compared to the reference group. The coefficients β_j represent the impact of each independent variable on the likelihood of being in a particular entrepreneurial status.

The independent variables in this model include a mix of individual characteristics, entrepreneurial traits, and external factors that may influence the entrepreneurial status of an individual. These include:

- Gender: A binary variable (Female = 1, Male = 0).
- Educational Status: A categorical variable with three levels: Post-Graduation [Reference category], Up to Under-Graduation (HSE & UG Degree), Professional Degree/Diploma and Others (Short term professional certificate/diploma/vocational training courses).
- Family Income: A continuous variable representing the individual's family income.
- Risk-taking Ability: A scale variable indicating an individual's willingness to take risks in business.

- Self-efficacy: A scale variable reflecting the individual's belief in their ability to succeed in entrepreneurial endeavors.
- Motivation to become an Entrepreneur: A scale variable representing the individual's motivation to start a business.
- Locus of Control: A scale variable representing an individual's perceived control over outcomes in their life.
- Intention towards Starting a Business: A binary variable (Yes = 1, No = 0), indicating whether the individual has the intention to start a business.
- Attitude towards Entrepreneurship: A scale variable representing the individual's general attitude towards entrepreneurship.
- Access to Financial Services: A binary variable (Yes = 1, No = 0), indicating whether the individual has access to financial services.
- Lack of Market Access: A binary variable (Yes = 1, No = 0), indicating whether the individual perceives a lack of access to markets.
- Access to Training for Entrepreneurship: A binary variable (Yes = 1, No = 0), representing whether the individual has access to entrepreneurship training.

The multinomial logistic regression model is estimated using the maximum likelihood estimation (MLE) method. The coefficients are estimated for each of the entrepreneurial categories (Aspiring Entrepreneur, Early-stage Entrepreneur, and Established Entrepreneur), with Not an Entrepreneur as the reference category. The significance levels of the coefficients are determined using robust standard errors.

1.9 Limitations of the study

Since entrepreneurship is a complex and multi-dimensional phenomenon, studying all its aspects is a wide-ranging task. The present study specifically concentrates on certain selected aspects of entrepreneurship. Shortage of earlier

empirical studies and literature on the entrepreneurial status of the focused social group under the study is causes the limitations in the present study. Majority of the available studies on entrepreneurship is in psychological or behavioral point of view. Empirical as well as theoretical studies on entrepreneurship form the socio-economic and cultural context of the society is tough to see which also made the horizon of the study limited. The population under the study is Scheduled Caste community of Kerala which confined 52 castes as per 2011 census report, but the study considered them as one social group only consider their general marginalized social position in mainstream of the society and their remaining deprivation. The study delimited the geographical area under the study due to certain socio-economic and demographic reasons, such as heterogeneous nature of the population, cultural exposure, education, traditional livelihood, local social network and social collaboration. But it may reduce the generalizability of the findings of the present study. While exploring psychological factors which influencing entrepreneurial choice and interests, deeper psychological drivers were not investigated. The study also acknowledges certain methodological limitations. The study relied on self-reported questionnaire may cause respondent's bias and it may not capture actual behavior of the respondent. The empirical analysis in the solely depended on the cross-sectional data and the lack of longitudinal data restricts capturing changes over time.

The study period was from July 2018 to April 2026. When this research instigated the relevant Census report was the report of 2011 Census. The census report 2011 was used to rationalize the selected area and sample procedures and size. It also used as a significant source of secondary data for study. However, the next census in 2021 was not conducted by the entrusted national authority, so the study failed to update the data in the final report.

1.10 Chapter layout

- Chapter 1 – Introduction
- Chapter 2 – Review of Literature

- Chapter 3 – State Interventions for Entrepreneurship Development - Micro, Small and Medium Enterprises of Kerala.
- Chapter 4 – Socio-Economic, Demographic and Entrepreneurial Profile of the Social-Group Under Study
- Chapter 5 – Empirical Analysis
- Chapter 6 – Summary, Findings and Recommendations

CHAPTER 2

REVIEW OF LITERATURE

-
- *Entrepreneurship*
 - *Entrepreneur*
 - *Rural entrepreneurship and its significance in India*
 - *Entrepreneurship and Scheduled Caste community*
 - *Conceptual context of the study*
 - *Research gap*
-

Nowadays, entrepreneurship has attracted more attention in the world, especially, in today's globally networked economic context. Sufficient entrepreneurship in an economy is an indicator of the quality of its human recourse. It is a commonly accepted observation among the researchers, policy makers, and even common people that effective entrepreneurship in a society is complementary to its social and economic development. Entrepreneurship is a key mechanism for economic development and it has assumed greater significance as it is a means to economic development (Bosma *et al.*, 2008; Khorrami *et al.*, 2018; Bosma & Levie, 2010). As entrepreneurs have greater role in economy to make it developed and peaceful. During the end decades of the 20th century, entrepreneurship gets increased recognition and consideration among economists as an important means of enhancement in socio-economic welfare of the society. This entrepreneurial spirit is now seen as the main source of industrial innovations, leading to the birth of new enterprises and the growth and renovation of existing firms and organizations (Martínez *et al.*, 2010). All over the world, the governments of the nations recognized the importance of their roles in motivating individuals, entrepreneurs, businesses and related stakeholders to perceive and develop new entrepreneurial opportunities that can promote positive change towards economic growth in their societies (Blenker *et al.*, 2008).

Entrepreneurship leads to innovation, job creation, human resource development, and customer satisfaction (Bosma *et al.*, 2008; Khorrami *et al.*, 2018). The growth objectives, such as, industrial development, economic growth and job creation depend largely upon the development entrepreneurship. Entrepreneurship is vital and strategic to industrial growth and it leads to innovations and new avenues in employment sector. Entrepreneurship increases the level of income, increase in standard of live of the people and eliminates the economic disparity between rural and urban local economies and owed a balanced regional development. So it is very important to encourage entrepreneurship among the people especially young and educated should provide top priority in economic as well as public policies.

Entrepreneurship

The etymological origin of "entrepreneurship" is from French word, *entreprendre*, which means "to undertake". Hence, one can elaborate it as to undertake new business or manufacturing ventures (Abun *et al.*, 2018).

Entrepreneurship is characterized by uncertainty and novelty (McMullen & Dimov, 2013). According to Lal & Sharma (2018) entrepreneurship is a creative and innovative response to the environment and it coming up with an innovation or a novel idea and setting up a new venture. Entrepreneurship is a combination of varied organization skills and many qualities or traits such as creation of novel ideas, imagination, ability to take risk and succeed unforeseen occurrences, ability to organize and manage the factors of production effectively. Entrepreneurship has been considered the spine of economic progress. It is an established fact that the nature and level of economic growth of a nation significantly depends on the level of entrepreneurial accomplishments within its territory.

Entrepreneurship is the generator of national prosperity and competitiveness. It is a process of establishing a business organization for the provision of goods and services, the creation of employment opportunities which contribute to economic development (Ma & Tan, 2006; Bilic *et al.*, 2011). Fillis (2010) defined entrepreneurship as a creative and innovative ability to produce new and different value added goods and services carried out with courage and risks.

Entrepreneurship has been contributing to economic growth and it plays a crucial position in the process of development of the nation and its economy. Today, creation of new enterprises is essentially considered as the best ways to attain economic development and to materialize the country's economic growth and development wishes. It is an engine which moving ahead the nations' economic growth, by stimulating innovations and competitiveness. Entrepreneurship can be suggested as a best and appropriate strategy that can be used to resolve the issues of poverty (Ressurrection, 2011) and accumulated unwaged mass among the educated job seekers. Consequently, to recognize the

importance of entrepreneurship in the development of the economy and alleviate poverty, in recent years, many nations and their governments' attention to entrepreneurship has been increasing and fostering entrepreneurship has become their explicit policy priority (OECD, 2006). Entrepreneurship is considered utmost among the pillars of poverty eradication in the modern society (Udanoh & Zouria, 2018).

Development of entrepreneurship in a society is essentially dependent on the entrepreneurial attitude prevails among the people, especially the educated youth. The term entrepreneurship simply denotes starting and operating new ventures (Stevenson & Gumpert, 1985). Entrepreneurship has been closely linked to the economic development of countries with recognized contribution to job creation, revenue generation, poverty alleviation and wealth generation (Olutunla, 2001; Udanoh & Zouria, 2018). Entrepreneurship generates more employment opportunities which consequently contribute to social and economic welfare in the society. One can see entrepreneurship as an effective weapon to fight against the contemporary issue of vicious trench of unemployment. Entrepreneurship refers to the overall course of action undertaken by an owner in starting and managing enterprise for profit (Fasla, 2017).

Drucker (1985) defines entrepreneurship is an act of innovation that involves endowing existing resources with new wealth-producing capacity. Stevenson (1985) entrepreneurship is a process by which individuals pursue and exploit opportunities irrespective of the resources they currently control. As per Gartner (1988) entrepreneurship is the process by which new organizations come into existence.

According to Venkataraman (1997) entrepreneurship is about how, by whom and with what consequences opportunities to bring future goods and services into existence are discovered, created and explored. Cole (1959) defines entrepreneurship is the purposeful activity of an individual or group of individuals who initiate, maintain or expand a profit-oriented business unit for production or distribution of economic goods and services (Landstrom, 2005; as cited in

Popescu, 2013). Entrepreneurship is the process of creating and seizing an opportunity, and pursuing it regardless of the resources currently controlled (Mor, 2018).

Entrepreneurship can simply be view as a ‘creative destruction’ where entrepreneurs take initiatives to improve and boost the growth along with an effective use of scarce resources, which will be a catalyst for economic growth as well as poverty alleviation and employment generation (Vivarelli, 2012). Entrepreneurship has been considered a key tool for stimulating a growth that helps to develop a diversify businesses and complement locally available services (OECD 2006). As by Ramakrishnan (1978) social status of entrepreneurs, background of the entrepreneurs and education were responsible for the growth of entrepreneurship.

To suggest an exact definition for entrepreneurship is a challenging task. Entrepreneurship is innovation, risk taking behavior, ability to manage market forces and running a small business venture or enterprise. An entrepreneur is a person who either creates new combination of production factors such as new products, new methods of production, new markets, finds new sources of supply and new products and new organizational forms or as a person who is necessarily willing to take risks or a person who by exploiting market opportunities, eliminates disequilibrium between aggregate demand and aggregate supply or as one who owns and operates a business (Sathya, 2019).

2.1 Entrepreneur

Entrepreneurs play a key role in any economy (Shivalingappa *et al.*, 2018). Abun *et al.* (2018) rightly pointed out that who are the entrepreneurs and what is actually their role in economy. According to them the entrepreneurs are real opportunity detectors, they pursue the problems are new opportunities. The primary task of an entrepreneur is to work out a creative plan to resolve the problem they detected. As per the plan the entrepreneur approach the required resources to establish the plan and subsequently emerge a new enterprise. Here the entrepreneur first identify the problem, then conceive it as an opportunity and then act to make the opportunity as a business opportunity, the final result is a new

enterprise. They create business plan, their business create new employment opportunities, and the employment opportunities increase the standard of life and well-being of the people. The entrepreneurs act significantly as the catalyst of growth, without them it is very hard to achieve economic growth and prosperity. The entrepreneurs, as the innovators, they create new ideas and establish new institutions and enterprises. The entrepreneurs are keen observers of socio-economic opportunities emerging around them. They always look around and intervene in problems when they emerge, then make it as an opportunity. They are hard-workers and motivated internally. They are willing to work any time and how long to achieve their goals. They are individuals with high commitment, honesty and genuineness towards their plan to accomplish the goal.

Making of an entrepreneur is an organized, planned and continuous process which should consciously made by the economy/society and State/Government. The qualities of an entrepreneur can be developed through effective training, providing quality education and skill development. Inculcating entrepreneurial skills and values for establishing and running a business enterprise or an industry/firm can be called development of entrepreneurs. Entrepreneurial development prefers to enhance the values, skill and knowledge of entrepreneur through training and development (Masur & Jadhv, 2018). It was a myth that entrepreneurs are born but now it is changed and it has been well recognized as through proper interventions and planning the entrepreneurial behavior can be nurture and enhance. In the era of liberalization, privatization and globalization along with ongoing information technology revolution, capable entrepreneurs are making use of the opportunities emerging from the evolving scenario (Lal & Sharma, 2018).

‘Entrepreneur’ is an economic agent who brought various factors of production together which leads to creation of new wealth (Say, 1824). As Mill (1848) entrepreneur is an organizer of private enterprise who is paid for his non-manual type of work, nature of the entrepreneur's work is organizing resources and coordinates production.

For Schumpeter (1939) the entrepreneur is an innovator who introduces new combinations of resources. An entrepreneur should be creative and innovative. The entrepreneur does not necessarily want to break new ground but perhaps just to remix old ideas to make a seemingly new application (Stevenson & Gumpert, 1985). Entrepreneurial function is to change or transform radically the pattern of production by exploiting an invention or, more generally an (a) untried technological possibility for producing a new commodity or (b) producing an old one in a new way, by (c) opening up a new supply of materials or (d) a new outlet for products, by (e) reorganizing an industry and so on (Schumpeter, 1934).

An entrepreneur should have certain features such as take initiatives, organize social and economic mechanisms and always ready to accept the risk of failure (Shapero, 1975). An entrepreneur is someone who perceives an opportunity, and creates an organization to pursue it (Bygrave & Hofer, 1991). This definition implies that new venture creation is the essence of entrepreneurship (Landstrom, 2005; as cited in Popescu, 2013). The scientific interest, expertise and desire for learning and career development among the entrepreneurs may lead them to reverie and wish to implement ideas for innovation and organization renewal (Miller, 1983). One could simply define an entrepreneur as someone who starts an enterprise, offering a clear and concise interpretation of the term (Dhenak, 2010).

For Lal & Sharma (2018) an entrepreneur is a person who initiates and run a business or an enterprise. In precise, entrepreneur is a person, who establish his own business and he is able to organize the resources, operate strategically and manage unforeseen risks arise during running the business venture.

According to Mor (2018) an entrepreneur is a person who creates small business. He is a risk-taker and able to minimize the risk and strive to maximize the benefits can create from his own venture. Entrepreneurs are always able to recognize the emerging opportunities and create goods and services appropriately to grab advantage of those opportunities. They are always engaged in hard work for creating new products and services and modifying the existing ones. They are

always eager to find out new strategies and techniques to market their products and services. The entrepreneur is an individual who forms an organization for commercial purpose.

Torre (2015) presents a multifaceted view of the entrepreneur by categorizing them as a starter, driver, and accountable individual. This nuanced classification adds depth to our understanding of entrepreneurship, as it differentiates the various aspects of an entrepreneur's role. The entrepreneur as a starter is seen as an initiator and challenger, creating new ventures, while the entrepreneur as a driver emphasizes leadership and responsibility for the success of the venture. Torre's framework encourages a broader understanding of the diverse roles an entrepreneur occupies.

Chasserio *et al.* (2014) expand the definition by recognizing that entrepreneurs embody multiple social roles and identities, showing that entrepreneurship is not just about business creation but also about the social and personal dimensions. Torre's (2015) framework further refines the concept by categorizing the entrepreneur as a starter, driver, and accountable figure, emphasizing the multiple responsibilities entrepreneurs hold in both initiating and leading ventures.

Chasserio *et al.* (2014) provide an intriguing perspective by suggesting that entrepreneurs take on various social roles. This highlights the idea that entrepreneurship is not solely about the economic activity of business creation, but also about the social identity an entrepreneur develops in society. This view shifts the focus from just financial success to also considering the impact of entrepreneurship on an individual's social standing and the societal roles they assume, which can influence the support and recognition they receive.

Boyd & Vozikis (1994) introduce the concept of Risk Taking Propensity Factor (RTPF), which is essential for understanding an entrepreneur's mind-set. Entrepreneurs are often characterized by their ability to take calculated risks, which are inherent in the process of establishing and running a business. This propensity to take risks helps differentiate successful entrepreneurs from others

and is a key factor in determining the likelihood of success or failure in business ventures.

Rao (1979) observed that confidence, perseverance, determination, hard work, general knowledge, dynamism, risk-taking, optimum technical knowledge, information-fathering ability are some of the important characteristics which differentiate entrepreneurs from non-entrepreneurs.

2.2 Rural Entrepreneurship and Its Significance in India

Entrepreneurship and the dynamic small/medium enterprises have played an important role in the attainment of economic prosperity and stability in developed economies. The developing economies of the world or the third world are always confronted with problems created by massive unemployment among the educated youth. The formal labour market in such economies is currently saturated and unable to absorb the ever increasing number of labour force; hence, such countries now begin to move along with the policies to prioritize the development and support of small-medium enterprises (Kgagara, 2011). As an under developed economy, India is facing challenges of high unemployment among the youth, especially educated. This problem is prevailing acute in rural India. The organized as well as unorganized labour market of the country is flooded and also hard to take in the new hands in its productive labour force. Thus, it is an effective way to tackle the issue that the governments provide utmost and thoughtful priority to entrepreneurship development and provide more policy efforts to develop and support small and medium entrepreneurs. Even though, there are certain programmes and schemes run and establish by Government with this view which need to expand with give special focus to rural regions. There should have policies to change the job seekers to owners of enterprises and make them employers. With the view of making entrepreneurship attractive among the rural population of India on 6th January 2016, the Union Cabinet has given approval to *Stand up India* campaign which aimed at promoting entrepreneurship among women and Scheduled Castes and Tribes (Sankar, 2018).

Why India is being an underdeveloped economy? India has enormous potential for entrepreneurship development in terms of diversity of rural occupations (Ramesh *et al.*, 2018) in association with locally available or indigenous resources and human skills. Even though, the country is endowed with sufficient human and natural resources and different raw materials the shortage of entrepreneurs to organize and set productive enterprises causes the massive underutilization of the available resources. This underutilization of resources causes poor condition of production of goods and services especially in the rural areas of the country. In an economy like India effective interventions to enhance entrepreneurship have a crucial part in the achievement of economic growth and development. One can reasonably observe that the lack of entrepreneurial culture being one of the significant reasons of the under development of Indian Economy. Kaur *et al.* (2003) identified certain social factors prevailing in rural society which has been depressing the enterprising spirit such as conventional customs, norms of modesty, norms of male dependence, illiteracy, lack of knowledge and inadequate information in motivation to start own new venture.

An entrepreneurial culture describes "a set of values, beliefs and attitudes commonly held in a society which support the notion that an entrepreneurial life system is desirable, and that, in their turn strongly support the search for effective entrepreneurial behaviour by individuals or groups" (Gibb, 1996; as cited in Igwe, 2018). Rural entrepreneurship refers to the entrepreneurship rising at village level which can occur in any areas such as business, agriculture, industry as well as acts as a valuable factor for economic development (Nanda, 2020).

Rural entrepreneurship indicates that the entrepreneurs and entrepreneurship emerging among the rural people and regions. At present, enhancement of rural entrepreneurship is conceived as a strategic intervention that could effectively mediate in rural development process. To overcome these challenges and promote rural entrepreneurship, support roles are required, such as infrastructural development by the government to increase the possibility for business service provider and industrial sector to enhance the entrepreneurship of

women, Micro finance assistance by government to rural women in larger scale (Saxena, 2012).

The economic goals of a rural entrepreneur and the social goals of rural development are more strongly interlinked and relatively have large impact on a rural community (Nandanwar, 2011). Rural entrepreneurship can be simply defined as the entrepreneurship evolved from the rural socio-economic context and it is the emergence of new industrial establishments and business units in the rural areas. Rural entrepreneurship can be considered one of the solutions to reduce poverty, migration, economic disparity, unemployment and develop rural areas and backward regions (Kumar, 2017).

Rural enterprises can utilize the local resources and can produce goods or services as per the local demands by using locally available resources. Rural entrepreneurship implies the establishment and maintenance of entrepreneurial activities in rural areas such as establishment of rural/cottage/handicraft and small scale industries (Patel & Chavda, 2013; Saxena, 2012; Lekhanya, 2018). Rural entrepreneurship generally represents the informal sector of the economy, especially the small-scale firms and businesses, comprising small traders, traditional/ handicraft industries, village industries and artisans. Entrepreneurship development in rural areas is considered a significant means of rural poverty alleviation, minimizing rural-urban migration, balancing regional economic disparities and making employment opportunities in the region. Entrepreneurship development in rural areas provides alternate opportunities to the people belonging in rural areas, who are planning to migrate from rural areas to urban and semi-urban areas. The entrepreneurship development in rural areas helps to elevate the infrastructural amenities of the areas and will make the rural areas more entrepreneurial friendly and resolve the issue of unavailability of primary amenities in those areas (Gowrishankar *et al.*, 2014; Lekhanya, 2018).

Nanda (2020) observed that the entrepreneurship as a process of creating new enterprise and as an engine for the growth of economy, it is an important factor for accelerating overall rural development. An entrepreneur is one who

always keen in exploiting new market opportunities by bringing up innovative methods of production, introducing new products and new markets. Entrepreneurship development in rural areas has an imperative role in the all-round economic development of the country. The rural entrepreneurship and its enlargement provides new employment and self-employment opportunities to the people subsequently occur the wider distribution of economic resources, which causes spreading of industrial activities and provide opportunities to maximum utilization of locally available resources such as raw materials and labour power. In India, as the majority of population remains in rural areas, the rural entrepreneurship development and its new avenues have a vital role in the economic development of the nation as a whole. The enhancement of entrepreneurial activities in rural areas of the country is an essential for poverty alleviation and enhancement of standard of life of the people. The effective interventions for entrepreneurship development in rural areas could help to minimize the issues related to poverty, unemployment, socio-economic disparities, underutilization of resources and labour potential, and regional backwardness.

For Nanda (2020) the rural entrepreneurs of India have faced many issues such as scarcity of funds (due to the absence of tangible security most of the rural entrepreneurs fail to arrange funds and credit in the market); lack of rural infrastructural facilities such as sufficient electricity, roads and road transportation system; less threat bearing capacity of the people; cut throat competition from large organizations and urban entrepreneurs; exploitation of middlemen; lack of awareness related to legal formalities for obtaining government's approval and licenses, procurement of raw materials, lack of proper training to handle new technology and facilities, poor quality of products and human resources problems such as unskilled workers and pessimistic attitude

Sathya (2019) rightly observed that there is a need to develop rural industries to solve rural unemployment and rural migration to cities. Development of rural economy is a necessary pre-condition for a balanced socio-economic development of the nation as a whole. The disparities in between the rural urban

regions should be eliminated and the standard of life of the people belonging in rural areas should be enhanced. Entrepreneurship development in rural sector provides solutions to decrease the consequences of the most socio-economic hurdles existing related to rural area development. With such a view, Government of India has been focusing and providing policy support and financial assistance for promoting rural entrepreneurship. At present in global parlance entrepreneurship has emerged as a dynamic concept, especially in the development discourse of rural poor and regional backwardness. The study defined rural entrepreneurship as the entrepreneurship emerging within the boundaries of villages, and take place in the various sectors and fields such as industry, agriculture and allied fields and business ventures.

Sathya (2019) also observed some of the major problems faced by rural entrepreneurs such as lack of sufficient funds, lack of infrastructural facilities such as poor means of transportation and storage facilities, less risk bearing capacity, inefficiency in marketing, severe market competition from large sized organizations and urban entrepreneurs, high dependency on middlemen for marketing of their products, lack of knowledge on information technology and poor technical knowledge, ignorance on legal formalities related to obtaining licenses, procurement of raw materials, quality raw materials, storage and warehousing, poor quality of available human resource such as low skill level of workers, negative attitude of the society and poor social support system.

Benakatti & Ramanjaneyalu (2018) observed that rural entrepreneurs are those who carry out entrepreneurial activities with a vision to transform the rural economic sector and to bridge a gap between the urban areas thus contributing to the inclusive growth of the country. To achieve sustainable economic growth India needs to give much more priorities to the development of rural industries and increase the development investment in this sector. Lack of basic amenities and infrastructure in the rural areas are the major barriers facing by the emerging entrepreneurs in rural areas of underdeveloped and developing economies like India. Quality education, both skill and conceptual base, is a necessary for the

beginner entrepreneurs and entrepreneurial aspirants to initiate their ideas and efforts. They listed the major challenges faced by rural entrepreneur in India to enter into entrepreneurship and begin an enterprise such as family challenges (convincing the family to opt for business or starting an enterprise over job), social challenges (social acceptance), technological challenges (technology lags), financial challenges (difficulty in borrowing fund), and policy challenges (government interventions).

Lekhanya (2018) noted that entrepreneurship development in rural India has been facing several severe challenges such as exodus of skills, a lack of educated individuals, financial limitations and insufficient technical and conceptual abilities. All these issues together make it difficult for rural entrepreneurs to successfully establish their firms and enterprises.

As the basic principles of rural entrepreneurship for rural development are suggested by Harish (2017) are optimum utilization of local resources, providing alternative options through the entrepreneurial occupation against the rural migration and to activate such system to provide basic '6 m'- manpower, money, material, machinery, management and market to the rural population.

According to Kumar (2017) rural entrepreneurship is not only important as a means of generating employment opportunities in the rural areas with low capital cost and raising the real income of the people, but also its contribution to the development of agriculture and urban industries. Entrepreneurship development in rural areas are considered as the foremost solutions for the developmental issues faced by the rural areas at present, such as poverty, migration, economic inequality and backwardness of the region. As agriculture is the base of rural economy of India, the rural entrepreneurship can detect the opportunities in rural agricultural sector and to resolve the underutilization of available resources and make use of them to attain economic growth of the region either inside or outside of the agriculture sector. It is the crucial role of rural entrepreneurship in rural area development which enhance the economic value of rural sector through introducing new production methods, new forms of market and marketing

strategies, new products as per the demand of local society and new avenues of employment and income generation. Now rural entrepreneurship is viewed as most important measure of economic development of the nation as well as the regions within the nation. The author also found that, like the earlier observations, it is the major issues faced by rural entrepreneurs are the problems arising from the absence of enough primary amenities in rural areas. Lack of financial resources, lack of quality education, and insufficient technical skill and knowledge are making the emergence of industries and business in rural areas very hard at present too.

As the role of rural entrepreneurs in economic development Kumar (2017) rightly made certain observations as follows;

- The entrepreneurs provide employment opportunities to a large number of people which can contribute to remove the problem of unemployment.
- The establishment of industries in backward and rural areas may help to remove regional disparities and realize a regionally balanced development.
- They contribute to enhance the living standard of the rural people.
- Entrepreneurs in rural areas help to make proper utilization of local resources, savings and human resources, which might otherwise under-utilized.
- As every entrepreneurs have wish to get quick and increased benefits from their investment. They act as the catalyst, motivator and stabilizing force of sustainable economic growth through increase the output capital ratio and employment capital ratio.
- The rural entrepreneurs help to reduce the pressure on the country's balance of payments by contributing to the country's international trade especially exports and they earn foreign exchange.
- Entrepreneurs help the economy to maintain the sufficient supply of

wide-range of products and services to meet the domestic demand arise within the country.

- Entrepreneurs help in development of the society by providing employment to people and paves for independent living they encourage democracy and self-governance and distributing national income in more efficient and equitable manner among the various participants of the society.
- Rural entrepreneurs contribute to increase in the total and per capita income of the economy and create new path of development for backward regions and disadvantaged and weaker sections of the society.
- Rural entrepreneurs contribute effectively to capital formation by appropriating savings of local public to the productive sectors of the economy. They also make use of their own savings and profit to productive economic activities which enlarge the horizon of the economy.
- Rural entrepreneurs contribute effectively to the country's financial service sector through mobilize the rural public savings and facilitating trading of shares and debentures by the rural local investors.
- The growth and development in basic infrastructure of any country is act as the determining factor of economic development of the country. Entrepreneurs by establishing their enterprises in rural and backward areas influence the government to develop the infrastructure of those areas.
- The promotion and enlargement of domestic trade and foreign trade is considered as one of the important functions of the entrepreneur.
- Entrepreneurs promote economic integration in the country by adopting certain economic policies and laws framed by the government. They help in removing the disparity between the rich and the poor by adopting the rules and regulation framed by the government for the effective functioning of business in the country.

- Successful entrepreneurs attract investment from individuals and institutions belonging abroad.

Venkateswarlu & Ravindra (2015) exactly opined that rural entrepreneurship is an effective strategy to the removal of rural poverty in India and in order to make entrepreneurship development more effective there is a need to change the approach and it should be an integral part of school education.

Desai (2005) stated that the self-employment and entrepreneurial development has been an important component of rural development. It channelizes the rural labour power into a creative mold beyond the traditional agriculture. In particular, the rural entrepreneurial development has greater role in empowering rural poor and women alike. Further, it creates employment opportunities.

Kowar (2001) observed that the main problem faced in the development of rural entrepreneurship was illiteracy of the people and inadequate infrastructure facilities.

A study on the rural women entrepreneurship Rao (1991) identified the factors which make hard the entrepreneurship development among the rural women as the absence of financial resources, lack of support from family and community, failure in recognition of opportunities, lack of motivation, inhibition and shyness, priority to traditional occupations and preference to jobs with secure income.

2.3 Entrepreneurship and Scheduled Caste Community

Dahiwale (1989) conducted a study on the occupational mobility of ex-untouchables in self-employment sector of the country. It is observed as the general tendency among the Scheduled Caste people is to choose the service sector jobs rather than self-employment as entrepreneurs. The policy of reservation in the public service sector may be the cause of opt the opportunities are created in the service sector. However, in near future, sooner or later, there is possibility of scraping this affirmative protection. In such a case the study noticed that the best

of alternative remains self-employment to the large number of people. It is optimistically observed that during the post-Independence period many of the age-old practices of caste and untouchability are not observed at least in the urban centers. A number of schemes and programmes of self-employment are coming up day-by-day and that are open to any one irrespective of one's caste.

Reddy (2005) has conducted a study in Andhra Pradesh and noticed that in general opinion, the entrepreneurship among Scheduled Castes and Scheduled Tribes was relatively lower as compared to with other communities in the state. As his observation there are certain causes, such as ignorance on the procedures and legal formalities in starting of a business or an enterprise, lack of education, lack of access towards financial resources, lack of entrepreneurial training, the Scheduled Caste and Scheduled Tribe community remain backward in entrepreneurial activities. The entrepreneurial awareness among these people was generally low. It was noticed that the focus of Government's schemes to enhance the entrepreneurial activities among the downtrodden people were more in the selected districts, the benefits of the schemes remain untouched to the Scheduled Caste and Scheduled Tribe community belonging in other districts. The author has found that very few training programs were conducted for these social groups by the governmental and other agencies. The study suggested that it is necessary to establish a development agency with financial and administrative autonomy to supervise and promote entrepreneurship development interventions and initiatives among the Scheduled Castes and Scheduled Tribes.

Jodhka (2010) conducted an extensive case study in Northwest India, concluded that Dalit businesses face various types of discrimination, which put barriers to the growth of these firms. Emergent privatization occurring in Indian economy causes weakening the possibilities of employment in the state sector. The reserved social categories as per the constitution have certain protective measures which ensure certain level of public sector employment to them, but now days the available jobs under this quota system for reserved categories also shrinking. The study proposes to extend the quota regime to the private sector and also suggest

ensuring the direct participation of the disadvantaged and marginalized section of the society in private sector of the economy as entrepreneurs and capital holders. The study also suggested, giving emphasis on the development of entrepreneurial culture that can facilitate Scheduled Castes people to partake in the private sector and informal economy on equal terms. There are a few Scheduled Caste entrepreneurs in the region and the majority of them from such a marginalized socio-economic background only can establish simple and menial kinds of business, mostly home based in their own localities with domestic labourers, such as small grocery shops, small workshops, skill based service providers etc. They have very weak access to financial resources and institutions like banking system. Majority of them was set up their establishments only with their small personal savings and small amount of initial capital. Difficulties in mobilization of capital and to find proper shop space to set up their enterprise are the two frequently reported issues by the entrepreneurial aspirants from this social group. The source of these issues as reported is nothing but their caste identity. Caste is remaining as a significant factor which determines their status in business in many different ways, directly and indirectly at present too in Indian social system.

Bal & Judge (2010) have made very positive comment on the result of entrepreneurial development among the Scheduled Caste community of the country. The study suggests that the entrepreneurship is an effective way to the ex-untouchables and the downtrodden sections acquire higher economic status and social position. As the study observed that the entrepreneurship can modify the traditional division of labour and diversify the rural work space and modify the responsibilities, that make them able to earn more money as income and profit, which elevated their standard of living and they moved up to the main stream of the economy. As a result, they have been capable to raise their socio-economic status. The socio-economic empowerment of Scheduled Castes is possible through the development of entrepreneurship among them. The development policy makers always suggest entrepreneurship as a way to achieve equality of life in society.

Mahajan (2011) also found certain relevant issues have been confronted by the Scheduled Caste entrepreneurs in his study with special reference to the state of Maharashtra. As he pointed out that the majority of beneficiaries of the schemes of State level Scheduled Caste Corporations for enhancing self-employment and entrepreneurship among the Scheduled Caste community are not enough aware on the schemes and its procedures, how to access subsidies and other benefits, what are the provisions of bank loans and advances and their interest rate etc. Most of entrepreneurial aspirants from this community have been felt that the administrative procedures are lengthy and tiring. Very importantly the author observed that prevailing discrimination based on caste is a crucial issue confronted by the Scheduled Caste entrepreneurs especially in rural areas of the state. He also found that due to lack of working capital they are suffering the shortage of raw material and they cannot attain the competitive price for their products. As him the lack of proper entrepreneurial training programmes for the Scheduled Caste entrepreneurs is a common issue. Even though the State level Scheduled Caste Corporations are providing financial assistance to the entrepreneurial aspirants, they are not enough coming up as successful entrepreneurs. The study opined that it is the need of time to inculcate the spirit and value of professionalism among the Scheduled Caste entrepreneurs and also a need to enhance their confidence level and make them able to find market to launch their own product and establish their own brand.

The author also observed that the firms owned by Scheduled Castes and Scheduled Tribes are smaller when compared with the firms owned by entrepreneurs from other social category. As him the size of enterprise is an important indicator and it shows the entrepreneurial tendency of enterprise owners. The study noticed that the observation made by National Commission on Enterprises in the Unorganized Sector (2008). NCEUS showed that the enterprises owned by these social groups are more informal and have low productivity. Majority of the enterprises are Own Account Enterprises (OAE), which are small enterprises that run by individual owners without any hired worker regularly and solely depend on household workforce.

Deshpande & Sharma (2013) tried to understand the involvement of dalits and other marginalized groups, in the micro, small and medium enterprises sector of the country, based on an analysis of unit-level data from registered manufacturing segment of the MSME census data for 2001-02 and 2006-07. They found persistent caste and gender disparities throughout their analysis. They noticed that the Scheduled caste and tribe are under-represented in business ownership significantly, except in the north-eastern states of the nation. However, among Scheduled caste and tribe owned enterprises the share of female-owned and managed enterprises is significantly greater.

Iyer & Varshney (2013) made an analysis using comprehensive data on enterprise ownership from the Economic Census of 1990, 1998 and 2005 and found there are substantial caste differences in entrepreneurship sector across the country. They observed that there are significant under-representation of Scheduled Castes and Scheduled Tribes in the realm of ownership of enterprises and the share of workers employed. These differences are seen widespread across the boundaries of the states, have declined very discreetly between 1990 and 2005.

Marichamy (2016) investigated on public sector institutional opportunities for Scheduled Caste entrepreneurs in India at present. He listed public sector institutions specifically owed to the promotion of entrepreneurship and skill training among the Scheduled Caste community such as Department of Social Justice and Empowerment, National Scheduled Castes Finance and Development Corporation (NSFDC) (both under the Ministry of Social Justice and Empowerment, Government of India), and Dalit Indian Chamber of Commerce & Industry (DICCI). Under the Department of Social Justice and Empowerment, Government of India has set up the scheme of 'Venture Capital Fund for Scheduled Castes' in the month of February 2014 to promote entrepreneurship among the Scheduled Castes and to offer concessional financial assistance to them. NSFDC provide financial support at concessional rate to Scheduled Caste entrepreneurs to establish their enterprises. And also provide grants for their self-employment projects and skill-training ventures to unemployed persons under

below poverty line. The Dalit Indian Chamber of Commerce & Industry (DICTI) operates to bring together all Dalit entrepreneurs under one umbrella, become a one-stop resource center for existing and aspiring Dalit entrepreneurs, and to promote entrepreneurship among Dalits as a solution to their socio-economic problems

Mehta (2018) significantly noted the impact of social discrimination on Scheduled Caste/Scheduled Tribe entrepreneurs in Tamil Nadu. His study revealed that despite Government policies and affirmative action, Scheduled Caste and Tribe entrepreneurs often face several direct and indirect forms of discrimination, which affect their access to markets, customers, and resources.

Agarwal & Upadhyay (2019) observed that the education and skill development are crucial in enhancement of entrepreneurship among Scheduled Castes and Tribes. They investigated the opportunities and challenges for entrepreneurial achievement among Scheduled Caste and Tribe communities. Despite there are several government policies such as reservations and subsidies prevailing to encourage entrepreneurship among these communities, they still face numerous obstacles, including social stigma, lack of access to financial resources, and limited market reach which make them hard to enter into entrepreneurship.

Narayanan (2020) noticed the backwardness of Scheduled Castes in the dominion of entrepreneurship. He conducted an exploration on the entrepreneurial situation of Scheduled Castes in Chennai city and suggested enhancement of the role of Self-Help Groups (SHGs) to foster entrepreneurship among Scheduled Castes and overcome the prevailing status. SHGs were found to be instrumental in providing a support network, financial assistance, and skill development opportunities for Scheduled Caste entrepreneurs. Such supports of SHGs make them able to start and maintain their enterprises and to overcome the socio-economic barriers that they face.

Ministry of Micro, Small and Medium Enterprises, Annual Report (2020-2021) showed that Scheduled Caste community holds the ownership of 12.45% of the total unregistered non-agriculture MSMEs (micro and small sector) in the

country, but not even one was a medium-sized MSME. It indicates that most enterprises owned by Scheduled Castes are only self-employed units depending on domestic labour and resources. Scheduled Castes and Scheduled Tribes have lower participation in business ownership corresponding to their population share; the proportions of such ventures were higher in rural areas.

Ramesh & Balu (2021) made a significant observation based on their study focused on the financial challenges faced by Scheduled Caste/Scheduled Tribe entrepreneurs in Chennai city. The authors found that however the government schemes to provide financial support is prevailing, many Scheduled Caste/Scheduled Tribe entrepreneurs still find it hard to avail these assistances and support because of the complex application procedures and a lack of guarantee.

Meenakshi, Saranya, Beryl & Christy (2024) rightly observed that the major challenges confronted by the Scheduled caste and tribe communities are related to finance requirement, market access, and social inclusion. Access to finance remains a predominant challenge, with many entrepreneurs among them struggling to avail loans due to stringent banking requirements and social discrimination. Additionally, limited market access and cultural barriers hinder their ability to expand businesses beyond local boundaries, further complicating their entrepreneurial journeys. Government schemes and subsidies to enhance entrepreneurship by providing financial assistance and resources for business development have positive impacts on the representation of Scheduled Castes and Scheduled Tribe communities in entrepreneurial landscape. However, the effectiveness of these schemes often varies, with many entrepreneurs.

Mandal & Hernwal (2024) observed significant issues and challenges for entrepreneurial empowerment among Scheduled Caste women. Because of strong emotional ties to their families and homes they are generally confront great struggle to maintain balance between family and occupation. Socio-cultural obstacles originated from the traditions and conventions, the societal nature of male-dominance, illiteracy or low level of education are observed as certain social factors. As they noticed as the specific impediments the lack of financial support;

insufficient market knowledge which is necessary to have a control over the field of marketing; lack of entrepreneurship ability; lack of self-confidence, which is primarily a motivating aspect in effectively operating an enterprise; and mobility restrictions due to traditional beliefs and concerns. The failure of skill training and lack of social network are also considered as the significant factors of entrepreneurial backwardness of Scheduled Caste women. It is a fundamental fact that any entrepreneur's success depends on his/her skills. Women entrepreneurs have the least amount of capital investment and inadequate technological awareness. In fact, they may not have any kind of technological knowledge. An entrepreneur needs to have sufficient social network (contacts or social relationships), in order to have a strong market and value. However, an entrepreneur's ability to build strong social networks is limited by the restrictive societal boundaries.

Most of the available studies are the research endeavors relate to entrepreneurship in general, small scale industries and women entrepreneurship. Only few studies are focused on rural entrepreneurs and especially rural Scheduled Caste community. The present study focuses on aspects of entrepreneurial status of the rural Scheduled Caste youth. In order to get deeper understanding and awareness into the recent status of rural entrepreneurship as well as its share of benefits reached to the historically and socially unprivileged social groups definitely help the policy makers to make plans and policies for their life enhancement. Thus, this research study was taken up.

2.4 Conceptual Context of the Study

This is an age of entrepreneurship (Becker & Knudsen, 2012). Entrepreneurship has close association to the conditions such as independence, empowerment, power, social usefulness, employment and wealth creation for the self and the society (Ahmed, 2015; Amponash & Ahmed, 2017). Entrepreneur is a peculiar personality who leads entrepreneurial and innovative efforts forward and making it more creative, productive, economical and abundant. Entrepreneurial behaviour is dynamic, risk taking, creative and growth-oriented (Schermerhorn &

Bachrach, 2020; Mehamood et al., 2019). For Schermerhorn Jr (2008) a person with entrepreneurial behaviour is always tries to pursue opportunities in situations others view as problems/threats.

For Marshall (1890) entrepreneurship is the guiding factor, improvements in the entrepreneurial skills lead to higher productivity and consequently promotes organic growth of economy. As the key elements of the organic growth of the economy Marshall describes the role of the entrepreneur and the working class. For him the entrepreneur is not merely a risk-taker, but a critical "manager-innovator" and business leader which are essential to production.

Joseph A Schumpeter is one of the important and pioneering personalities in the theoretical discussions on entrepreneurship in academic inquiries as a major condition to attain economic development. During the beginning of the 20th century Schumpeter had proposed a profound model of entrepreneurship, it was a break-through in entrepreneurship theory (Boyle, 2017). Schumpeter's model of entrepreneurship is closely associated with innovation of new products and processes and it is considered as dynamic one. Schumpeter (1934) made a distinction between owner and entrepreneur, the latter being associated with the idea of enterprise, or a person who starts a new business. The center of his idea of entrepreneurship is the concept of "creative destruction", according to this idea the occurrence of new practices and innovations replace the existing one, which become out dated and obsolete. As this view Costa *et al.* (2009) illustrated that entrepreneurship would occur when the new opportunities in the market arises due to the existing production system dysfunctions and which will generate demands for new innovations that leads to a new enterprises.

Economic development is known to be a function of the factors of production – land, labour, capital and organization. The factor organization is actually entrepreneurship or entrepreneurial effort. The end result of the effective combined action of these factors of production is economic development. For Schumpeter among the four factors of production the entrepreneurship factor is most active and dynamic one. The 'innovative' trait, which no other of production

has, made it dynamic one (Mehmood *et al.*, 2019). Souza & Guimaraes (2005) underlined that Schumpeter paved an economic approach of entrepreneurship thought.

The increase in the entrepreneurial activities leads to the increase in production which will lead to increase national as well as per capita income that will lead to economic development. For Kindelberger (1977) the increased national as well as per-capita income are the sources of consumption and human welfare. The increased consumption can be seen as the indicator of economic development. The entrepreneurial activities causes increase in the quantity and quality of products and services. The increased general income level (national and per-capita) leads to increase in the purchasing power of the people, which resultant increase in consumption. Economic development can be seen as the transfer of economy from a state of low rate of consumption to high rate of consumption. Rostow (1962) noticed that it as the movement towards mass consumption. The abundance in production and consumption is the situation of economic development and the effective entrepreneurship is a necessity for attaining this situation.

As the effective entrepreneurship is a necessary condition for economic development. The innovations and innovators are the developers of the effective entrepreneurial condition. Samuelson (1980) rightly pointed out that Schumpeter's emphasis on the role of innovator as a person who initiatives and recognizes technical improvements and who succeeds in getting them introduced. Effective entrepreneurship is the function of the inventor or the entrepreneur, which is the spring of all business innovations and improvements, and the main source of economic development (Samuelson, 1980). The pattern of economic development can be illustrated that the entrepreneur and entrepreneurship create innovations which leads to business establishments, enterprises and industries and the final result is economic development.

There are several researchers and social theorists who attributed several influential aspects and characteristic features to entrepreneurship and the

entrepreneur since Schumpeter's theoretical conception on the function of entrepreneur for achieving economic development. Interestingly, Schumpeter (1969) illustrated that an entrepreneur has will to conquer the impulse to fight, to prove oneself superior to others, to succeed for the sake, not of the fruits of the success itself. For him, entrepreneurs do not form a class in society as the land owners, capitalists, labours do, even though, entrepreneurial function in economy will create class positions. For Schumpeter entrepreneurship is innovation, an entrepreneur is an innovator, the entrepreneurial function is to introduction of something new, a new idea, method or device, which lead to economic development. Mishra & Puri (1991) noted that a supporting eco-system is necessary for the development of entrepreneurship in Schumpeterian system and it is greatly facilitated by bank credit. As observed by Begley & Tan (2001) the national environment is an important aspect which has a significant role in construction of entrepreneurial interest among the future professionals.

Baughn *et al.* (2006) found that the factors such as vocational context of the nation; social capital (network confining friends and family) and mastery in entrepreneurial skill significantly affect the entrepreneurial interest (Costa *et al.* (2009).

An entrepreneur should have sufficient social connections or networks to penetrate the world of business and to become a successful entrepreneur. This brings the vital factor social capital (Udanoh & Zouria, 2018). The essence of social capital is making of social relationships and networks. Resource mobilization to set up and maintain an enterprise or firm requires effective social and institutional support networks. Social networks act as inspirational factor to an entrepreneur who led to a higher interest and successful development in entrepreneurship (Udanoh & Zouria, 2018). The individual's participation in entrepreneurial activity can be attributed to social capital (Coleman, 2010). The effective social capital helps entrepreneur to make relationships with the resources. Such network of relations is used to mobilize such resources when needed

(Dennehy, 2010). Greve & Salaff (2001) rightly opined that social relations are a determining factor which cultivates entrepreneurial interest and aspiration.

Puddin *et al.*, (2021) observed that entrepreneurial interest is something which encourage a person to achieve his life/career goals and that will motivate and force him/her to work something effective and creative. The high entrepreneurial interest is a necessary condition for a successful entrepreneur. They also pointed out certain other aspects such as entrepreneurial education, business success (self-conforming ability, productivity, job satisfaction and the ability to earn profit and resources finding), and entrepreneurial knowledge to become a successful entrepreneur. Schmitt-Rodermund (2004) remarked that the person's decision to pursue an entrepreneurial career may be regarded as the immediate prerequisite for a successful entrepreneurial career.

Dariani (2004) observed some of the necessary condition for entrepreneurial career choice which are creating awareness, strengthening entrepreneurial capacity, encourage risk taking behaviour, always be ready to accept changes and to develop entrepreneurial skills and attitude. Schmitt-Rodermund (2004) regarded as the most important prerequisite for a successful entrepreneurial career is the person's decision to pursue an entrepreneurial career. He further claimed that parenting style with warmth and firm control; entrepreneurial personality traits and competence such as curiosity and leadership; and family background with entrepreneur family members are the significant factors which positively influence the individual's entrepreneurial interest and aspiration. Owusu-Ansah & Fleming, (2001) found that participation in entrepreneurship training and courses enhances the individuals' tendency to establish new ventures in comparison to others who are not attending such programmes.

To run an enterprise successfully there should have high entrepreneurial interest (Abdul, 2018). Entrepreneurial interest is the catalyst to make the entrepreneur able to overcome the business competitions in the field. Cardon (2009) observed that the entrepreneurial interest is a psychological aspect which

makes the person/entrepreneur focus attention and do something with a feeling of pleasure because it brings benefit to him. For Papulova & Papula (2015) it is originated within a person who really motivated to establish a business.

Wiradirnata (2017) pointed out that, the internal factors such as need for income, feeling of self-esteem, feelings of pleasure and the external factors such as familial environment, community environment, the business opportunities in the economy have significant role in determining entrepreneurial interest in an individual.

Tobing *et al.*, (2019) observed that there are internal as well as external factors which influence interest in entrepreneurship. The internal factors are the factors that originate from the individual concerned, such as character, experience, attitudes, motives and perceptions. External factors are that come from outside such as the physical environment, familial environment, school environment and community environment. Miller (2000) also showed the significant influence of family on the entrepreneurial aspiration of the individual.

Certain entrepreneurial dimensions have been extensively mentioned in the literature, such as self-efficacy (Chen *et al.*, 1998; Markman & Baron, 2003; Gurol & Atsan, 2006), personal locus of control (Carland *et al.*, 1988; Thomas & Mueller, 2000; Fretschner & Weber, 2013), leadership (Carland *et al.*, 1988), persistence (Gelderen *et al.*, 2008; Markman & Baron, 2003), planner/organisation effectiveness (Gurol & Astan, 2006; Harris & Gibson, 2008; Parnell, Shwiff, Yalin & Langford, 2003), leader (Hornday & Aboud, 1971; Winter, 1973; Parnell *et al.*, 2003), innovative (Bolton, 2012; Bolton & Lane, 2012; Moruku, 2013), opportunity detector (Bolton, 2012; Bolton & Lane, 2012; Moruku, 2013), risk taker (Lumpkin & Dess, 1996; Bolton, 2012; Bolton & Lane, 2012; Moruku, 2013), and sociable (Banghn *et al.*, 2006; Markman & Baron, 2003).

After an extensive review Schmidt *et al.* (2018) constructed a measurement scale for entrepreneurial behaviour confined seven most relevant dimensions such as self-efficacy, opportunity dictator, sociable, planner, risk taker, leader and creative.

External factors, situational factors also influence the person's attitude towards entrepreneurship such as time constraints, task difficulty and the influence of other people (Krueger, 1993; Lee & Wong, 2004). According to Bird (1988) and Lee & Wong (2004) the intention of carrying out entrepreneurial behaviour may be affected by several factors such as needs, values, wants, habits and beliefs. The existing culture (the underlying system of values) is one of the significant factors that influence person's entrepreneurial behaviour as several theorists and researchers (Busenitz., 2000; Hayton *et al.*, 2002; Mitchell *et al.*, 2000; Shane *et al.* 1991).

According to the theory of planned behaviour, entrepreneurial intention indicates the person's effort to execute the entrepreneurial behaviour. Linan & Chen (2009) observed there are three motivational factors which are greatly influence entrepreneurial behaviour such as personal attitude toward start-up (Ajzen, 2001; Autio *et al.*, 2001; Kovereid, 1996), subjective norm/the perceived social pressure to carry out or not to carry out an entrepreneurial behaviour (Ajzen, 2001) and perceived behavioural control/the perception of the ease or difficulty of becoming an entrepreneur (Ajzen, 2002).

The present study has selected varied internal and external factors which may influence the entrepreneurial behaviour of the person/society, entrepreneurial career choice, entrepreneurial interest and entrepreneurial status were extracted from the related conceptual and theoretical literature. That can be discussed below;

2.4.1 Conceptual Framework: Entrepreneurial Career Choice

The following section illustrates how the selected depended variable, Entrepreneurial Career Choice, is influenced by the selected independent variables, as per the existing literature.

2.4.1.1 Gender

There are studies which suggested that gender is an influencing factor of individual's entrepreneurial career choice (Brush, 1992; Evans & Leighton, 1989; Carter & Allen, 1997; Aldrich & Cliff, 2003; Sanad, 2021; Sharma & Rao, 2000; Singh & De, 2013). The researchers rightly pointed out that comparing men, women are less represented in the entrepreneurial dominion. As the women often bear more family responsibilities, which limit their aspiration to pursue entrepreneurship. There are many factors which are restrict the women's entry in entrepreneurship were noticed, such as house-hold's economic status, share of income, family support, social support, education, traditional notions and values, and lack of entrepreneurial training. This is also observed that women entrepreneurs tend to earn lower incomes than men entrepreneurs due to differences in industry, business size, and human capital. The risk aversion habit (Jianakoplos & Bernasek, 1998) and lower self-efficacy and confidence and lower entrepreneurial intentions (Wilson et al., 2007) also the factors, which may discourage women from pursuing entrepreneurship.

2.4.1.2 Educational Level

There are studies which suggested that education and the level of education influence an individual's decision to become an entrepreneur (Evans & Leighton, 1989; Becker, 1964; Jianakoplos & Bernasek, 1998; Aldrich & Ruef, 2006; Putra, Suroso, Kurniawan, & Mufreni, 2025; Soetanto, Huang, Huang, Li, & Cai, 2026). As their views education especially higher education is greatly positively associated with entrepreneurship as it provides necessary skills, knowledge, and networks to the individuals and enhances human capital. Education enable the individuals, increasing an individual's productivity and ability to identify entrepreneurial opportunities, increase risk tolerance, better access to financial resources, networks, and information, making it easier to start a business which will lead to entrepreneurial career choice.

2.4.1.3 Saving Habits

There are studies ascribing the influence of saving habits on an individual's decision to become an entrepreneur (Evans & Jovanovic, 1989; Jianakoplos & Bernasek, 1998; Aldrich, & Ruef, 2006; Kolvereid, 1996). Savings will make available the necessary working capital to start a business, and it will reduce the need for other external finance and loans. The individuals who have higher savings are more likely to take risks and pursue entrepreneurship, it is because of the savings provide a financial safety net and reducing the uncertainty embedded in business investments. And it is also observed that the saving behavior of the individual is positively related to his/her entrepreneurial intention.

2.4.1.4 Father's Occupation

There are studies suggest that parents' occupation, especially entrepreneurial parents have significant influence an individual's entrepreneurial career choice (Lentz & Laband, 1990; Aldrich & Cliff, 2003; Fairlie & Robb, 2007; Dunn & Holtz-Eakin, 2000; Kolvereid, 1996; *Shapero*, & Sokol, 1982; *Shapero*, & Sokol, 1982). Children of entrepreneurs are more likely to become entrepreneurs themselves, as they learn entrepreneurial skills and values from their parents. They can easily access to financial resources, networks, and expertise, and reducing the hurdles to entrepreneurship. Growing up in an entrepreneurial family can shape an individual's attitudes, values, and intentions towards entrepreneurship and the parents can convey their entrepreneurial skills, enthusiasms, experiences and practices to their children.

2.4.1.5 Family income

There are studies which notice the influence of family income on the individual's decision to choose entrepreneurial career (Evans & Leighton, 1989; Blanchflower & Oswald, 1998; Dunn & Holtz-Eakin, 2000; Holtz-Eakin et al., 1994; Acs & Armington, 2004; Fairlie & Robb, 2007). As these observations

higher family income can provide feeling of financial security, ensuring the source of startup capital and reducing the need for external financing, enabling individuals to take risks, increase their risk tolerance and encourage individuals to invest in entrepreneurial projects. Higher income families may have role models and the family members to get more opportunities to learn entrepreneurial skills which increasing their likelihood of becoming entrepreneurs.

2.4.1.6 Family Business Background

There are researches illustrated that the family's business background significantly influences the entrepreneurial career choice of the individuals (Dunn & Holtz-Eakin, 2000; Aldrich & Cliff, 2003; Szabop & Aranyossy, 2024; Ljubotina & Vadjal, 201; Fairlie & Robb, 2007). As per the mentioned studies the family's business back ground provide opportunities to individuals to learn entrepreneurial skills and values from their parents, greater access to start-up capital, networks, and expertise, and reducing the barriers to entrepreneurship. Family business can shape entrepreneurial attitudes, values, and intentions and entrepreneurial parents can impart entrepreneurial abilities, motivations, and experiences to their children.

2.4.1.7 Family Support

There are researches suggests family support to start an enterprise is a factor which encourage individuals to opt entrepreneurial career (Hisrich & Brush, 1986; Aldrich, & Ruef, 2006; Dunn & Holtz-Eakin, 2000; Bruderl & Preisendorfer, 1998; Sharma & Rao, 2000; Singh, & De, 2013). As these studies observed that family support can provide emotional backing, reducing stress and uncertainty associated with entrepreneurial efforts and it can serve as role models and encourage individual's entrepreneurial intentions and behavior. Family members can provide financial assistance to institute new ventures, access to social networks, mentors, and advisors for enhancing entrepreneurial success.

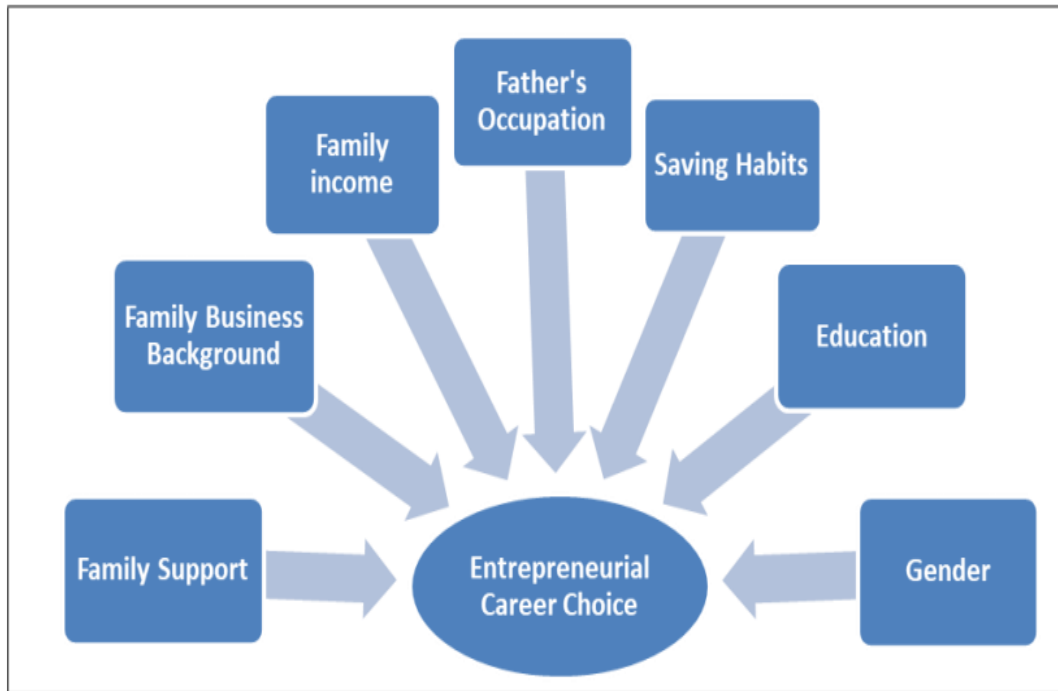


Figure 2.1 Conceptual Framework for Entrepreneurial Career Choice

2.4.2 Conceptual Framework: Entrepreneurial Interest

The following section illustrates how the selected depended variable, Entrepreneurial Interest, is influenced by the selected independent variables, as per the existing literature.

2.4.2.1 Risk Taking Behaviour

There are researches made observations on the risk-taking behaviour in relation to person's entrepreneurial interest (Brockhaus, 1980; Palich & Bagby, 1995; Zhao & Seibert, 2006; Kolvereid, 1996). As the studies observed that the higher risk tolerance enables the entrepreneurs to take courageous decisions and chase uncertain opportunities and they perceive risks as challenges and opportunities rather than threats. As the individuals with a higher risk propensity entrepreneurs are more likely to engage in entrepreneurial activities especially starting a new enterprises.

2.4.2.2 Self-Efficacy

There are researches made observations on the self-efficacy in relation to person's entrepreneurial interest (Chen, Greene, & Crick, 1998; Markman, Balkin, & Baron, 2002; Zhao & Seibert, 2006; Kolvereid, 1996). Individuals more likely to pursue entrepreneurial careers they have high entrepreneurial self-efficacy and confidence in their abilities such as recognizing opportunities and handling resources. Self-efficacy is positively related to risk-taking behavior and it influences an individual's willingness to pursue entrepreneurial opportunities.

2.4.2.3 Gender

There are studies suggest that gender can influence individual's entrepreneurial interest (Brush, 1992; Jianakoplos & Bernasek, 1998; Wilson, Kickul, & Marlino, 2007; Aldrich & Cliff, 2003). They observed several factors such as family responsibilities, risk-aversion tendency, less self-efficacy and confidence in their entrepreneurial abilities, social structure, gender biased values which limit women's to pursue entrepreneurship and declines their entrepreneurial interest.

2.4.2.4 Education Level

There are studies observed that education level of the individuals can influence their entrepreneurial interest (Evans & Leighton, 1989; Becker, 1964; Jianakoplos & Bernasek, 1998; Kolvereid, 1996). As these studies observe education will improve the necessary skills, knowledge, networks and risk tolerance of the individual and enhance positive relationships. Education enhances human capital and consequently entrepreneurial intention which increases individual's productivity and ability to identify and willingness to pursue entrepreneurial opportunities.

2.4.2.5 Father's Occupation

There are studies suggest that parental occupation can influence a person's entrepreneurial interest (Aldrich & Cliff, 2003; Dunn & Holtz-Eakin, 2000; Fairlie & Robb, 2007; Lentz & Laband, 1990). Children of entrepreneurs are more likely to become entrepreneurs. Family business background influences entrepreneurial

orientation and intentions and their access to resources and networks comparatively higher.

2.4.2.6 Family Income

There are studies observed that family income have influence on a person's entrepreneurial interest (Evans & Leighton, 1989; Blanchflower & Oswald, 1998; Dunn & Holtz-Eakin, 2000; Holtz-Eakin, Joulfaian & Rosen, 1994). Higher family income can provide financial security and venture capital support that makes higher entrepreneurial intentions and interest among the aspirants.

2.4.2.7 Family's Business Background

There are studies suggest that family's business background can influence a person's entrepreneurial interest (Dunn & Holtz-Eakin, 2000; Fairlie & Robb, 2007; Aldrich & Cliff, 2003; Lentz & Laband, 1990). Family business background provides the individuals better entrepreneurial orientation and resource accessibility. It will increase their entrepreneurial interest and intentions.

2.4.2.8 Family Support

There are studies suggest that that the family support is a factor which influences individual's entrepreneurial interest (Hisrich & Brush, 1986; Aldrich & Ruef, 2006; Dunn & Holtz-Eakin, 2000; Bruderl & Preisendorfer, 1998). Family support provides emotional encouragement, reducing stress and uncertainty associated with entrepreneurship. Family members can provide financial assistance, access to social networks, mentors, and advisors and they can also serve as role models to enhance the entrepreneurial success.

2.4.2.9 Access to Financial Services

There are studies suggest that the access to financial services is a factor which influences individual's entrepreneurial interest (Demirguc-Kunt & Klapper, 2012; Evans & Jovanovic, 1989; Lusardi & Mitchell, 2014; Kolvereid, 1996). Savings accounts and credit can increase entrepreneurial activity by providing necessary capital. For low-income individuals the less access to financial

services such as credits and loans will hinder their entry in entrepreneurship. Access to financial services will increase financial literacy among the people and enabling them to make informed decisions about entrepreneurship opportunities and it also strengthen the individual's entrepreneurial intention.

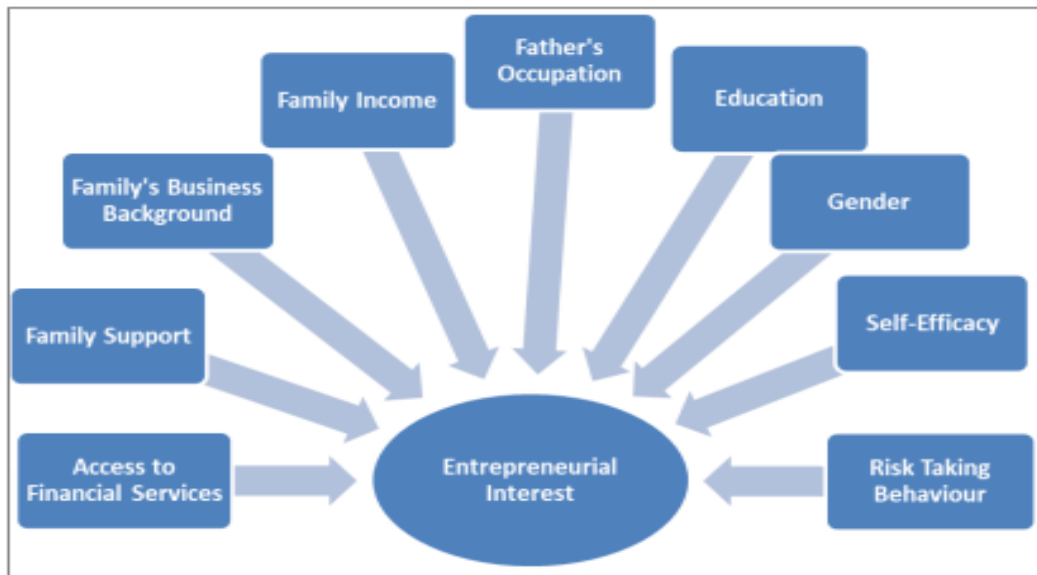


Figure 2.2 Conceptual Framework for Entrepreneurial Interest

2.4.3 Conceptual Framework: Entrepreneurial Status

The following section illustrates how the selected depended variable, Entrepreneurial Status, is influenced by the selected independent variables, as per the existing literature.

2.4.3.1 Gender

There are studies suggest that gender can influence an individual's entrepreneurial status (Brush, 1992; Jianakoplos & Bernasek, 1998; Wilson, Kickul, & Marlino, 2007; Aldrich & Cliff, 2003). As these studies rightly observed that due to several socio-economic and psychological reasons such as educational backwardness, higher family responsibilities, unemployment, lower income, cultural traditions and social norms, risk aversion tendency, lower self-efficacy and confidence, women are underrepresented in entrepreneurship.

2.4.3.2 Education Level

There are studies suggest that level of education can influence an individual's entrepreneurial status (Evans & Leighton, 1989; Becker, 1964; Jianakoplos & Bernasek, 1998; Kolvereid, 1996). Education provides individuals with necessary skills, knowledge, and networks which are positively related to entrepreneurial intentions and status. Through education individuals can enhance their productivity and ability to identify entrepreneurial opportunities.

2.4.3.3 Family Income

There are studies suggest that family income can influence an individual's entrepreneurial status (Evans & Leighton, 1989; Blanchflower & Oswald, 1998; Dunn & Holtz-Eakin, 2000; Holtz-Eakin, Joulfaian & Rosen, 1994). Higher income families can provide financial security, source of capital which reducing the need for external financing, role models and it enables individuals to take risks and invest in entrepreneurial ventures.

2.4.3.4 Risk Taking Behaviour

There are studies suggest that risk taking behavior can influence an individual's entrepreneurial status (Brockhaus, 1980; Palich & Bagby, 1995; Zhao & Seibert, 2006; Kolvereid, 1996). Risk taking behavior is significant entrepreneurial characteristics and comparing to the non-entrepreneurs the entrepreneurs tend to be more risk-tolerant, they perceive risks as opportunities rather than threats, which enables them to take bold decisions and pursue entrepreneurial opportunities.

2.4.3.5 Self-Efficacy

There are studies suggest that level of self-efficacy can influence an individual's entrepreneurial status (Chen, Greene, & Crick1998; McCreary & DeWine, 1987; Wilson, Kickul, & Marlino, 2007; Zhao, Seibert, & Hills, 2005). Entrepreneurial self-efficacy is a strong predictor of entrepreneurial interest, entrepreneurial performance.

2.4.3.6 Motivation

There are studies suggest that external as well as internal motivation can influence an individual's entrepreneurial status (Shapero, 1982; McClelland, 1961; Deci, 1971; Kolvereid, 1996). Entrepreneurs tend to have high achievement motivation, which influences their entrepreneurial intentions and driving them to succeed and overcome challenges.

2.4.3.7 Locus of Control

There are studies suggest that the locus of control can influence an individual's entrepreneurial status (Rotter, 1966; Pandey & Tewari, 1992; Kolvereid, 1996; Brockhaus, 1980; Gohain & Chakraborty, 2017; Ullah, Razman, Usman, Qamar, 2019). Entrepreneurs tend to have an internal locus of control. It is an agreed fact that a successful entrepreneur has greater control on their own destiny and outcomes and they are more likely to take risks, initiate activities, and pursue entrepreneurial opportunities.

2.4.3.8 Entrepreneurial Intention

There are studies suggest that entrepreneurial intention can influence an individual's entrepreneurial status (Ajzen, 1991; Shapero, 1982; Kolvereid, 1996; Krueger & Carsrud, 1993). Entrepreneurial intention is a strong predictor of entrepreneurial behavior and initiations to establish enterprises and business creation.

2.4.3.9 Entrepreneurial Attitude

There are studies suggest that Entrepreneurial attitude can influence an individual's entrepreneurial status (Ajzen, 1991; Kolvereid, 1996; Brockhaus, 1980; McClelland, 1961). Attitude towards entrepreneurship is a fundamental predictor of entrepreneurial interest, intentions and actions. An individual with positive attitude towards entrepreneurship have risk tolerance behavior, entrepreneurial mindset, creativity, innovativeness and entrepreneurial decision-making ability.

2.4.3.10 Access to Financial Services

There are studies suggest that access to financial services can influence an individual's entrepreneurial status (Demirguc-Kunt & Klapper, 2012; Evans & Jovanovic, 1989; Blanchflower & Oswald, 1998; Kolvereid, 1996). Financial

inclusion and access to financial services can increase entrepreneurial activity by providing necessary capital for establishing enterprises and to pursue entrepreneurial opportunities.

2.4.3.11 Market Access

There are studies suggest that market access can influence an individual's entrepreneurial status (Shane, 2003; Casson, 2003; Uzzi, 1997; Kundu & Katz, 2003). Access to markets, market opportunities and market information are crucial aspects in entrepreneurial decision-making and to identify opportunities.

2.4.3.12 Entrepreneurial Training

There are studies suggest that access to entrepreneurial training can influence an individual's entrepreneurial status (Gorman, Hanlon, & King, 1997; Kolvereid & Moen, 2000; Wilson, Kickul, & Marlino, 2007; Chrisman & McMullan, 2004). Entrepreneurial training enhances entrepreneurial self-efficacy, confidence and entrepreneurial skills, such as opportunity recognition, business planning, and financial management and increasing the likelihood of starting a new business.

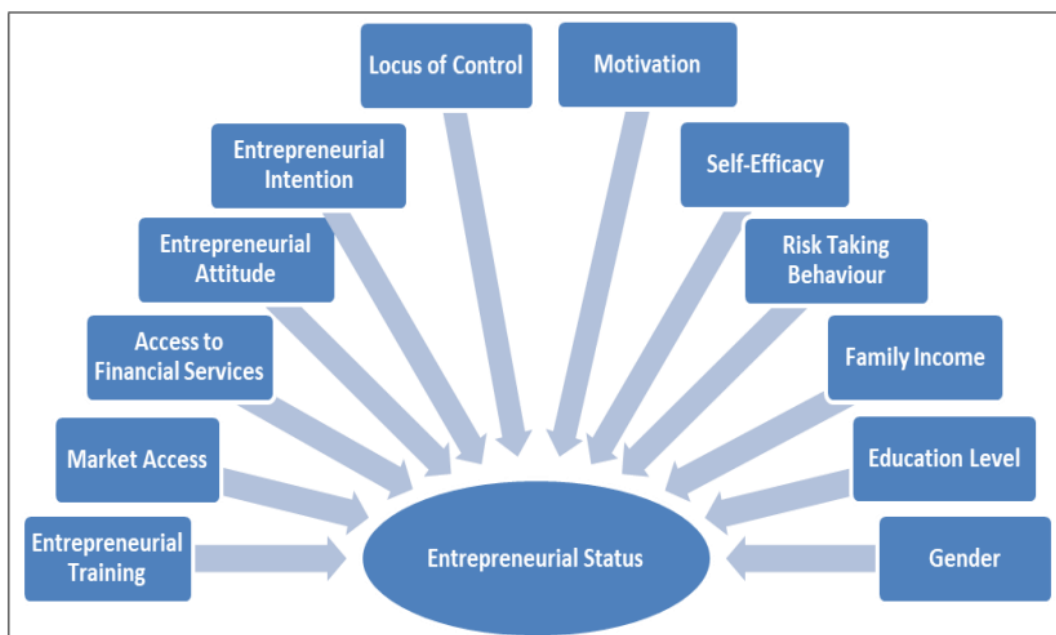


Figure 2.3 Conceptual Framework for Entrepreneurial Status

2.6 Research Gap

Kerala is well-known at globe for its social development indicators (Kerala model of development), still struggles with substantial challenges in promoting entrepreneurship among the rural Scheduled Caste community. While the State's high literacy rates (among Scheduled Castes too), and social development are worthy, a significant entrepreneurship deficit keep on among the mentioned population. Entrepreneurship deficit among the rural Scheduled Caste community, especially the educated youth, in Kerala is a complex issue shaped by socioeconomic, cultural, psychological and structural factors. Empirical studies on entrepreneurial aspiration, status and its determinants of the rural as well as Scheduled Caste community of Kerala are scanty. This study aims to bridge the gap in the existing literature by providing an empirical analysis of the entrepreneurial status of educated Scheduled Caste youth in rural Kerala. It seeks to explore the socio-economic, psychological and demographic factors that influence their entrepreneurial career choices, interests, and outcomes.

CHAPTER 3

STATE INTERVENTIONS FOR ENTREPRENEURSHIP DEVELOPMENT – MICRO, SMALL AND MEDIUM ENTERPRISE SECTOR OF KERALA

-
- *State interventions for Entrepreneurship Development – The Case of Kerala*
 - *Description on the Schemes and Programmes for Entrepreneurship Development in Kerala*
-

3.1 State interventions for Entrepreneurship Development – The Case of Kerala

The Kerala state government has designed and executed numerous initiatives and programmes aimed at fostering entrepreneurship among the population, with special focus on rural/urban youth, women, Scheduled Castes, and Scheduled Tribes. Government of Kerala declared the 2022-23 financial year as the “Year of Enterprises 2.0”. As a result of this declaration and subsequent measures taken during 2022-23, the government planned to launch one lakh new MSMEs (Micro-Small and Medium Enterprises) within Kerala’s geographical area.

Table 3.1
No of MSME Units Started in the
State during the Last Five Years (Till March 2022)

Sl No	District	MSMEs started				
		2017-18	2018-19	2019-20	2020-21	2021-22
1	Thiruvananthapuram	1656	1429	1363	729	1420
2	Kollam	1063	950	814	745	1412
3	Pathanamthitta	833	711	501	646	641
4	Alappuzha	1315	1055	1179	791	1112
5	Kottayam	913	782	908	544	1205
6	Idukki	248	322	366	284	515
7	Ernakulam	1895	1531	1386	1165	1308
8	Thrissur	1836	1676	1594	1855	1789
9	Palakkad	1907	1991	1694	1477	1413
10	Malappuram	1243	1036	1177	1149	1236
11	Kozhikode	1200	1195	1162	903	1455
12	Wayanad	302	244	264	308	284
13	Kannur	710	681	1036	724	1275
14	Kasaragod	347	223	251	220	220
	TOTAL	15468	13826	13695	11540	15285

Source: GoK, 2024

The Government of Kerala acclaimed that by 31st march 2023, 139837 new MSMEs were established in the state, generating 300020 new employment

opportunities. The state government has chosen to pursue similar intervention policies in the future. Accordingly, several state agencies and departments have been assigned to design and execute various programmes for diverse socio-geographical categories belonging within the State. The given tables (Table 6.1 to 6.4) illustrate the general status of MSME interventions in Kerala.

Table 3.2
Investment of MSME Units Started in the
State during the Last Five Years (Till March 2022)

SI No	District	Investment (Rs. In Crore)				
		2017-18	2018-19	2019-20	2020-21	2021-22
1	Thiruvananthapuram	90.12	103.18	169.94	64.73	98.22
2	Kollam	109.31	105.17	67.91	60.86	134.83
3	Pathanamthitta	68.78	75.39	37.11	42.5	50.63
4	Alappuzha	140.7	107.89	81.68	45.53	97.03
5	Kottayam	49.97	59.59	46.36	31.84	66.33
6	Idukki	13.3	27.58	99.33	18.53	33.04
7	Ernakulam	141.8	150.27	138.26	210.4	208.91
8	Thrissur	119.89	95.92	99.33	144.91	121.15
9	Palakkad	132.85	211.36	194.24	230.86	207.49
10	Malappuram	120.83	103.02	132.62	150.05	198.13
11	Kozhikode	166.75	184.14	116.03	98.88	134.38
12	Wayanad	15.23	14.85	20.81	21.88	23.71
13	Kannur	51.02	57.9	81.05	84.83	144.15
14	Kasaragod	29.06	25.68	53.98	16.06	17.09
Total		1249.61	1321.94	1338.65	1221.86	1535.09

Source: GoK, 2024

Table 3.3

**No. of New Employment Created by MSME Units Started in
the State during the Last Five Years (Till March 2022)**

Sl No	District	Employment				
		2017-18	2018-19	2019-20	2020-21	2021-22
1	Thiruvananthapuram	5559	5359	5306	3113	5142
2	Kollam	3815	3515	2937	3215	5619
3	Pathanamthitta	3051	2511	1764	2399	2567
4	Alappuzha	4053	3283	3560	2574	3718
5	Kottayam	2598	2546	2523	2022	3761
6	Idukki	692	1020	1087	1293	1552
7	Ernakulam	6328	6132	4903	4729	5936
8	Thrissur	5202	4691	4341	6118	5200
9	Palakkad	6391	7183	5984	6300	5850
10	Malappuram	4520	4196	5061	5117	5515
11	Kozhikode	4506	4597	3730	3235	4738
12	Wayanad	786	546	725	1014	895
13	Kannur	2543	2549	3207	3003	4781
14	Kasaragod	1200	940	953	843	959
Total		51244	49068	46081	44975	56233

Source: GoK, 2024

Table 3.4
Sector Wise Details of MSME Units
Started in the State during the Last Five Years

Sl No	District	MSMEs started				
		2017-18	2018-19	2019-20	2020-21	2021-22
1	Agro Food based	2553	2712	2582	3359	4297
2	Textiles & Garments	1947	1858	1904	1276	1564
3	General Engineering	2001	1533	1334	989	1193
4	Service Activities	3679	3259	4036	2725	4097
5	Wood Products	871	644	532	436	517
6	Cement Products	469	329	309	233	368
7	Printing & Allied	392	348	280	188	198
8	Paper Products	163	192	188	198	234
9	IT	316	294	240	187	348
10	Others	3077	2657	2290	1949	2469
Total		15468	13826	13695	11540	15285

Source: GoK, 2024

3.2 Description on the Schemes and Programmes for Entrepreneurship Development in Kerala

The Directorate of Industry and Commerce, under the Department of Industry and Commerce, has been executing various programmes and services aimed at setting up new MSMEs and providing financial and marketing assistance to existing MSMEs. It also seeks to boost the skills, knowledge, awareness, and confidence of current and aspiring entrepreneurs. To fulfill this entrepreneurship-development mission under the “Year of Enterprises 2.0” project, the government is offering extensive support in areas such as entrepreneurial planning and awareness programs, loan-license and subsidy campaigns, local body level marketing

campaigns, mentoring, networking, and confidential building. Alongside these initiatives to ensure the sustainability of existing enterprises, the state is implementing short-term services and schemes including: current status assessment and need assessment survey of MSMEs, special campaigns based on the need assessment survey findings, capacity-building training programs focused on finance, marketing, technology, quality control and regulatory aspects of MSMEs' business, and a state-wide mentor network for the business community to support future entrepreneurs.

The following are notable initiatives and measures undertaken for MSME development:

- Creation of a digital platform for tracking the performance of MSMEs.
- Formation of state-level industrial clusters to encourage collaborations and alliances among MSMEs.
- Setting up permanent Taluk-level marketing infrastructure.
- Financial grants for registration of new patents and trademarks.
- Provision of zero-interest financing options.
- Exemptions from State Goods and Service Tax (SGST) during the start-up phase.
- Reimbursement of stamp duty and registration fees.
- Subsidised electricity tariffs for initial operational years.

All these short term and long term policy interventions undertaken by the Government clearly demonstrate that fostering entrepreneurs is the most effective way to address the socio-economic challenges rising from increasing unemployment especially among the educated younger generation. Various State departments and agencies play specific roles in promoting entrepreneurship development. Education Department (including public instruction) and higher

education institutions have launched several programmes to nurture pro-entrepreneurial interest and attitudes in students, who are the future entrepreneurs. Entrepreneurship development among rural populations, particularly rural women, is given special emphasis in social welfare policies for weaker sections and women. The Directorate of Industries and Commerce, Government of Kerala has implemented various schemes for promoting MSMEs in rural areas, focusing on youth and women. Its major intervention areas include identifying of new entrepreneurs, enhancing skills of existing as well as emerging ones, building an entrepreneurial ecosystem with sufficient infrastructural support, assistance to get licenses and clearances, providing financial assistances, helping identify marketing channels, dispute resolutions, and offering rehabilitation programmes for stressed and defunct units.

Some of the major schemes and services provided by the Directorate of Industries and Commerce are illustrating below;

3.2.1 Entrepreneurs Support Scheme (ESS)

Intension of this scheme is to offer financial assistance to MSMEs involved in manufacturing activities. Under this scheme, ESS provides subsidies to manufacturing units for acquiring land for enterprise setup, building construction, plant and machinery, electrification, essential office equipment, pollution-control devices, and other fixed assets. The programme grants special preferences to women, Scheduled Caste, Scheduled Tribes and Non-Residents Keralite entrepreneurs as well as entrepreneurial aspirants.

3.2.2 Prime Ministers Employment Generation Programme (PMEGP)

The Prime Ministers Employment Generation Programme (PMEGP) is a newly introduced credit-linked subsidy scheme launched by the Central Government of India. It was formed by merging two earlier schemes - the Prime Ministers Rosgar Yojana (PMRY) and the Rural Employment Generation Programme (REGP) - with the objective of creating employment opportunities in both rural and urban areas of

the country. The programme provides financial support for establishing micro-enterprises in the non-farm sector.

3.2.3 Margin Money Grant to Nano Unit

The Directorate of Industries and Commerce operates a loan-linked initiative that provides final financial assistance of up to ₹10,00,000 to NANO units engaged in manufacturing or service sectors. This initiative grants extra benefits and special concessions to Scheduled Caste/Scheduled Tribe Youth, women, ex-service men, and differently abled persons.

3.2.4 One Family One Enterprise (OFOE)

The intension of this scheme is to promote entrepreneurial activities within families and develop one entrepreneur or enterprise per family. Its primary objective is to assist entrepreneurs in overcoming or resolving issues caused by the excessive interest burden on bank loans availed taken for fixed capital / working-capital needs. All MSMEs involved in manufacturing, services or trading are eligible for the scheme's benefits. Additionally, the scheme stipulates that at least 50% of its beneficiaries must be women entrepreneurs.

3.2.5 PM Formalization of Micro Food Processing Enterprises Scheme (PMFME Scheme)

The scheme aims to assist Farmer Producing Organizations (FPOs), Self Help Groups (SHGs) and Producer Cooperatives in boosting the competitiveness of small-scale enterprises operating in the unorganized food processing sector. The primary objective of this scheme is to offer expert technical support and encourage new entrepreneurs to enter the food and agro-processing industry.

3.2.6 Scheme for Interest Subvention to Nano Household Enterprises

This initiative seeks to promote nano and house hold enterprises with a capital investment of less than ₹10 lakhs. All units within the specified capital

investment limit involved in manufacturing services and job work qualify for this scheme.

3.2.7 Revival and Rehabilitation Scheme for Defunct MSMEs and Cashew processing

This initiative aims to reactive non-functional MSMEs engaged in manufacturing and cashew processing activities by providing capital grants and working capital incentives.

3.2.8 Kerala Stressed MSMEs Revival and Rehabilitation Scheme

The scheme provides financial assistance to MSME units that exhibit signs of financial distress, enabling them to convert non-productive assets into productive ones.

3.2.9 Assistance to Skilled Entrepreneurs Development Centers

The functional goal of this programme is to improve the work environment for skilled workers in the unorganized sector. It offers skill-development training and work tools to empower them as entrepreneurs. Under this initiative, the government has set up Industrial Co-operative Societies with support from Local Self Government bodies and financial aid from the Department of Industries and Commerce.

3.2.10 Assistance Scheme for Handicrafts Artisans (ASHA)

The objective of this scheme is to transform the skilled labourers and artists working in the handicraft sector into handicraft entrepreneurs. The programme supplies financial support for workshop construction, product design, development and technological assistance. It gives special consideration to rural area populations, youth, women, and Scheduled Castes and Scheduled Tribes.

3.2.11 Scheme for Interest Subvention on Term Loan and Working Capital Loan

This scheme provides financial assistance to MSME units severely impacted by the Covid-19 pandemic. It offers financial aid and support in the form of interest subsidy for a period of 12 months term loans or working capital loan availed by the units from 1st April 2019 to 31st December 2021.

3.2.12 MSME Scale-Up Mission (Mission 1000)

The objective of this initiative is to enable 1000 MSME units within the state to achieve an annual turnover of ₹ 10 crores. The mission focuses on scaling up existing enterprises to strengthen their market position.

3.2.13 MSME Insurance Scheme

In line with the State's entrepreneurship development vision, the government aims to build a sustainable ecosystem for industries. Accordingly, the MSME Insurance Scheme has been established to mitigate risk factors that could adversely affect MSME business.

3.2.14 One Local Body One Product (OLOP) Scheme

The OLOP scheme is a joint venture between the Department of Industries and Commerce and Department of Local Self Government. It also aims to foster a pro-entrepreneurial ecosystem in the state by transforming locally abundant and inexpensive available resources into value added products for global market. Under this initiative, each local body must identify, manufacture, brand, and promote at least one product to international markets, thereby enabling the region to achieve socio-economic growth through global-market linkage.

3.2.15 Campus Industrial Park

The scheme intends to inspire entrepreneurial spirit among the students. It offers financial assistance to higher education institutions for establishing campus

industrial parks on unused land of the institutions. This enables educational institutions to foster industry-academia partnerships, opening fresh career development pathways for students.

To encourage entrepreneurship in the state, the Directorate of Industries and commerce provides various service supports to existing entrepreneurs and aspiring entrepreneurs, as detailed below.

3.2.16 Capacity Building Programmes

3.2.16.1 Entrepreneur Awareness Programme (EAP)

Organizing awareness initiatives for aspiring entrepreneurs, especially youth and students, to inform them about business opportunities, infrastructural provisions and government aided schemes and services.

3.2.16.2 Entrepreneurship Development Programmes (EDP)

Conducting district-level training programmes and workshops for entrepreneurial aspirants, with expert guidance in specific fields, to enable them to launch, operate, manage, and grow enterprises successfully.

3.2.16.3 Technology Management Development Programmes (TMDP)

Implementing skill based training programmes for young entrepreneurial aspirant at the district level, aimed at turning them into entrepreneurs. The programme focuses on sectors such as apparel and fashion designing, food processing, light engineering, storage devices, electric equipments, energy saving devices, non-conventional energy generation, plastic recycling and waste management.

3.2.16.4 Investors Meet

The objective is to conduct a one day workshop by inviting prospective investors, established entrepreneurs, financial-institution representatives, government department officials and other stakeholders at taluk/district level. The

aim is to explore capital investment opportunities to foster entrepreneurship development in the region.

3.2.16.5 Technology Clinic

The purpose is to provide technology-oriented training to existing MSMEs so they can upgrade their technological capabilities. The training will be delivered by expert faculties from renowned institutions and experienced technocrats.

3.2.16.6 Entrepreneurship Development (ED) Clubs

ED Clubs are dedicated to cultivate entrepreneurial culture among the school/college students. The programme's goal is to shape the next generation of entrepreneurs by instilling an entrepreneurial mindset, confidence, technological proficiency, and management skills. The government also provides financial support to enable ED Clubs to function effectively.

3.2.16.7 Vyavasaya Keralam & Documentation Centre

The *Vyavasaya Keralam* Documentation Centre operates under Directorate of Industries and Commerce and run a library at District Industries Centre, Thiruvananthapuram. The library contains project reports, project profiles, reference books, journals and publications about industrial information. The centre also publishes a magazine entitled *Vyavasaya Keralam* to deliver information and industrial updates to emerging and existing entrepreneurs.

3.2.17 Infrastructural Support Service

Industrial Development Areas/Plots: The Directorate of Industries and Commerce oversees 10 Industrial Development Areas and 25 Industrial Development Plots, along with two Coir Parks and one functional Industrial Estate. These initiatives aim to deliver essential infrastructure assistance to both emerging and established entrepreneurs.

3.2.18 Facilitation and Support

3.2.18.1 Standard Design Factories under PPP mode

In Kerala, land scarcity is a significant obstacle to industrial growth and expansion. To address this, the State Government collaborates with Local Self Government bodies to develop Standard Design Factory Buildings through a Public-Private Partnership (PPP) model, enabling efficient use of unused land for industrial activities.

3.2.18.2 Multi Storied Industrial Estate

Another facilitation service under the standard design factory programme involves constructing multi-storied industrial building and galas that offer affordable rental spaces for entrepreneurs.

3.2.18.3 Kerala Brand

This is to enhancing the credibility of Kerala's products/services to the global consumer. Kerala brand intended to focuses on strengthening the worldwide reputation of its products and services by showcasing a dedication to high quality, ethical conduct, and sustainable production and responsible industrial practices. The "Made in Kerala" label will introduce locally crafted goods to the global market, highlighting their unique cultural and indigenous identity. This effort is projected to create abundant new business opportunities for diverse groups, including urban and rural youth, women, Scheduled Caste and Scheduled Tribes.

3.2.18.4 MSME Clinic

In every District Industrial Centre, a MSME Clinic operates with a panel of industry and commerce experts. Entrepreneurs can obtain clarifications and solutions for issues related to their business operations through this MSME Clinic.

3.2.18.5 Grievance Redressal System

As per 19 of 2023 the amendment of the Kerala Industrial Single Window Clearance Boards and Industrial Township Area Development Act 1999, a grievance redressal mechanism has been established at both district and state levels to resolve the grievances and disputes related to industrial operations and enterprises.

The Micro, Small and Medium Enterprises (MSME) sector has come forward as an energetic and dynamic sector of the economy of India over the last five decades. By fostering entrepreneurship and enlarging the employment opportunities, the sector contributes significantly to the economic and social development of the country. The MSME sector has been making significant expansion of entrepreneurial activities through business innovations and new establishments. Now the MSME sector is widening its field across sectors of the economy, with a wide range of new products and services for domestic as well as global markets. It also becomes crucial by providing large employment opportunities at comparatively lower capital cost, especially in rural and backward areas, and consequently reducing the regional imbalances.

While looking into the national as well as the Kerala scenario of entrepreneurship development with a view of the ownership of the enterprises by the Scheduled Caste and Scheduled Tribe representation among the owners of MSME sector, it was considerably less. The analysis of ownership of enterprises based on social groups in each of the three segments of MSME sector reveals that micro, small and medium sectors this underrepresentation is obviously visible. In Kerala, ownership of the proprietary establishments engaged in agricultural related activities as well as the ownership of proprietary establishments engaged in non-agricultural activities, the majority of the enterprises are owned by those belonging to non-Scheduled Caste/tribe communities.

In the case of ownership-wise classification of employment in the proprietary establishments run by the Scheduled Caste and Scheduled Tribe entrepreneurs, in both rural and urban regions, they employ considerably smaller number of

employees. That means generally the Scheduled Caste and Scheduled Tribe entrepreneurs own and run very small ventures mostly with homestead labourers or a very small number of hired labourers. The majority of the employees are engaged in the proprietary establishments owned by the non-Scheduled Caste/tribe entrepreneurs.

The Centre and State governments also have been implementing many schemes and programmes with the aim of entrepreneurship development among the people, especially, rural/urban youths, women, Scheduled Castes and Scheduled Tribes of the region. The Government of Kerala declared 2022-23 financial year as the “Year of Enterprises 2.0”. As a consequence of the year of enterprises declaration and the subsequent interventions of the state government, the number of micro, small and medium-sized enterprises was increased. The Directorate of Industry and Commerce under the Department of Industry and Commerce, Government of Kerala, has been implementing certain entrepreneurship development schemes and programmes to establish new MSMEs in the state, to provide financial and marketing aids to existing MSMEs and to enhance the skill, knowledge, awareness, and confidence of the existing and aspiring entrepreneurs, which resulted in the attainment of entrepreneurship development among the population, but it is the reality that entrepreneurship among the downtrodden masses of the state remains extremely backward compared to that of other social categories.

CHAPTER 4

SOCIO-ECONOMIC, DEMOGRAPHIC AND ENTREPRENEURIAL PROFILE OF THE SOCIAL GROUP UNDER STUDY

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- *Section I: Socio-Economic and Demographic Profile of The Social Group Under Study*
 - *Section II: Socio-Economic and Demographic Profile of The Selected Sample: With Special Reference to Entrepreneurial Characteristics*
 - *Section III: Entrepreneurship Statistics of India and Kerala – A Demographic Analysis*
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SECTION I: SOCIO-ECONOMIC AND DEMOGRAPHIC PROFILE OF THE SOCIAL GROUP UNDER STUDY

The ‘Kerala Model of Development’ - higher attainments in social development indicators without corresponding economic growth/increase in per capita income - is an amazing conception in the terrain of in development thinking, theory and policy at worldwide. Nevertheless, it might be true in a general parlance of Kerala society it is incorrect in the case of certain communities in Kerala they remain at present as the outliers of the celebrating model of development (Kurien, 1995). The Scheduled Castes in Kerala is one among such outlier social groups (Aparna *et al.* 2019). The prevailing socio-economic situation of the Scheduled Caste community gives clear evidence that they are miserably backward. The deprivation rate of the Scheduled Caste community of Kerala is 57.66% as per Socio Economic Caste Census (SECC) 2011. Years after the formation of independent nation the fate of the Scheduled Caste community has not changed much. The strategy of inclusion of the socially and historically excluded still remains a mystery in spite of plethora of development schemes and projects aiming to uplift the deprived social groups (Aparna, 2019). The following discussion on the basis of the tables from India’s Census 2011 and SECC 2011 will provide enough substantiation to the above said social situation prevailing among Scheduled Caste community.

4.1 Demographic Profile of Scheduled Castes Population of Kerala with Special Reference to Rural and Urban Classification

As per the Census 2011, the total population of Kerala is 3.34 crore. Thus the population of Kerala forms 2.76% of India in 2011. Among them 52.3% residing in rural area and the rest 47.7% in urban region of the state.

Table 4.1

Kerala Urban/Rural Population

	Rural	Urban
Population %	52.3%	47.7%
Total population	17,471,135	15,934,926
Male population	8,408,054	7,619,358

Source: Census of India 2011

Table 4.2

House-Hold Profile of Kerala

State Name	% of SC Households	% of ST Households	% of Others Households
All India	18%	11%	68.5%
Kerala	10%	2%	86%

Source: India, Socio-Economic Caste Census (SECC) 2011

Table 4.3

Scheduled Caste Population of Kerala

Region		Population					
Sl. No.		Total SC Population	%	Male	%	Female	%
1	Kerala	3,039,573	9.1	1,477,808	48.62	1,561,765	51.38
2	Rural	1,818,281	59.82	883,819	48.61	934,462	51.39
3	Urban	1,221,292	40.18	593,989	48.64	627,303	51.36

Source: Census India 2011

Table 4.4
Normal Households Headed by Scheduled Castes

Normal Households (in Brackets - %)			
Sl. No.	Region	Number	Population
1	Kerala	724792	3041635
2	Rural	436955 (60.29%)	1818461 (59.79)
3	Urban	287837 (39.71%)	1223174 (40.21)

Source: Census India 2011

Notes:

- i) A household is treated as a Scheduled Caste household when the head of the household belongs to a Scheduled Caste.*
- ii) Households other than Institutional and Houseless households are Normal households.*

Table 4.5
Number of Households with at least One Scheduled Caste Member

No. of Households (in Brackets - %)		
Sl. No.	Region	Number
1	Kerala	771826
2	Rural	463978 (60.11%)
3	Urban	307848 (39.89)

Source: Census India 2011

Table 4.6
Caste-wise Scheduled Caste Population of Kerala

Sl. No.	Scheduled Caste: Name	T/R/U	Population					
			Total Population	%	Male	%	Female	%
1	Adi Andhra	Total	1,252	0.04	619	49.44	633	50.56
		Rural	729	58.23	358	49.11	371	50.89
		Urban	523	47.77	261	49.90	262	50.09
2	Adi Dravida	Total	4,272	0.14	2,269	53.11	2,003	46.89
		Rural	2,712	63.48	1,423	52.47	1,289	47.53
		Urban	1,560	36.52	846	54.23	714	45.77
3	Adi Karnataka	Total	1,629	0.05	818	50.21	811	49.79
		Rural	1,428	87.66	720	50.42	708	49.58
		Urban	201	12.34	98	48.76	103	51.24
4	Ajila	Total	54	0	28	51.85	26	48.15
		Rural	45	83.33	23	51.11	22	48.89
		Urban	9	19.67	5	55.56	4	44.44
5	Arunthathiyar	Total	2,731	0.09	1,388	50.82	1,343	49.18
		Rural	1,459	53.42	731	50.10	728	49.90
		Urban	1,272	46.58	657	51.65	615	48.35
6	Ayyanavar	Total	11,168	0.37	5,411	48.45	5,757	51.55
		Rural	5,091	45.59	2,489	48.89	2,602	51.12
		Urban	6,077	54.41	2,922	48.08	3,155	51.92
7	Baira	Total	1,040	0.03	546	52.50	494	47.50
		Rural	942	90.58	484	51.38	458	48.62
		Urban	98	9.42	62	63.27	36	36.73
8	Bakuda	Total	6,321	0.21	3,153	49.88	3,168	50.12
		Rural	4,610	72.93	2,289	49.65	2,321	50.35
		Urban	1,711	27.07	864	50.50	847	49.50
9	Bathada	Total	20	0	14	70.00	6	30.00
		Rural	9	45	5	55.56	4	44.44
		Urban	11	55	9	81.82	2	18.18
10	Bharathar	Total	35,120	1.16	17,049	48.54	18,071	51.46
		Rural	16,394	46.68	8,054	49.13	8,340	50.87

Socio-Economic, Demographic and Entrepreneurial Profile of the Social Group under Study

	(other than Parathar), Paravan	Urban	18,726	53.32	8,995	48.03	9,731	51.97
		Total	37,776	1.24	18,888	50.00	18,888	50.00
11	Chakkiliyan	Rural	25,117	66.49	12,505	49.79	12,612	50.21
		Urban	12,659	33.51	6,383	50.42	6,276	49.58
		Total	207	0	143	69.08	64	30.92
12	Chamar, Muchi	Rural	79	38.16	50	63.29	29	36.71
		Urban	128	61.84	93	72.66	35	27.34
		Total	48	0	27	56.25	21	43.75
13	Chandala	Rural	16	33.33	9	56.25	7	43.75
		Urban	32	66.67	18	56.25	14	43.75
		Total	317,218	10.43	154,901	48.83	162,317	51.17
14	Cheruman	Rural	225,803	71.18	110,352	48.87	115,451	51.13
		Urban	91,415	28.82	44,549	48.73	46,866	51.27
		Total	756	0.02	403	53.31	353	46.69
15	Domban	Rural	462	61.11	246	53.25	216	46.75
		Urban	294	38.89	157	53.40	137	46.60
		Total	32	0	18	56.25	14	43.75
16	Gosangi	Rural	0	0	0	0	0	0
		Urban	32	100	18	56.25	14	43.75
		Total	1,060	0.03	509	48.02	551	51.98
17	Holeya	Rural	1,032	97.36	492	47.67	540	52.33
		Urban	28	2.64	17	60.71	11	39.29
		Total	1,844	0.06	899	48.75	945	51.25
18	Kadaiyan	Rural	727	39.43	347	47.73	380	52.27
		Urban	1,117	60.57	552	49.42	565	50.58
		Total	6,133	0.20	3,024	49.31	3,109	50.69
19	Kakkalan, Kakkan	Rural	2,956	48.20	1,453	49.15	1,503	50.85
		Urban	3,177	51.80	1,571	49.45	1,606	50.55
		Total	38,616	1.27	18,848	48.81	19,768	51.19
20	Kalladi	Rural	29,792	77.15	14,559	48.87	15,233	51.13
		Urban	8,824	22.85	4,289	48.61	4,535	51.39
21	Kanakkan, Padanna,	Total	245,593	8.08	120,444	49.04	125,149	50.96
		Rural	137,273	55.89	67,382	49.09	69,891	50.91

Socio-Economic, Demographic and Entrepreneurial Profile of the Social Group under Study

	Padannan	Urban	108,320	44.11	53,062	48.99	55,258	51.01
		Total	16,162	0.53	7,971	49.32	8,191	50.68
22	Kavara	Rural	14,148	87.54	6,954	49.15	7,194	50.85
		Urban	2,014	12.46	1,017	50.50	997	49.50
		Total	28	0	17	60.71	11	39.29
23	Koosa	Rural	17	60.71	10	58.82	7	41.18
		Urban	11	39.29	7	63.64	4	36.36
		Total	5,008	0.16	2,433	48.58	2,575	51.42
24	Kootan, Koodan	Rural	3,796	75.80	1,867	49.18	1,929	50.82
		Urban	1,212	24.20	566	46.70	646	53.30
		Total	2,707	0.09	1,323	48.87	1,384	51.13
25	Kudumban	Rural	1,181	43.63	564	47.76	617	52.24
		Urban	1,526	56.37	759	49.74	767	50.26
		Total	277,377	9.13	131,280	47.33	146,097	52.67
26	Kuravan, Sidhanar, Kuravar, Kurava, Sidhana	Rural	224,358	80.89	105,976	47.24	118,382	52.76
		Urban	53,019	19.11	25,304	47.73	27,715	52.27
		Total	239	0	130	54.39	109	45.61
27	Maila	Rural	146	61.09	80	54.79	66	45.21
		Urban	93	38.91	50	53.76	43	46.24
		Total	9,581	0.32	4,601	48.02	4,980	51.98
28	Malayan	Rural	3,326	34.71	1,585	47.65	1,741	52.35
		Urban	6,255	65.29	3,016	48.22	3,239	51.78
		Total	232,690	7.66	113,128	48.62	119,562	51.38
29	Mannan, Pathiyan, Perumannan, Vannan, Velan	Rural	128,503	55.22	62,580	48.70	65,923	51.30
		Urban	104,187	44.78	50,548	48.52	53,639	51.48
		Total	24,642	0.81	12,304	49.93	12,338	50.07
30	Moger (other than Mogeayar)	Rural	18,405	74.69	9,189	49.93	9,216	50.07
		Urban	6,237	25.31	3,115	49.94	3,122	50.06
		Total	252	0	124	49.21	128	50.79
31	Mundala	Rural	72	28.57	45	62.50	27	37.50
		Urban	180	71.43	79	43.89	101	56.11
		Total	274	0	133	48.54	141	51.46
32	Nalakeyava	Rural	215	78.47	107	49.77	108	50.23
		Urban	59	21.53	26	44.07	33	55.93

Socio-Economic, Demographic and Entrepreneurial Profile of the Social Group under Study

		Total	1,847	0.06	946	51.22	901	48.78
33	Nalkadaya	Rural	1,559	84.41	799	51.25	760	48.75
		Urban	288	15.59	147	51.04	141	48.96
		Total	2,828	0.09	1,353	47.84	1,475	52.16
34	Nayadi	Rural	2,032	71.85	971	47.79	1,061	52.21
		Urban	796	28.15	382	47.99	414	52.01
		Total	46,934	1.54	23,514	50.10	23,420	49.90
35	Pallan	Rural	45,867	97.73	22,953	50.04	22,914	49.96
		Urban	1,067	2.27	561	52.58	506	47.42
		Total	5,865	0.19	2,872	48.97	2,993	51.03
36	Palluvan	Rural	3,592	61.24	1,791	49.86	1,801	50.14
		Urban	2,273	38.76	1,081	47.56	1,192	52.44
		Total	22	0	11	50.00	11	50.00
37	Pambada	Rural	7	31.82	3	42.86	4	57.14
		Urban	15	68.18	8	53.33	7	46.67
		Total	51,485	1.69	24,892	48.35	26,593	51.65
38	Panan	Rural	36,146	70.21	17,464	48.32	18,682	51.68
		Urban	15,339	29.79	7,428	48.43	7,911	51.57
		Total	227,433	7.48	111,317	48.94	116,116	51.06
39	Paraya/n/r Paraiyan, Sambava/r/an,	Rural	162,680	71.53	79,716	49.00	82,964	51.00
		Urban	64,753	28.47	31,601	48.80	33,152	51.20
40	Pulaya/n/r, Cherama/r/n, Wayanad/an Pulayan, Matha, Matha Pulayan	Total	1,020,790	0.34	495,319	48.52	525,471	51.48
		Rural	541,775	53.07	263,011	48.55	278,764	51.45
		Urban	479,015	46.93	232,308	48.50	246,707	51.50
		Total	440	0.01	224	50.91	216	49.09
41	Puthirai Vannan	Rural	379	86.14	192	50.66	187	49.34
		Urban	61	13.86	32	52.46	29	47.54
		Total	10	0	8	80.00	2	20.00
42	Raneyar	Rural	0	0	0	0	0	0
		Urban	10	100	8	80.00	2	20.00
		Total	131	0	67	51.15	64	48.85
43	Samagara	Rural	101	77.10	49	48.51	52	51.49

Socio-Economic, Demographic and Entrepreneurial Profile of the Social Group under Study

		Urban	30	22.90	18	60.00	12	40.00
		Total	4,986	0.16	2,453	49.20	2,533	50.80
44	Samban	Rural	3,707	74.35	1,805	48.69	1,902	51.31
		Urban	1,279	25.65	648	50.66	631	49.34
		Total	2,335	0.08	1,144	48.99	1,191	51.01
45	Semman, Chemman, Chemmar	Rural	386	16.53	201	52.07	185	47.93
		Urban	1,949	83.47	943	48.38	1,006	51.62
		Total	131,533	4.33	63,324	48.14	68,209	51.86
46	Thandan	Rural	46,170	35.10	22,083	47.83	24,087	52.17
		Urban	85,363	64.90	41,241	48.31	44,122	51.69
		Total	423	0.01	222	52.48	201	47.52
47	Thoti	Rural	356	84.16	186	52.25	170	47.75
		Urban	67	15.84	36	53.73	31	46.27
		Total	568	0.01	273	48.00	295	52.00
48	Vallon	Rural	258	45.42	121	46.90	137	53.10
		Urban	310	54.58	152	49.03	158	50.97
		Total	18,421	0.61	8,946	48.56	9,475	51.44
49	Valluvan	Rural	11,943	64.83	5,816	48.70	6,127	51.30
		Urban	6,478	35.17	3,130	48.32	3,348	51.68
		Total	22,268	0.73	10,464	46.99	11,804	53.01
50	Vetan	Rural	18,373	82.51	8,577	46.68	9,796	53.32
		Urban	3,895	17.49	1,887	48.45	2,008	51.55
		Total	73,909	2.43	36,096	48.84	37,813	51.16
51	Vettuvan, Pulaya Vettuvan (Cochin)	Rural	11,586	15.68	5,681	49.03	5,905	50.97
		Urban	62,323	84.32	30,415	48.80	31,908	51.20
		Total	3	0	3	100	0	0
52	Nerian	Rural	3	100	3	100	0	0
		Urban	0	0	0	0	0	0

Source: Census India 2011

Table 4.7
District-wise Scheduled Caste Population of Kerala

Sl. No.	Area name	Total/ Rural/ Urban	Scheduled Caste Population	Population				
				%	Male	%	Female	%
1	Kasaragod	Total	53,283	1.75	26,385	49.52	26,898	50.48
		Rural	34,522	64.79	17,207	49.84	17,315	50.16
		Urban	18,761	35.21	9,178	48.92	9,583	51.08
2	Kannur	Total	83,350	2.74	40,260	48.30	43,090	51.70
		Rural	23,562	28.27	11,505	48.83	12,057	51.17
		Urban	59,788	71.73	28,755	48.09	31,033	51.91
3	Wayanad	Total	32,578	1.07	16,406	50.36	16,172	49.64
		Rural	30,378	93.25	15,281	50.30	15,097	49.70
		Urban	2,200	6.75	1,125	51.14	1,075	48.86
4	Kozhikode	Total	199,191	6.55	97,279	48.84	101,912	51.16
		Rural	75,490	37.90	37,017	49.04	38,473	50.96
		Urban	123,701	62.10	60,262	48.72	63,439	51.28
5	Malappuram	Total	308,266	10.14	151,557	49.16	156,709	50.84
		Rural	192,270	62.37	94,367	49.08	97,903	50.92
		Urban	115,996	37.63	57,190	49.30	58,806	50.70
6	Palakkad	Total	403,833	13.29	197,451	48.89	206,382	51.11
		Rural	322,951	79.97	157,892	48.89	165,059	51.11
		Urban	80,882	20.03	39,559	48.91	41,323	51.09
7	Thrissur	Total	324,350	10.67	156,480	48.24	167,870	51.76
		Rural	121,839	37.56	58,615	48.11	63,224	51.89
		Urban	202,511	62.45	97,865	48.33	104,646	51.67

Socio-Economic, Demographic and Entrepreneurial Profile of the Social Group under Study

		Total	268,411	8.83	131,573	49.02	136,838	50.98
8	Ernakulam	Rural	102,403	38.15	50,258	49.08	52,145	50.92
		Urban	166,008	61.85	81,315	48.98	84,693	51.02
		Total	145,486	4.79	72,399	49.76	73,087	50.24
9	Idukki	Rural	143,340	98.52	71,354	49.78	71,986	50.22
		Urban	2,146	1.48	1,045	48.70	1,101	51.30
		Total	153,909	5.06	75,503	49.06	78,406	50.94
10	Kottayam	Rural	119,360	77.55	58,557	49.06	60,803	50.94
		Urban	34,549	22.45	16,946	49.05	17,603	50.95
		Total	201,211	6.62	97,183	48.30	104,028	51.70
11	Alappuzha	Rural	111,931	55.63	53,941	48.19	57,990	51.81
		Urban	89,280	44.37	43,242	48.43	46,038	51.57
		Total	164,465	5.41	78,942	48.00	85,523	52.00
12	Pathanamthitta	Rural	151,844	92.33	72,784	47.93	79,060	52.07
		Urban	12,621	7.67	6,158	48.79	6,463	51.21
		Total	328,263	10.80	157,801	48.07	170,462	51.93
13	Kollam	Rural	208,474	63.51	99,761	47.85	108,713	52.15
		Urban	119,789	36.49	58,040	48.45	61,749	51.55
		Total	372,977	12.27	178,589	47.88	194,388	52.12
14	Thiruvananthapuram	Rural	179,917	48.24	85,280	47.40	94,637	52.60
		Urban	193,060	51.76	93,309	48.33	99,751	51.67

Source: Census India 2011

4.2 Educational Status

Table 4.8
Educational Level Scheduled Caste Population of Kerala

Sl. No.	Educational level	Population (In bracket - %)								
		Total			Rural			Urban		
		Persons	Males	Females	Persons	Males	Females	Persons	Males	Females
1	Total	3039573 (100)	1477808 (48.62)	1561765 (51.38)	1818281 (59.82)	883819 (48.61)	934462 (51.39)	1221292 (40.18)	593989 (48.64)	627303 (51.36)
2	Illiterate	596836 (19.64)	244081 (40.90)	352755 (59.10)	385169 (64.54)	156682 (40.68)	228487 (59.32)	211667 (35.46)	87399 (41.29)	124268 (58.71)
3	Literate	2442737 (80.36)	1233727 (50.51)	1209010 (49.49)	1433112 (58.67)	727137 (50.74)	705975 (49.26)	1009625 (41.33)	506590 (50.18)	503035 (49.82)
4	Literate but below matric/secondary	1448560 (47.66)	754492 (52.09)	694068 (47.91)	886585 (61.20)	461943 (52.10)	424642 (47.90)	561975 (38.80)	292549 (52.06)	269426 (47.94)
5	Matric/secondary but below graduate	691735 (22.76)	337507 (48.79)	354228 (51.21)	386748 (55.91)	190085 (49.15)	196663 (50.85)	304987 (44.09)	147422 (48.34)	157565 (51.66)
6	Technical diploma or certificate not equal to degree	54505 (1.79)	29642 (54.38)	24863 (45.62)	29196 (53.56)	15524 (53.17)	13672 (46.83)	25309 (46.43)	14118 (55.78)	11191 (44.22)
7	Graduate and above other than technical degree	95248 (3.13)	41062 (43.11)	54186 (56.89)	45105 (47.36)	19675 (43.62)	25430 (56.38)	50143 (52.64)	21387 (42.65)	28756 (57.34)
8	Technical degree or diploma equal to degree or post-graduate degree	24830 (0.82)	10065 (40.54)	14765 (59.46)	10402 (41.89)	3976 (38.22)	6426 (61.78)	14428 (58.11)	6089 (42.20)	8339 (57.80)

Source: Census India 2011

Table 4.9
Educational Level of Scheduled Caste (Age Group 15 and Above) Population of Kerala – Graduate and Above

Sl. No.	Educational level	Population (In bracket %)								
		Total			Rural			Urban		
		Persons	Males	Females	Persons	Males	Females	Persons	Males	Females
1	Total	2370832 (100)	1136701 (47.95)	1234131 (52.05)	1408717 (59.42)	675183 (47.93)	733534 (52.07)	962115 (40.58)	461518 (47.97)	500597 (52.03)
2	Graduate and above	120078 (5.06)	51127 (42.58)	68951 (57.42)	55507 (46.23)	23651 (42.61)	31856 (57.39)	64571 (53.77)	27476 (42.55)	37095 (57.45)
3	Graduate degree other than technical degree	75240 (3.17)	33227 (44.16)	42013 (55.84)	35991 (47.83)	16049 (44.59)	19942 (55.41)	39249 (52.17)	17178 (43.77)	22071 (56.23)
4	Post graduate degree other than technical degree	20008 (0.84)	7835 (39.16)	12173 (60.84)	9114 (45.55)	3626 (39.78)	5488 (60.22)	10894 (54.45)	4209 (38.64)	6685 (61.36)
5	Technical degree or diploma equal to degree or post graduate degree - Engineering and technology	11481 (0.48)	6286 (54.75)	5195 (45.25)	4213 (36.70)	2236 (53.07)	1977 (46.93)	7268 (63.30)	4050 (55.72)	3218 (44.28)
6	Technical degree or diploma equal to degree or post graduate degree - Medicine	3866 (0.16)	1381 (35.72)	2485 (64.28)	1400 (36.21)	441 (31.50)	959 (68.50)	2466 (63.79)	940 (38.12)	1526 (61.88)
7	Technical degree or diploma equal to degree or post graduate degree - Agriculture and dairying	268 (0.01)	119 (44.40)	149 (55.6)	96 (35.82)	43 (44.79)	53 (55.21)	172 (64.18)	76 (44.19)	96 (55.81)
8	Technical degree or diploma equal to degree or post graduate degree – Veterinary	271 (0.01)	148 (54.61)	123 (45.39)	127 (46.86)	69 (54.33)	58 (45.67)	144 (53.14)	79 (54.86)	65 (45.14)
9	Technical degree or diploma equal to degree or post graduate degree – Teaching	8796 (0.37)	2058 (23.40)	6738 (76.60)	4481 (50.94)	1144 (25.53)	3337 (74.47)	4315 (49.06)	914 (21.18)	3401 (78.82)
10	Technical degree or diploma equal to degree or post graduate degree - Others	148 (0.01)	73 (49.32)	75 (50.68)	85 (57.43)	43 (50.59)	42 (49.41)	63 (42.57)	30 (47.62)	33 (52.38)

Source: Census India 2011

*In parenthesis given the % value

Table 4.10
Educational Level of Scheduled Caste Population (Age Group 20-24) of Kerala – Graduate and Above

Sl. No.	Educational level	Population (In bracket %)			Rural			Urban		
		Persons	Males	Females	Persons	Males	Females	Persons	Males	Females
1	Total	249532 (100)	123177 (49.36)	126355 (50.64)	151991 (60.91)	75086 (49.40)	76905 (50.60)	97541 (39.09)	48091 (49.30)	49450 (50.70)
2	Graduate and above	33194 (13.30)	11935 (35.96)	21259 (64.04)	16937 (51.02)	6152 (36.32)	10785 (63.68)	16257 (48.98)	5783 (35.57)	10474 (64.43)
3	Graduate degree other than technical degree	22734 (9.11)	8279 (36.42)	14455 (63.58)	12026 (52.90)	4475 (37.21)	7551 (62.79)	10708 (47.10)	3804 (35.52)	6904 (64.48)
4	Post graduate degree other than technical degree	3598 (1.44)	1030 (28.63)	2568 (71.37)	1823 (50.67)	566 (31.05)	1257 (68.95)	1775 (49.33)	464 (26.14)	1311 (73.86)
5	Technical degree or diploma equal to degree or post graduate degree - Engineering and technology	3942 (1.58)	2110 (53.53)	1832 (46.47)	1574 (39.93)	836 (53.11)	738 (46.89)	2368 (60.07)	1274 (53.80)	1094 (46.20)
6	Technical degree or diploma equal to degree or post graduate degree - Medicine	1205 (0.48)	281 (23.32)	924 (76.68)	561 (46.56)	127 (22.64)	434 (77.36)	644 (53.44)	154 (23.91)	490 (76.09)
7	Technical degree or diploma equal to degree or post graduate degree - Agriculture and dairying	37 (0.01)	10 (27.03)	27 (72.97)	19 (51.35)	5 (26.32)	14 (73.68)	18 (48.65)	5 (27.78)	13 (72.22)
8	Technical degree or diploma equal to degree or post graduate degree - Veterinary	44 (0.02)	20 (45.45)	24 (54.55)	22 (50.00)	10 (45.45)	12 (54.55)	22 (50.00)	10 (45.45)	12 (54.55)
9	Technical degree or diploma equal to degree or post graduate degree – Teaching	1582 (0.63)	189 (11.95)	1393 (88.05)	880 (55.63)	123 (13.98)	757 (86.02)	702 (44.37)	66 (9.40)	636 (90.60)
10	Technical degree or diploma equal to degree or post graduate degree - Others	52 (0.02)	16 (30.77)	36 (69.23)	32 (61.54)	10 (31.25)	22 (68.75)	20 (38.46)	6 (30.00)	14 (70.00)

Source: Census India 2011

4.3 Economic Status of Scheduled Castes in Kerala

4.3.1 Occupational Status

Table 4.11

Main Workers - Scheduled Castes

Sl. No.	Region - Total/ Rural/ Urban	Main workers (In bracket %)		
		Population	Males	Females
1	Kerala (Total)	1000953 (32.93)	695011 (69.43)	305942 (30.57)
2	Rural	608873 (33.49)	410561 (67.43)	198312 (32.57)
3	Urban	392080 (32.10)	284450 (72.55)	107630 (27.45)

Source: Census India 2011(Extracted from Table B-1 SC: Main workers, Marginal workers, Non-workers and those marginal workers, non-workers seeking/available for work classified by age and sex for scheduled castes)

Table 4.12

Marginal Workers - Scheduled Castes

Sl. No	Region - Total/ Rural/ Urban	Marginal workers (In bracket %)		
		Population	Males	Females
1	Kerala	331393 (10.90)	170211 (51.36)	161182 (48.64)
2	Rural	214330 (11.79)	108963 (50.84))	105367 (49.16)
3	Urban	117063 (9.59)	61248 (52.32)	55815 (47.68)

Source: Census India 2011(Extracted from Table B-1 SC: Main workers, Marginal workers, Non-workers and those marginal workers, non-workers seeking/available for work classified by age and sex for scheduled castes)

Table 4.13
Non-Workers - Scheduled Castes

Sl. No.	Region - Total/ Rural/ Urban	Non-workers (In bracket %)		
		Total Population	Males	Females
1	Kerala	1707227 (56.17)	612586 (35.88)	1094641 (64.12)
2	Rural	995078 (58.29)	364295 (36.61)	630783 (63.39)
3	Urban	712149 (41.71)	248291 (34.87)	463858 (65.13)

Source: Census India 2011(Extracted from Table B-1 SC: Main workers, Marginal workers, Non-workers and those marginal workers, non-workers seeking/available for work classified by age and sex for scheduled castes)

Table 4.14
Scheduled Caste Population under Age Group 15-59 Years Classified by Region

Sl. No.	Total/ Rural/ Urban	Population at the age group of 15-59 years
		Persons
1	Total	2041665
2	Rural	1214425
3	Urban	827240

Source: Census India 2011(Extracted from Table B-1 SC: Main workers, Marginal workers, Non-workers and those marginal workers, non-workers seeking/available for work classified by age and sex for scheduled castes)

Table 4.15
Main-Workers (Age Group 15-59 Years) Classified by Region and Sex for Scheduled Castes

Sl. No.	Total/ Rural/ Urban	Main workers		
		Persons	Males	Females
1	Total	929594 (45.53)	647158 (69.62)	282436 (30.38)
2	Rural	563796 (46.42)	381006 (67.58)	182790 (32.42)
3	Urban	365798 (44.22)	266152 (72.76)	99646 (27.24)

Source: Census India 2011(Extracted from Table B-1 SC: Main workers, Marginal workers, Non-workers and those marginal workers, non-workers seeking/available for work classified by age and sex for scheduled castes)

Table 4.16
Marginal-Workers (Age Group 15-59 Years)
Classified by Region and Sex for Scheduled Castes

Sl. No.	Total/ Rural/ Urban	Marginal workers		
		Persons	Males	Females
1	Total	295107 (14.45)	150986 (51.16)	144121 (48.84)
2	Rural	190579 (15.69)	96505 (50.64)	94074 (49.36)
3	Urban	104528 (12.64)	54481 (52.12)	50047 (47.88)

Source: Census India 2011(Extracted from Table B-1 SC: Main workers, Marginal workers, Non-workers and those marginal workers, non-workers seeking/available for work classified by age and sex for scheduled castes)

Table 4.17

**Non-Workers (Age Group 15-59 Years)
Classified by Region and Sex for Scheduled Castes**

Sl. No.	Total/ Rural/ Urban	Non-workers		
		Persons	Males	Females
1	Total	816964 (40.01)	197093 (24.13)	619871 (75.87)
2	Rural	460050 (37.88)	114187 (24.82)	345863 (75.18)
3	Urban	356914 (43.15)	82906 (23.23)	274008 (76.77)

Source: Census India 2011(Extracted from Table B-1 SC: Main workers, Marginal workers, Non-workers and those marginal workers, non-workers seeking/available for work classified by age and sex for scheduled castes)

Table 4.18

**Industrial Category (Agriculture and allied activities) of
Main-Workers among Scheduled Castes**

Sl. No.	Region -Total/ Rural/ Urban	Cultivators			Agricultural Labourers			Plantation, Livestock, Forestry, Fishing, Hunting and allied activities		
		Share of population			Share of population			Share of population		
		Total	Male	Female	Total	Male	Female	Total	Male	Female
1	Kerala	1.64	75.81	24.19	21.21	63.41	36.59	12.78	74.66	25.34
2	Rural	2.36	75.45	24.55	29.01	62.25	37.75	15.38	71.06	28.94
3	Urban	0.51	78.41	21.59	9.11	69.15	30.85	8.73	84.52	15.48

Source: Census India 2011(Extracted from Table B - 4 SC: Main Workers Classified by Age, Industrial Category and Sex for Scheduled Castes)

Table 4.19
Industrial Category (Manufacturing) of
Main-Workers among Scheduled Castes

Sl. No.	Region - Total/ Rural/ Urban	Manufacturing (House-Hold Sector)			Manufacturing (Non-House-Hold Sector)		
		Share of population			Share of population		
		Total	Male	Female	Total	Male	Female
1	Kerala	1.033	52.60	47.40	10.20	48.65	51.35
2	Rural	1.12	52.27	47.73	9.13	42.65	57.35
3	Urban	0.91	53.23	46.77	11.85	55.84	44.16

Source: Census India 2011(Extracted from Table B - 4 SC: Main Workers Classified by Age, Industrial Category and Sex for Scheduled Castes)

Table 4.20
Industrial Category (Construction) of Main-Workers among Scheduled Castes

Sl. No.	Region - Total/ Rural/ Urban	Construction Sector		
		Share of population		
		Total	Male	Female
1	Kerala	23.94	85.97	14.03
2	Rural	20.50	83.99	16.00
3	Urban	29.28	88.20	11.88

Source: Census India 2011(Extracted from Table B - 4 SC: Main Workers Classified by Age, Industrial Category and Sex for Scheduled Castes)

Table 4.21

Industrial Category (Other sectors) of Main-Workers among Scheduled Castes

Sl. No.	Industrial Category	Share of population
1	Mining and Quarrying	1.14
2	Electricity, Gas, Steam and Air Conditioning Supply; Water Supply; (Sewerage and Waste management and remediation activities)	0.60
3	Wholesale and Retail Trade (HH & Non-HH)	4.19
4	Transportation and Storage	6.68
5	Accommodation and food service activities	0.97
6	Information and Communication (HH & Non-HH)	0.73
7	Financial and Insurance activities; Real Estate activities; Professional, Scientific and Technical activities	1.80
8	Administrative and support service activities; Public Administration and Defense, Compulsory Social Security	3.63
9	Education; Human Health and Social Work activities	4.74
10	Arts, Entertainment and recreations; Other Service Activities; Activities of Households as Employers; Undifferentiated Goods-and Services; Activities of Extra-Territorial Organizations and Bodies (HH & Non-HH)	4.72

Source: Census India 2011 (Extracted from Table B - 4 SC: Main Workers Classified by Age, Industrial Category and Sex for Scheduled Castes)

4.3.2 Income Status

Table 4.22

**Income Status of Rural Scheduled Caste
House-Holds –Manual Casual Labour as the Source of Income**

Sl. No.	Region	Landless households deriving major part of their income from manual casual labour (%)
1	All India	54.71
2	Kerala	65

Source: India, Socio-Economic Caste Census (SECC) 2011

Table 4.23

**Income Status of Rural Scheduled Caste House-Holds – Non-Agricultural
Enterprises Registered with Government as the Source of Income**

Sl. No.	Region	Households with income from non-agricultural enterprises registered with government (%)
1	All India	1.94
2	Kerala	0.85

Source: India, Socio-Economic Caste Census (SECC) 2011

Table 4.24

**Income Status of Rural Scheduled
Caste House-Holds –Income Source as Monthly Salary**

Households with salaried job				
Sl. No.	Region	Government (%)	Public Enterprises (%)	Private Enterprises (%)
1	All India	3.95	0.93	2.41
2	Kerala	5.56	0.93	3.81

Source: India, Socio-Economic Caste Census (SECC) 2011

Table 4.25

Income Status of Rural Scheduled Caste House-Holds – Level of Income

Sl. No.	Region	Monthly income of highest earning household member is < 5000 (%)	Monthly income of highest earning household member is 5000 – 10000 (%)	Monthly income of highest earning household member is > 10000 (%)	Household with government job and reporting monthly highest income > 5000 (%)
1	All India	83.55	11.73	4.67	3.56
2	Kerala	87.41	7.25	5.34	5.03

Source: India, Socio-Economic Caste Census (SECC) 2011

4.3.3 Land Ownership

Table 4.26

Land Ownership Status of Rural Scheduled Caste House-Holds

Sl. No.	Region	Total Households owning un-irrigated land (%)	Total Households owning irrigated land (%)	Total Households owning other land (%)
1	All India	18.45	17.40	6.98
2	Kerala	11.47	2.15	2.25

Source: India, Socio-Economic Caste Census (SECC) 2011

The Scheduled Caste population in Kerala is 30.39 lakh and it constitutes 9.1% (Table 4.3) of the total population (2011 census). Their representation at the all India level is 16.60%. According to the Census report 2011, there are 52 castes among the Scheduled Caste community of Kerala (Table 4.6). The settlement pattern of Scheduled Caste in the State is entirely different from other parts in the country. Major share of the Scheduled Caste in the State live as scattered along with other people. The highest distribution of Scheduled Caste is in the Palakkad District

(13.29%) followed by Thiruvananthapuram (12.27%), Kollam (10.80%), Thrissur (10.67%) and Malappuram (10.14%) (Table.4.7). The five districts accommodate 57.17% of the total Scheduled Caste in the State. In Palakkad District 14.37% of the total population is Scheduled Caste. In Pathanamthitta the representation is 13.74%. In the districts like Idukki, Kollam, Thiruvananthapuram and Thrissur the population of Scheduled Caste is more than 10% of the total population (GoK, 2017).

The literacy rate of Scheduled Caste in the State is 88.70% whereas at the national level it is 66.07%. While the State is known for having attained almost full literacy level, the scheduled Caste lags behind with 11% less attainment. The literacy programme for the Scheduled Caste has to be intensified. The proportion of Scheduled Caste students completing higher secondary and professional education is low. This problem needs effective interventions to help their upward mobility potential. Dropout among them is very high (GoK, 2017). The detailed presentation of the statistics related to educational status of Scheduled Castes of Kerala given in the tables 4.8 to 4.10 in this chapter.

Majority of the employed persons among the Scheduled Caste community are engaged in the service sector as wage labourers and in non-productive and non-profitable occupations. Their share as entrepreneurs or as owner cultivators is very low. The level of unemployment among the educated is high. 40% of Scheduled Caste work force in the age group of 15-59 is non-workers. 32.93% of Scheduled Caste population are main workers as per 2011 Census, for total population it is 27.93%, it indicate that a moderately higher proportion of the Scheduled Caste are workers. The ratio of female workers belonging to Scheduled Caste is around one and half times higher than that of the general population. The increased proportion of main workers, both male and female, is not a welcome change as it is indicative of growing unemployment, underemployment and deprivation among the population (GoK, 2017). 21.21% of Scheduled Caste population has been depending on agriculture as labourers for their livelihood, for rural Scheduled Caste population it is 29% (Table 4.18), it indicates excessive dependence of Scheduled Caste on

agriculture (Census, 2011). More relevant statistics related to occupational status of Scheduled Caste population has given in the tables 4.11 to 4.21 of this chapter.

As per the SECC 2011 the majority of rural Scheduled Caste house-holds are find their income from manual casual labour, in Kerala their share is 65% (Table 4.22). In Kerala only 0.85% among the rural Scheduled Caste house-holds is finding their income from non-agricultural enterprises, in national level it is 1.94% (Table 4.23). The rural Scheduled Caste house-holds with minimum one member have monthly salary as source of income as employee in government departments, public enterprises and private enterprises are 5.56%, 0.93% and 3.81% respectively in Kerala, at national level it is 3.96% in government departments, 0.93% in public enterprises and 3.81% in private enterprises (Table 4.24). Large majority (87.41%) of the Scheduled Caste house-holds of rural Kerala have only monthly income less than rupees 5000/-. The monthly income higher than rupees 5000/- is 5.03% in Kerala and it is only 3.56% in national level (Table 4.25).

The average area of land possessed by the Scheduled Caste community is 2.52 cents per person. The proportion of land less households among them is higher compared to the rest of the population (GoK, 2017). The data related to land possession of the rural Scheduled Caste house-holds of Kerala are given in the Table 4.26 of this chapter.

SECTION II: SOCIO-ECONOMIC AND DEMOGRAPHIC PROFILE OF THE SELECTED SAMPLE: WITH SPECIAL REFERENCE TO ENTREPRENEURIAL CHARACTERISTICS

This section deals with the socio-economic and demographic profile of the selected sample for this study, 378 rural scheduled caste youth from nine revenue village areas of Nilambur taluk of Malappuram District with special reference to their entrepreneurial characteristics.

4.4 Gender and Marital Status Distribution

Table 4.27 presents the gender and marital status distribution among selected sample of rural Scheduled Caste youth. Out of the 378 respondents, 30.2% (114 individuals) are male, while 69.8% (264 individuals) are female, indicating a higher participation of female youth in the study. Regarding marital status, 37.0% (140 individuals) are married, while the remaining 63.0% (238 individuals) fall under the "Others" category, which includes unmarried, widowed, or divorced individuals. These figures highlight the predominance of unmarried and female respondents in the sample.

Table 4.27

Gender and Marital Wise Distribution of Rural Scheduled Caste Youth

Category	Frequency	%
Gender		
Male	114	30.2
Female	264	69.8
Marital Status		
Married	140	37.0
Others	238	63.0
Total	378	100%

Source: Primary Data

4.5 Occupational Distribution of Parents

Table 4.28 explores the occupational distribution of the parents of Scheduled Caste youth in Kerala. Among fathers, 11.1% (42 individuals) are engaged as entrepreneurs, while the majority, 57.1% (216 individuals), are employed in non-entrepreneurial occupations. A significant portion of the sample, 31.7% (120 respondents), is coming in the category of 'no regular work' they are doing seasonal and other jobs especially work related to agriculture and allied activities. For mothers, the proportion engaged in entrepreneurship is significantly lower at 1.3% (5 individuals), with the majority, 54.0% (204 individuals), involved in non-entrepreneurial work. Additionally, 44.7% (169 individuals) of mothers are not working. These findings reveal notable differences in occupational engagement between fathers and mothers, with entrepreneurship being more common among fathers but overall participation in no regular work and non-working categories being higher among mothers. This occupational structure reflects potential socio-economic constraints and influences on the entrepreneurial aspirations of rural Scheduled Caste youth.

Table 4.28

Occupational Wise Distribution of Parents of Rural Scheduled Caste Youth

Category	Frequency (Father's Occupation)	% (Father's Occupation)	Frequency (Mother's Occupation)	% (Mother's Occupation)
Entrepreneur	42	11.1	5	1.3
Non- entrepreneur	216	57.1	204	54.0
No regular work/Not working	120	31.7	169	44.7
Total	378	100.0	378	100.0

Source: Primary Data

4.6 Educational Status of Parents of the Respondents

Table 4.29 presents the educational status of the parents of Scheduled Caste youth in Kerala, revealing a notable disparity in educational attainment between fathers and mothers. Among fathers, the majority, 61.9% (234 individuals), have no formal education, while 20.9% (79 individuals) have completed primary education. Only a small proportion has achieved secondary education (5.6% or 21 individuals) or higher secondary education (2.6% or 10 individuals). Higher educational attainment is relatively limited, with 9.0% (34 individuals) holding graduate degrees.

In contrast, the educational levels of mothers are generally lower. A significant 69.0% (261 individuals) of mothers have no formal education, while 18.3% (69 individuals) have completed primary education. Secondary and higher secondary education levels are even less common, at 5.3% (20 individuals) and 0.5% (2 individuals), respectively. Graduate-level education among mothers is minimal (1.3% or 5 individuals), but 5.6% (21 individuals) have achieved postgraduate qualifications.

Table 4.29

Educational Status of Parents of Rural Scheduled Caste Youth

Category	Frequency (Father's Education)	% (Father's Education)	Frequency (Mother's Education)	% (Mother's Education)
No formal education	234	61.9	261	69.0
Primary	79	20.9	69	18.3
Secondary	21	5.6	20	5.3
Higher Secondary	10	2.6	2	0.5
Graduate	34	9.0	5	1.3
Postgraduate	-	-	21	5.6
Total	378	100.0	378	100.0

Source: Primary Data

4.7 Descriptive Analysis of Scale Variables (Age, Family Size, Family Income, Personal Income, and Family Land Ownership)

Table 4.30 provides descriptive statistics for key scale variables, including age, family size, family income, personal income, and family land ownership, offering insights into the socio-economic profile of Scheduled Caste youth in Kerala. The respondents' ages range from 17 to 29 years, with a mean of 24.26 years and a standard deviation of 3.767. Family sizes vary between 2 and 14 members, with an average size of 4.78 and a standard deviation of 1.354, indicating moderate variability. Monthly family incomes show significant disparities, ranging from ₹300 to ₹115,000, with a mean of ₹21,788.04 and a high standard deviation of ₹23,482.644. Personal income among respondents ranges widely from ₹0 to ₹45,000, with a mean of ₹10,975.56 and a large standard deviation of ₹30,394.767, suggesting that many respondents have little to no personal income. Land ownership also varies significantly, from 0 to 80 cents, with an average of 9.518 cents and a standard deviation of 9.9856, indicating that most families own small or no landholdings. These statistics highlight the economic constraints and disparities faced by Scheduled Caste youth, which may influence their entrepreneurial opportunities and aspirations.

Table 4.30

Descriptive Statistics of Scale Variables such Age, Family Size, Family Income, Personal Income Land Ownership

Variables	Minimum	Maximum	Mean	Std. Deviation
Age	17	29	24.26	3.767
Family size	2	14	4.78	1.354
Family income	300	115000	21788.04	23482.644
Personal income of respondent	0	45000	10975.56	30394.767
Family landownership (cents)	.0	80.0	9.518	9.9856
N	378			

Source: Estimated from primary data

4.8 Entrepreneurial characteristics of the Selected Social Group

4.8.1 Saving Habits and Purpose of Savings

Table 4.31 provides insights into the saving habits of Scheduled Caste youth in Kerala. Among the respondents, 55.6% reported having a saving habit in banks, while 44.4% do not save in banks, indicating a fairly balanced distribution with a slight majority demonstrating formal saving practices.

Table 4.31
Saving Habits of Rural Scheduled Caste Youth

Category	Frequency (Saving Habit in Banks)	% (Saving Habit in Banks)
No	168	44.4%
Yes	210	55.6%
Total	378	100.0%

Source: Primary Data

4.8.2 Loan Usage and Access to Financial Services among Scheduled Caste Youth

Table 4.32 examines the loan-taking behaviour and accessibility of financial services among Scheduled Caste youth in Kerala. The data reveals that a significant majority (69.6%) of respondents have not taken any loans, while only 30.4% have availed loans, indicating limited reliance on formal or informal credit mechanisms.

In terms of access to financial services in the respondents' areas, a small proportion (2.6%) reported having no access at all, while 17.2% indicated limited access. Among those with access, nearly half (46.8%) described it as easy, suggesting that a considerable number of respondents encounter minimal barriers in utilizing financial services. However, 23.8% found access to financial services moderate, and 9.5% described it as difficult, pointing to uneven availability or accessibility in some regions.

This analysis highlights notable disparities in the financial inclusion of Scheduled Caste youth. While access to financial services is relatively easy for a majority, a significant proportion still faces challenges. Additionally, the low percentage of respondents taking loans suggests either a lack of financial literacy, awareness of available credit options, or hesitation stemming from socio-economic constraints. Addressing these barriers is crucial for enhancing financial inclusion and empowering youth to pursue entrepreneurial and economic opportunities.

Table 4.32
Loan Usage and Access to Financial Services
among Rural Scheduled Caste Youth

Category	Frequency (Loans Taken)	% (Loans Taken)	Frequency (Access to Financial Services)	% (Access to Financial Services)
No	263	69.6	10	2.6
Yes	115	30.4	65	17.2
Easy			177	46.8
Moderate			90	23.8
Difficult			36	9.5
Total	378	100.0	378	100.0

Source: Primary Data

4.8.3 Business Background and Family Support among Scheduled Caste Youth

Table 4.33 highlights the prevalence of a business background and the availability of family support among Scheduled Caste youth in Kerala. The data reveals that a vast majority (85.7%) of respondents do not have a business background, while only 14.3% come from families with entrepreneurial experience. This indicates that most Scheduled Caste youth lack exposure to business practices and entrepreneurial traditions within their families, potentially hindering their confidence and interest in pursuing business ventures.

Regarding family support, 73.3% of respondents reported receiving family support, while 26.7% stated otherwise. While family support is generally high, the one-fourth who lack it may face additional challenges in pursuing entrepreneurship due to limited emotional or financial backing from their families. The findings emphasize the lack of entrepreneurial lineage among Scheduled Caste youth and the importance of family support as a critical factor in fostering entrepreneurial aspirations.

Table 4.33
Business Background of Rural Scheduled Caste Youth

Category	Frequency (Business Background)	% (Business Background)	Frequency (Family Support)	% (Family Support)
No	324	85.7	277	73.3
Yes	54	14.3	101	26.7
Total	378	100.0	378	100.0

Source: Primary Data

4.8.4 Organizational Membership among Scheduled Caste Youth

Table 4.34 examines the participation of Scheduled Caste youth in organizational memberships. The data shows that the majority (78.6%) of respondents are not members of any organization, while only 21.4% reported having organizational affiliations. This low level of organizational membership reflects limited exposure to collective platforms that could provide opportunities for networking, skill development, and resource sharing. Membership in organizations often plays a pivotal role in fostering leadership qualities, enhancing access to resources, and building entrepreneurial or professional capacities.

Table 4.34

Membership in of any Organization among Rural Scheduled Caste Youth

Category	Frequency	%	Cumulative %
No	297	78.6	78.6
Yes	81	21.4	100.0
Total	378	100.0	

Source: Primary Data

4.8.5 Risk-Taking Ability among Scheduled Caste Youth

Table 4.35 presents the risk-taking ability of Scheduled Caste youth, measured on a 5-point Likert scale, where 1 indicates very low risk-taking ability and 5 indicates very high risk-taking ability. The majority of respondents (55.8%) reported a moderate level of risk-taking ability (scale 3), while 26.2% demonstrated a relatively high ability to take risks (scale 4). A smaller proportion exhibited very low (5.6%, scale 1) or low (6.3%, scale 2) risk-taking ability, and only 6.1% reported very high risk-taking ability (scale 5). These results suggest that while most Scheduled Caste youth have a balanced approach to risk, a significant portion may require support to enhance their confidence and willingness to take calculated risks, especially in entrepreneurial or professional contexts.

Table 4.35

Risk Taking Ability of Rural Scheduled Caste Youth

Risk Taking Ability (1 to 5 Likert scale)	Frequency	%
1	21	5.6
2	24	6.3
3	211	55.8
4	99	26.2
5	23	6.1
Total	378	100.0

Source: Primary Data

4.8.6 Self-Efficacy Rating among Scheduled Caste Youth

Table 4.36 provides insights into the self-efficacy levels of Scheduled Caste youth, measured on a 5-point Likert scale. A large majority (59.0%) of respondents rated their self-efficacy as moderate (scale 3), indicating that they generally perceive themselves as capable but may lack full confidence in their abilities. Additionally, 31.0% of respondents rated their self-efficacy as relatively high (scale 4), suggesting a strong belief in their ability to succeed in various tasks.

A smaller percentage of respondents reported very low self-efficacy (1.3%, scale 1) and low self-efficacy (2.4%, scale 2), while 6.3% of respondents displayed very high self-efficacy (scale 5). These findings reveal that while many Scheduled Caste youth possess moderate to high self-efficacy, a significant portion may still struggle with confidence in their capabilities, which could impact their entrepreneurial aspirations or career choices. Improving self-efficacy through mentorship, skill-building activities, and success stories can help increase the confidence of these youth, encouraging them to take on challenges and pursue entrepreneurial ventures with greater determination and resilience.

Table 4.36
Self-Efficacy Rating of Rural Scheduled Caste Youth

Self-Efficacy Rating (1 to 5 Likert scale)	Frequency	%
1	5	1.3
2	9	2.4
3	223	59.0
4	117	31.0
5	24	6.3
Total	378	100.0

Source: Primary Data

4.8.7 Locus of Control Rating among Scheduled Caste Youth

Table 4.37 presents the locus of control ratings among Scheduled Caste youth in Kerala, evaluated on a 5-point Likert scale. This scale measures the extent to which individuals attribute their successes or failures to internal or external factors. The majority (51.1%) of respondents exhibited an "Internal" locus of control, indicating that they believe their outcomes are primarily influenced by their own actions and decisions. A smaller proportion reported "External" (18.8%) or "Very External" (14.8%) ratings, reflecting a belief that external circumstances or forces play a more significant role in determining outcomes. A neutral stance was reported by 15.3% of respondents, signifying a balance between internal and external factors. Interestingly, no respondents rated themselves as "Very Internal," which would indicate an overwhelmingly strong belief in personal control. The cumulative distribution shows that over half of the respondents lean toward an internal perspective, suggesting optimism and self-reliance in achieving their goals. This data highlights a positive outlook among Scheduled Caste youth toward self-empowerment and the potential for success through personal effort.

Table 4.37

Locus of Control Rating among Rural Scheduled Caste Youth

Response (1 to 5 Likert scale)	Frequency	%	Cumulative %
Very External	56	14.8	14.8
External	71	18.8	33.6
Neutral	58	15.3	48.9
Internal	193	51.1	100
Very internal	-	-	-
Total	378	100	

Source: Primary Data

4.8.8 Intention towards Starting a Business among Scheduled Caste Youth

Table 4.38 illustrates the level of intention among Scheduled Caste youth towards starting a business, as measured on a 5-point Likert scale. The data reveals that a significant proportion of respondents (28.8%) expressed a strong intention to start a business (scale 4), while 25.9% displayed a moderate intention (scale 3). However, 15.9% of youth showed very low intention (scale 1) to start a business, and 17.5% reported a low level of intention (scale 2). Only 11.9% of respondents showed a very high intention (scale 5) to pursue entrepreneurship.

These findings suggest that while many Scheduled Caste youth in rural Kerala show moderate to strong intentions to start a business, there is still a considerable portion with limited entrepreneurial intent. Factors such as lack of resources, support systems, and entrepreneurial training could contribute to the hesitancy or uncertainty around business creation.

Table 4.38
Intention towards Starting a Business of Rural Scheduled Caste Youth

Intention Rating (1 to 5 Likert scale)	Frequency	%
1	60	15.9
2	66	17.5
3	98	25.9
4	109	28.8
5	45	11.9
Total	378	100.0

Source: Primary Data

4.8.9 Attitude towards Entrepreneurship among Scheduled Caste Youth

Table 4.39 highlights the attitude of Scheduled Caste youth towards entrepreneurship, as measured on a 5-point Likert scale. A majority of respondents

(58.7%) exhibited a positive attitude, rating their attitude at scale 4. Additionally, 11.4% displayed a very strong positive attitude (scale 5), indicating a noteworthy level of enthusiasm for entrepreneurship among a subset of the population. Conversely, 26.5% of respondents showed a neutral attitude (scale 3), suggesting a more reserved or undecided perspective towards entrepreneurship. Only a small percentage of respondents rated their attitude at the lower end of the scale, with 1.6% and 1.9% expressing very negative (scale 1) and negative (scale 2) attitudes, respectively. These findings suggest that while the majority of Scheduled Caste youth in Kerala demonstrate a positive outlook towards entrepreneurship, efforts to further foster confidence and interest among neutral and less enthusiastic individuals could amplify entrepreneurial participation.

Table 4.39

Attitude towards Entrepreneurship among Rural Scheduled Caste Youth

Attitude Rating (1 to 5 Likert scale)	Frequency	%
1	6	1.6
2	7	1.9
3	100	26.5
4	222	58.7
5	43	11.4
Total	378	100.0

Source: Primary Data

4.9 Perceived Barriers to Entrepreneurship among Scheduled Caste Youth

Table 4.40 examines two critical barriers faced by Scheduled Caste youth in Kerala when considering entrepreneurship: lack of capital and lack of market access in their area. A significant majority (83.3%) of respondents reported feeling that they lack adequate capital to start a business, highlighting financial constraints as a major obstacle to entrepreneurial aspirations. Only 16.7% of the respondents

indicated that they do not face this issue, suggesting that access to initial funding remains a widespread challenge. Regarding market access, 60.3% of respondents believed they do not face a lack of market access in their area, indicating relatively favourable conditions for reaching potential customers or suppliers. However, 39.7% of respondents expressed difficulties related to market access, which suggests that targeted interventions could further improve the entrepreneurial ecosystem in certain regions. These findings emphasize the need for policy measures to address financial barriers, such as providing low-interest loans, grants, or subsidies, as well as efforts to enhance market connectivity through better infrastructure, e-commerce platforms, and marketing support for aspiring entrepreneurs.

Table 4.40

Perceived Barriers to Entrepreneurship among Rural Scheduled Caste Youth

Response	Do you feel you lack capital for starting a business		Do you face a lack of market access in your area	
	Frequency	%	Frequency	%
No	63	16.7	228	60.3
Yes	315	83.3	150	39.7
Total	378	100	378	100

Source: Primary Data

4.10 Access to Training and Awareness of Government Schemes among Scheduled Caste Youth

Table 4.41 highlights two crucial aspects of entrepreneurial development among Scheduled Caste youth in Kerala: access to training for entrepreneurship and awareness of government schemes for entrepreneurs. A majority (79.6%) of respondents reported not having access to entrepreneurial training, indicating a significant gap in skill development opportunities. Only 20.4% of the respondents had access to such training, underscoring the need for more inclusive and accessible training programs tailored to their needs. Similarly, 75.1% of respondents were unaware of government schemes designed to support entrepreneurs, pointing to a

lack of dissemination of information or awareness campaigns. Conversely, only 24.9% of the respondents were aware of such schemes, which may limit their ability to leverage available resources and opportunities for starting or scaling their businesses. These findings underscore the necessity for government and non-governmental organizations to improve outreach efforts, promote awareness campaigns about entrepreneurial schemes, and increase access to training programs.

Table 4.41
Access to Training and Awareness of
Government Schemes among Rural Scheduled Caste Youth

Response	Do you have access to training for entrepreneurship?		Are you aware of government schemes for entrepreneurs?	
	Frequency	%	Frequency	%
No	301	79.6	284	75.1
Yes	77	20.4	94	24.9
Total	378	100	378	100

Source: Primary Data

4.11 Entrepreneurship as a Career Option among the Selected Scheduled Caste Youth

Table 4.42 highlights the percentage of Scheduled Caste youth in Kerala who consider entrepreneurship as a viable career option. Out of the 378 respondents, 52.9% expressed interest in pursuing entrepreneurship, indicating a slight majority with a positive outlook toward entrepreneurial ventures. Conversely, 47.1% of respondents did not view entrepreneurship as a career option. The cumulative percentage shows that while the youth display a growing inclination toward entrepreneurship, nearly half of the sample remains hesitant. This hesitation may stem from barriers such as lack of capital, inadequate training, or limited awareness of opportunities, as observed in other data points. This finding underscores the potential for entrepreneurship to emerge as a significant livelihood option among Scheduled Caste youth, provided that adequate support systems, training programs,

and policy measures are implemented to encourage and sustain their entrepreneurial aspirations.

Table 4.42

% of Samples Considered Entrepreneurship as a Career Option

Response	Frequency	%	Cumulative %
No	178	47.1	47.1
Yes	200	52.9	100.0
Total	378	100.0	

Source: Primary Data

4.12 Current Entrepreneurial Status of the Selected Sample

Table 4.43 provides insights into the entrepreneurial status of Scheduled Caste youth in Kerala. The majority of respondents, 69.3%, are not engaged in any entrepreneurial activities. However, a significant portion, 25.1%, identified themselves as aspiring entrepreneurs, indicating a strong interest in starting businesses in the future. A smaller group, 4.2%, is classified as early-stage entrepreneurs, actively working on establishing their ventures. Meanwhile, 1.3% of respondents are established entrepreneurs, successfully running their businesses. The cumulative percentages show a gradual transition from aspiring to active entrepreneurship, but the low proportion of established entrepreneurs highlights the challenges faced by these youth in sustaining and scaling their businesses. These findings call for targeted interventions, such as skill development, access to capital, and mentorship programs, to support aspiring and early-stage entrepreneurs in achieving long-term success.

Table 4.43

Current Entrepreneurial Status of Rural Scheduled Caste Youth

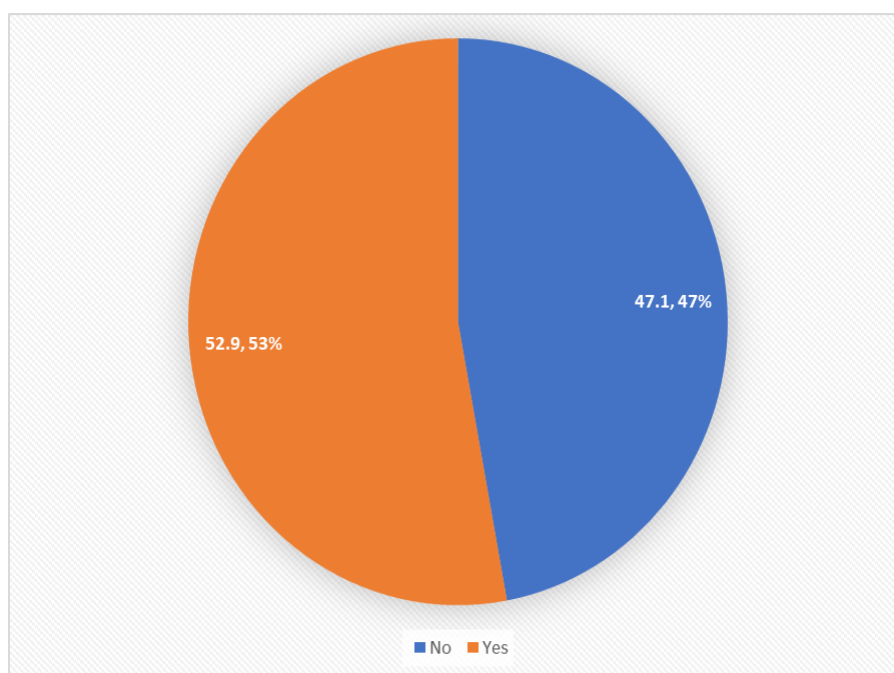
Entrepreneurial Status	Frequency	%	Cumulative %
Not an entrepreneur	262	69.3	69.3
Aspiring Entrepreneur	95	25.1	94.4
Early-stage Entrepreneur	16	4.2	98.7
Established Entrepreneur	5	1.3	100.0
Total	378	100.0	

Source: Primary Data

4.13 Preferences, Interests, and Current Status of Entrepreneurship among Scheduled Caste Youths in Kerala

One of the broad aims of this thesis is to empirically examine the preferences, interests, and current status of entrepreneurship among Scheduled Caste youths in Kerala. Understanding whether entrepreneurship is perceived as a viable career choice, the level of entrepreneurial interest, and the actual entrepreneurial engagement of Scheduled Caste youth is crucial for assessing the entrepreneurial potential within this community. This section explores these dimensions by analysing the preferences for entrepreneurship as a career, the degree of interest in entrepreneurial ventures, and the current entrepreneurial status among Scheduled Caste youths in Kerala

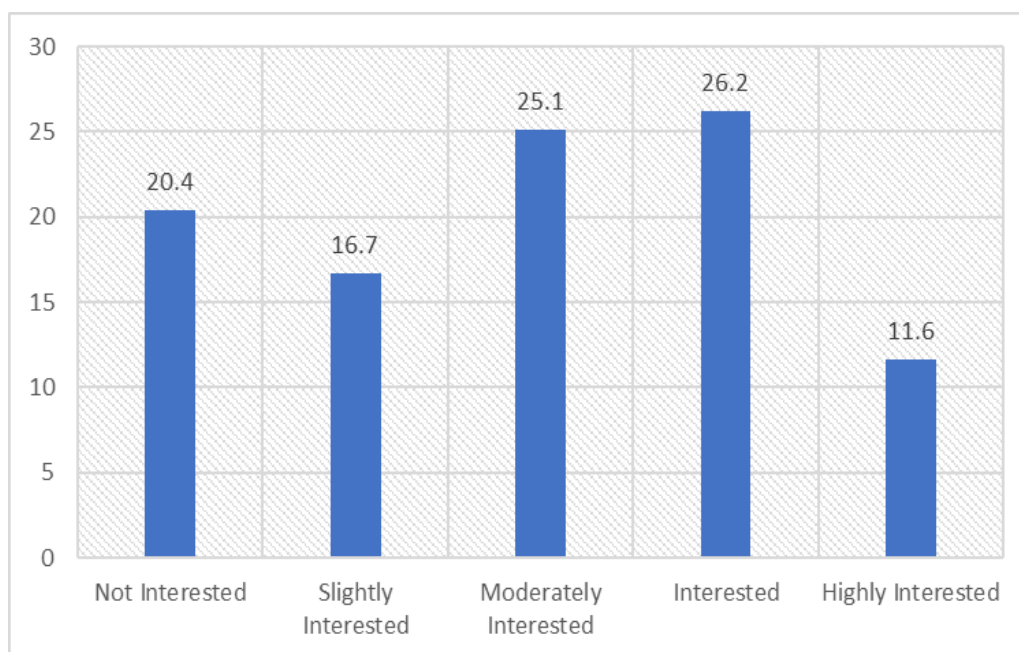
The examination of entrepreneurship as a career option among Scheduled Caste youth in Kerala, as presented in Figure 4.1, reveals mixed preferences. Nearly half (47.1%) of the Scheduled Caste youth surveyed do not view entrepreneurship as a viable career path. However, the remaining 52.9% are either interested in or actively engaged in entrepreneurial activities, reflecting a significant portion of the youth open to pursuing business ventures despite challenges. This suggests that while entrepreneurship is not the first choice for everyone, it is still seen as a potential career path for a substantial group of youth.



Source: Primary Data

Figure 4.1 Entrepreneurship as a Career Option among the Rural Scheduled Caste Youth

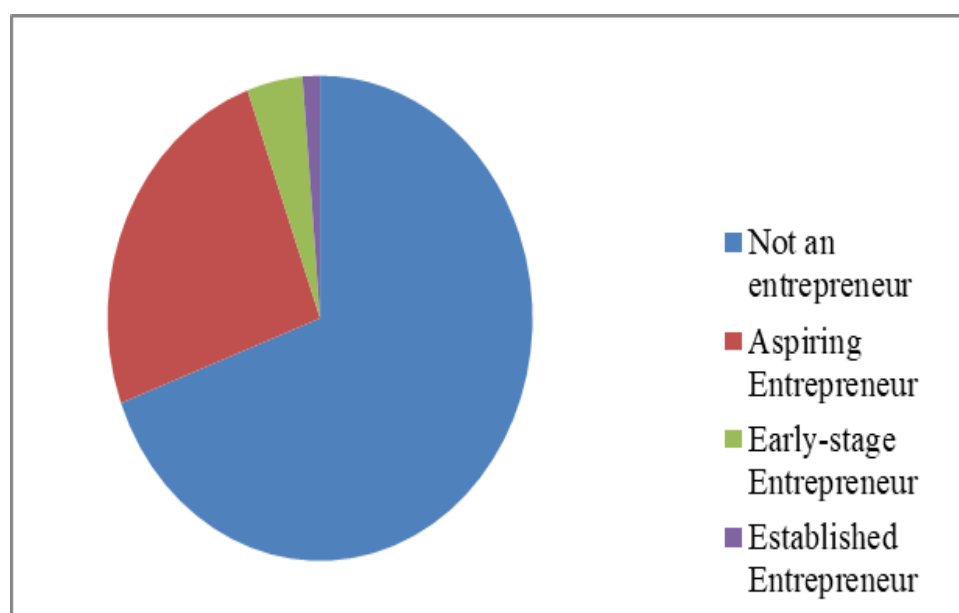
In Figure 4.2, the level of entrepreneurial interest is further explored. Approximately 63.0% of Scheduled Caste youth exhibit varying degrees of interest in entrepreneurship, with 25.1% moderately interested and 11.6% highly interested. A further 26.2% express strong interest in starting their own ventures. However, 20.4% of respondents indicate no interest at all, which could be attributed to factors such as limited awareness, financial constraints, or a lack of access to entrepreneurial resources. This discrepancy highlights the need for targeted interventions to engage and support youth who remain uninterested or unaware of entrepreneurial opportunities.



Source: Primary Data

Figure 4.2 Entrepreneurial Interest of Rural Scheduled Caste Youth

Figure 4.3 outlines the current entrepreneurial status of Scheduled Caste youth, with a significant 69.3% identified as not entrepreneurs at present. 25.2% among the respondents are aspiring entrepreneurs. These youths show a desire to start a business but have not yet taken concrete steps toward establishing one. Only 4.2% are in the early stages of their entrepreneurial journey. A small proportion (1.3%) has successfully established businesses. This distribution underscores that although entrepreneurial ambition is significant among them, numerous barriers - such as lack of funding, experience, and mentorship - may prevent youth from fully realizing their entrepreneurial aspirations.



Source: Primary Data

Figure 4.3 *Current Entrepreneurial Status Rural Scheduled Caste Youth*

In conclusion, the data paints a picture of a promising entrepreneurial interest among Scheduled Caste youth in Kerala, with a strong desire to pursue business ventures. However, significant barriers such as limited resources, support systems, and experience may impede their progress. Addressing these challenges by fostering awareness, improving access to entrepreneurial resources, and creating supportive networks can help bridge the gap between entrepreneurial aspirations and actual business establishment.

SECTION III: ENTREPRENEURSHIP STATISTICS OF INDIA AND KERALA – A DEMOGRAPHIC ANALYSIS

Entrepreneurship development has been adopted by many countries as a policy intervention to eradicate unemployment and as a major economic strategy for achieving socio-economic empowerment. Globally, development strategy makers consider cultivating entrepreneurship interest and attitude among youth as a policy instrument. Effective entrepreneurship development occurs only through linking the indigenous entrepreneurs/enterprises with global opportunities. In India, numerous planned interventions have been introduced and implemented by the national and state governments.

In India, the Ministry of Micro, Small & Medium Enterprises is the primary authority to guide the nation's MSME¹ sector. It aims to develop a vibrant MSME sector by providing financial support, technology aid, business up gradation, infrastructure development, skill development and training, boosting competitiveness and market assistance for existing enterprises while also promoting the establishment of new ventures. Several statutory and non-statutory organisations operate under the Ministry of MSME, including Khadi and Village Industries Commission (KVIC) and the Coir Board, the National Small Industries Corporation (NSIC), the National Institute for Micro, Small and Medium Enterprises (NIMSME) and Mahatma Gandhi Institute for Rural Industrialization (MGIRI), among others.

¹ Definition of Micro, Small and Medium enterprises: In accordance with the provision of Micro, Small & Medium Enterprises Development (MSMED) Act, 2006 the Micro, Small and Medium Enterprises (MSME) are classified as below: (i) a micro enterprise, where the investment in plant and machinery or equipment does not exceed one crore rupees and turnover does not exceed five crore rupees; (ii) a small enterprise, where the investment in plant and machinery or equipment does not exceed ten crore rupees and turnover does not exceed fifty crore rupees; and (iii) a medium enterprise, where the investment in plant and machinery or equipment does not exceed fifty crore rupees and turnover does not exceed two hundred and fifty crore rupees. The new classification has come into effect from 1st July, 2020. The earlier criteria of classification of MSMEs under MSMED Act, 2006 were based on investment in plant and machinery / equipment. It was different for manufacturing and service units.

4.14 Entrepreneurship Statistics of India –Social Category wise Analysis

The 73rd round of the National Sample Survey (NSS), conducted by National Sample Survey Office under the Ministry of Statistics and Programme Implementation during 2015-16, revealed that India had 633.88 lakh unincorporated non-agriculture MSMEs engaged in diverse economic activities. Among them, 324.88 lakh were in rural zones and 309 lakh in urban zones. The Micro enterprises made up 630.52 lakh units, representing over 99% of total estimated number of MSMEs. The Small sector contained 3.31 lakh (0.52%) units and the Medium sector had 0.05 lakh (0.01%) units. Of total MSMEs, 324.88 lakh (51.25%) operated in rural areas while 309 lakh (48.75%) were in urban areas (*GoI, Annual Report 2022-23, Ministry of Micro, Small and Medium Enterprises*) (See Table 4.44).

Table 4.44
Distribution of Enterprises Category Wise (Numbers in Lakh)

Sl. No.	Sector	Distribution of Enterprises				
		Micro	Small	Medium	Total	%
1	Rural	324.09	0.78	0.01	324.88	51
2	Urban	306.43	2.53	0.04	309.00	49
3	All	630.52	3.31	0.05	633.88	100

Source: GoI, Annual Report 2022-23, Ministry of Micro, Small and Medium Enterprises

66.27% of MSMEs are held by backward communities, and of that share 49.72% are in the hands of OBCs (Other Backward Community). Scheduled Caste and Scheduled Tribe ownership in the MSME sector is just 12.45% and 4.10% respectively. In rural areas, about 51.59% of MSMEs are owned by OBCs while Scheduled Castes makes up 15.37% and Scheduled Tribes 6.70% of proprietors. In urban areas, 47.80% of MSMEs are owned by OBCs, with Scheduled Castes 9.45% and Scheduled Tribes at 1.43% of owners (See Table 4.45).

Table 4.45
Distribution of Enterprises Ownership by
Social Group of Owner in Rural and Urban Areas (%)

Sl. No.	Sector	Distribution of Enterprises					All
		SC	ST	OBC	Others	Not Known	
1	Rural	15.37	6.70	51.59	25.62	0.72	100
2	Urban	9.45	1.43	47.80	40.46	0.86	100
3	All	12.45	4.10	49.72	32.95	0.79	100

Source: GoI, Annual Report 2022-23, Ministry of Micro, Small and Medium Enterprises

The examination of enterprise ownership by social groups across the three MSME segments shows that the Micro segment contained 66.42% of enterprises run by socially backward classes, while the Small and Medium segments held 36.80% and 24.94% of such enterprises respectively. In the Micro segment Scheduled Caste, Scheduled Tribe and OBC participation among owners was 12.48%, 4.11% and 49.83% respectively, with the 'Others' category controlling 32.79% of total estimated micro enterprises. For small enterprises segment, 62.82% were owned by 'Others' category, and the remaining 29.64% belonged to the OBCs, 5.50% to Scheduled Castes and 1.65% to Scheduled Tribes. In the medium enterprises segment, 70.80% of establishments were owned by the 'Others' category, the representation of OBC among the owners were 23.85% and only 1.09 Scheduled Tribes representation, while Schedule Castes accounted for nil of medium sized establishment owners (See Table 4.46).

Table 4.46
Distribution of Enterprises Ownership - Social Category Wise (%)

Sl No	Sector	Distribution of Enterprises					All
		SC	ST	OBC	Others	Not Known	
1	Micro	12.48	4.11	49.83	32.79	0.79	100
2	Small	5.50	1.65	29.64	62.82	0.39	100
3	Medium	0.00	1.09	23.85	70.80	4.27	100
4	All	12.45	4.10	49.72	32.95	0.79	100

Source: GoI, Annual Report 2022-23, Ministry of Micro, Small and Medium Enterprises

4.15 Entrepreneurship Statistics of Kerala – Social Category wise Analysis

Like the above discussed national scenario, the Micro, Small and Medium Enterprises (MSME) sector has become an emerging income-generating and employment-providing sector in Kerala. It is considered significant in the economy because, with a relatively lower investment, it can attain increased income and employment opportunities rather than any other field of the economy. Thus, the development of MSMEs has a crucial role in economic growth attainments of Kerala, both present and future. Kerala has a relatively high share of MSMEs in the country. According to the MSME Survey and Quick Results of Fourth MSME Census, 5.62% of MSME enterprises in India are working in Kerala (Planning Board, Working Group Report on MSME, 2022).

In Kerala, the total number of establishments, according to the Report on Sixth Economic Census, 2013 conducted by the Department of Economics and Statistics, Government of Kerala, was 3355004. Of these, 990,919 were engaged in agricultural related activities and the remaining 2,364,085 were engaged in non-agricultural activities. Among agricultural establishments, 69.75% were located in rural areas, reveals that the majority of farming and related enterprises operate in the rural areas, whereas the remaining 30.25% were in urban areas, indicating some

agricultural related enterprises also working in urban zones. Among non-agricultural establishments, 47.11% were in the rural areas and 52.89% were in the urban areas. The data shows a more balanced distribution as per the report there is a significant presence of non-agricultural enterprises in rural regions, even though a higher concentration in urban centers.

According to Sixth Economic Census, 2013 report, most enterprises in Kerala operate as private proprietorships, which confines 2974947 establishments. The second largest ownership group consists of private non-profit institutions, which account for 115883 establishments. The third category of ownership comprises Government or Public Sector Undertakings owned institutions, numbering 80734 establishments. This distribution shows that private initiative drives the majority of economic activity in Kerala, while public and non-profit sectors play supportive roles only.

Considering the social category of ownership of proprietary establishments, the largest share - 60.10% of the total enterprises - belong to OBC category. The Scheduled Caste category holds 4.90% and the Scheduled Tribe category holds 1.40% of these proprietorships. Among the proprietary establishments that operate in agricultural related activities 53.1% are run by OBC individuals, 4.9% by Scheduled Castes, 2.4% by Scheduled Tribe persons, and 37.7% by the 'Others' category. Taking into account, the ownership of proprietary establishments engaged in non-agricultural activities the majority of them (63.6%) are owned by OBC category, while 31.6% belong to the 'Others' category. The Scheduled Caste and Scheduled Tribe categories own 3.90% and 0.90% of these non-agricultural establishments respectively. The data shows that the OBC entrepreneurs dominate both agricultural and non-agricultural enterprises' ownership, with the 'Others' category holding a significant portion of agricultural enterprises and a remarkable share of non-agricultural ones, while Scheduled Caste and Scheduled Tribe ownership remains relatively low in both segments (See Table 4.47).

Table 4.47
Distribution of Enterprises Ownership
in Kerala by Social Group of Owner Based on Activity (%)

Sl. No.	Activity	Distribution of Enterprises			
		SC	ST	OBC	Others
1	Agricultural activities	6.9	2.4	53.1	37.7
2	Non-agricultural activities	3.9	0.9	63.6	31.6
3	Total	4.9	1.4	60.1	33.6

Source: Sixth Economic Census, Kerala

In the case of ownership wise classification of employment in these establishments' shows that large majority of the workforce (71.67%) employed in proprietary establishments, which number 4,958,569. Among these proprietary establishments, 2,510,731 persons are employed in rural areas, whereas 2,447,838 persons work in urban areas. In terms of the social category of the owners, the majority of the employees (58.5%) are engaged in establishments owned by 'OBC' category. Another 36.3% work in establishments classified under the 'Others' category. The remaining workforce is distributed among Scheduled Caste and Scheduled Tribe owned establishments, which employ 4.0% and 1.2% of the employees respectively, indicating their relatively smaller share in the employment structure (See Table 4.48).

Table 4.48
Distribution of Employees among the
Enterprises in Kerala based on Social Category (%)

Sl. No.	Social Category	Distribution of Employees
1	Scheduled Caste	4.0
2	Scheduled Tribe	1.2
3	OBC	58.5
4	Others	36.3

Source: Sixth Economic Census, Kerala

The demographic analysis of the data on the entrepreneurship statistics of India as well as Kerala shows the considerable entrepreneurial deficit among the Scheduled Caste community. Despite the micro as well as small enterprises being considerable income and employment generation sectors of both the national and state economies, especially in the rural areas the historically and socially marginalized Scheduled Caste communities remain on the margins of such growing sectors even today. That shows their less representation in active economy, less contribution to the economic growth of the nation, less psychological and skill competence to enter into the mainstream of the socio-economic scenario of the economy.

The preceding analysis of current entrepreneurship statistics reveals a substantial disparity in the ownership of enterprises and business activity among Scheduled Castes when compared with other communities that enjoy a higher position in the social hierarchy. This gap amplifies socio-economic, psychological and other systemic barriers that restrict their access to the mainstream of entrepreneurial sector. As the MSME sector plays a crucial role in job creation and income generation, particularly in rural areas, and its growth can drive inclusive economic development if marginalized groups are enabled to participate actively and effectively. Consequently, more effective policy measures and interventions by the Governments are required to overcome the barriers rooted in both their past and present socio-economic conditions, limited access to capital, insufficient network and mentorship opportunities.

CHAPTER 5

EMPIRICAL ANALYSIS

-
- *Entrepreneurial Career Choices among Scheduled Caste Youth*
 - *Entrepreneurial Interest of Scheduled Caste Youth*
 - *Current Entrepreneurial Status of the Selected Scheduled Caste Youth*
 - *Summary of the Test Result of the Hypotheses of the Study*
-

The chapter contains the empirical analysis part of the study. The study tested three hypotheses as follows:

- There is no statistically significant relationship between entrepreneurial career choices of rural Scheduled Caste youth and the selected socio-economic, demographic, and familial factors - gender, education level, saving habits, father's occupation, family income, family's business background and family support.
- There is no statistically significant relationship between entrepreneurial interest of rural Scheduled Caste youth and the selected psychological, demographic, socio-economic and familial factors – risk-taking ability, self-efficacy, gender, education level, father's occupation, family income, family support, family's business background, access to financial services; and
- There is no statistically significant relationship between current entrepreneurial status of rural Scheduled Caste youth and the selected demographic and socio-economic; psychological; and societal factors – gender, education level, family income, risk-taking ability, self-efficacy, motivation to become an entrepreneur, locus of control, intention towards starting a business, attitude towards entrepreneurship, access to financial services, perceived lack of market access, access to entrepreneurial training.

5.1 Entrepreneurial Career Choices among Rural Scheduled Caste Youth

In this section, the study examines entrepreneurial career choices among the rural Scheduled Caste youth, analysing how these choices differ across various socio-demographic characteristics. By exploring these factors, the study seeks to understand the diverse influences that shape the entrepreneurial preferences of rural Scheduled Caste youth. This approach highlights the ways in which socio-economic and demographic variables impact the likelihood of pursuing entrepreneurship as a career option reported by this social group.

5.1.1 Relationship between Entrepreneurial Career Choice and Gender

Table 5.1 highlights the relationship between gender and the likelihood of perceiving entrepreneurship as a career option among rural Scheduled Caste youth. Among males, 58.8% view entrepreneurship as a career option, compared to 50.4% of females. Conversely, 41.2% of males and 49.6% of females do not see entrepreneurship as a viable career choice. This result implies that males are slightly more inclined toward entrepreneurship than females.

The Chi-square value of 2.251 with a significance level of 0.034 indicates a statistically significant relationship between gender and career choice at the 5% significance level.

Table 5.1
Relationship between Entrepreneurial Career Choice and Gender

Gender	Do you see Entrepreneurship as a Career option?		Chi-square value
	No	Yes	
Male	41.2% (47)	58.8% (67)	
Female	49.6% (131)	50.4% (133)	2.251 (.034)
Total	47.1% (178)	52.9% (200)	

Source: Estimation from Primary Data

5.1.2 Educational Status and Entrepreneurial Career Choice

Table 5.2 explores the relationship between educational status and the perception of entrepreneurship as a career option among rural Scheduled Caste youth. The findings highlight notable differences in entrepreneurial intentions across various educational levels. Respondents with Post Graduation display the highest inclination toward entrepreneurship, with 62.2% considering it a career option

compared to 37.8% who do not. Similarly, those categorized as "Others" (including short term professional certificate/diploma/vocational training courses) also exhibit a strong entrepreneurial preference, with 64.0% viewing it as a viable career option.

Conversely, 'up to Under Graduation' and 'Professional Degree/Diploma' categories show relatively lower levels of entrepreneurial interest, with 49.2% and 48.8%, respectively, seeing entrepreneurship as a career path. This suggests that entrepreneurial intentions vary meaningfully across educational levels, Post-Graduation and those with alternative educational qualifications being more inclined toward entrepreneurship.

The Chi-square value of 5.673, significant at the 0.002 level, indicates that educational status has a statistically significant relationship with career choice.

Table 5.2

Relationship between Entrepreneurial Career Choice and Educational Status

Educational Status	Do you see Entrepreneurship as a Career option?		Chi- square value
	No	Yes	
Post-Graduation	37.8% (31)	62.2% (51)	5.673 (.002)
Up to Under- Graduation (Including HSE holders)	50.8% (96)	49.2% (93)	
Professional Degree/Diploma (Including bachelor professional degree and 3 year diploma)	51.2% (42)	48.8% (40)	
Others (Including short term professional certificate/diploma/vocational training courses)	36.0% (9)	64.0% (16)	
Total	47.1% (178)	52.9% (200)	

Source: Estimation from Primary Data

5.1.3 Habit of Saving and Entrepreneurial Career Choice

Table 5.3 presents the relationship between the saving habit and the likelihood of rural Scheduled Caste youth considering entrepreneurship as a career option. The data reveals that the rural Scheduled Caste youth who do not have saving habits exhibit a higher proportion of those opting for entrepreneurship, with 48.8% considering it as a career path, compared to 51.2% who do not. In contrast, those who have save habits show a higher inclination toward entrepreneurship, with 56.2% expressing an interest in pursuing it as a career, compared to 43.8% who do not. Data express that the practice of saving money is positively associated with entrepreneurial aspirations, highlighting the role of financial habits in fostering a mind-set conducive to entrepreneurship. Individuals who engage in regular saving may be more inclined to take the necessary financial risks and manage the monetary aspects of starting a business.

The Chi-square value of 2.041, with a significance level of 0.015, indicates a statistically significant relationship between saving habits and career choices.

Table 5.3

Relationship between Entrepreneurial Career Choice and Habit of Saving

Habit of save money in banks	Do you see Entrepreneurship as a Career option?		Chi-square value
	No	Yes	
No	51.2% (86)	48.8% (82)	2.041 (.015)
Yes	43.8% (92)	56.2% (118)	
Total	47.1% (178)	52.9% (200)	

Source: Estimation from Primary Data

5.1.4 Father's Occupation and Entrepreneurial Career Choice

Table 5.4 examines the relationship between a father's occupation and the likelihood of rural Scheduled Caste youth considering entrepreneurship as a career option. The data reveals some important insights regarding the influence of paternal occupation on entrepreneurial aspirations. Among rural Scheduled Caste youth whose fathers are entrepreneurs, 54.8% consider entrepreneurship as a viable career option, compared to 45.2% who do not. These contrasts with youth whose fathers are non-entrepreneurs, where 55.1% are inclined toward entrepreneurship and 44.9% are not. Interestingly, among those whose fathers are not working, 51.7% do not consider entrepreneurship, while 48.3% do. This suggests that paternal occupation can play a key role in shaping the career perspectives of young people, with children of entrepreneurs showing a higher likelihood of choosing entrepreneurship. This finding emphasizes the importance of familial influence and support, especially in the early stages of career decision-making, and highlights the potential for promoting entrepreneurial aspirations within families that may not traditionally be involved in business.

The Chi-square value of 4.480, significant at the 0.017 level, indicates a statistically significant relationship between a father's occupation and the career choices of the youth.

Table 5.4

Relationship between Career Choice and Father's Occupation

Father's Occupation	Do you see Entrepreneurship as a Career option?		Chi-square value
	No	Yes	
Entrepreneur	45.2% (19)	54.8% (23)	4.480 (.017)
Non-entrepreneur	44.9% (97)	55.1% (119)	
Not working	51.7% (62)	48.3% (58)	
Total	47.1% (178)	52.9% (200)	

Source: Estimation from Primary Data

5.1.5 Relationship between Entrepreneurial Career Choice and Family Income

Table 5.5 explores the relationship between family income and the decision to consider entrepreneurship as a career option among rural Scheduled Caste youth. The mean family income of respondents who do not see entrepreneurship as a career option is ₹18,842.16, while for those who view it as a career option, the mean family income is significantly higher at ₹24,409.87. The overall mean family income for the sample is ₹21,788.04, with a standard deviation of ₹23,482.64, reflecting substantial variation in income levels. The analysis reports an F-value of 5.356, with a significance level of 0.021, indicating a statistically significant relationship between family income and the decision to pursue entrepreneurship as a career option. This finding suggests that individuals from higher-income families are more likely to consider entrepreneurship as a viable career choice. It highlights the potential role of financial stability in encouraging entrepreneurial aspirations, as greater family income may provide the resources or risk tolerance needed to start a business.

Table 5.5

Relationship between Entrepreneurial Career Choice and Family Income

Do you see entrepreneurship as a career option?	Mean	N	Std. Deviation	F Value (Sig Value)
No	18842.16	178	23311.228	5.356 (.021)
Yes	24409.87	200	23380.956	
Total	21788.04	378	23482.644	

Source: Estimation from Primary Data

5.1.6 Family's Business Background and Entrepreneurial Career Choice

Table 5.6 explores the relationship between having a family business background and the likelihood of considering entrepreneurship as a career option among rural Scheduled Caste youth. The data shows that youths without a family business background are more likely to consider entrepreneurship, with 50.9% of

them expressing interest in it, compared to 49.1% who do not. In contrast, youth with a family business background demonstrate a significantly higher inclination towards entrepreneurship, with 64.8% considering it as a career, compared to only 35.2% who do not. These findings highlight the potential role of family background in shaping career choices, particularly in the context of entrepreneurship. It suggests that rural Scheduled Caste youth with exposure to family-run businesses may be more inclined to pursue similar ventures themselves, possibly due to the influence of entrepreneurial role models and the acquisition of business-related skills within the family.

The Chi-square value of 3.584, with a significance level of 0.058, suggests a moderate but not statistically significant association between family business background and entrepreneurial intent. While the result is close to the threshold for statistical significance (0.05), it implies that youths from families with a business background are more likely to view entrepreneurship as a viable career option.

Table 5.6
Relationship between Entrepreneurial Career Choice and Family's Business Background

Does your family have a business background?	Do you see Entrepreneurship as a Career option?		Chi-square value
	No	Yes	
No	49.1% (159)	50.9% (165)	
Yes	35.2% (19)	64.8% (35)	3.584 (.058)
Total	47.1% (178)	52.9% (200)	

Source: Estimation from Primary Data

5.1.7 Family Support and Entrepreneurial Career Choice

Table 5.7 presents the relationship between receiving family support for business ventures and the likelihood of considering entrepreneurship as a career option among rural Scheduled Caste youth. The data indicates that youth who do not receive family support for business are relatively divided, with 49.5% considering entrepreneurship as a career option and 50.5% not. In contrast, youth who receive family support for business ventures are significantly more likely to consider entrepreneurship, with 62.4% expressing interest in it, compared to 37.6% who do not. This suggests that family encouragement plays an important role in fostering entrepreneurial aspirations, where support from family members increases the likelihood of considering entrepreneurship as a viable career path. These findings underscore the importance of family support in the entrepreneurial journey, suggesting that having a supportive family environment can positively influence the decision-making process regarding entrepreneurship.

The Chi-square value of 4.957, with a significance level of 0.026, indicates a statistically significant association between family support and entrepreneurial career choice.

Table 5.7

Relationship between Career Choice and Family Support

Do you receive support from your family for business?	Do you see Entrepreneurship as a Career option?		Chi-square value
	No	Yes	
No	50.5% (140)	49.5% (137)	4.957 (.026)
Yes	37.6% (38)	62.4% (63)	
Total	47.1% (178)	52.9% (200)	

Source: Estimation from Primary Data

5.1.8 Determinants of Career Choice among Scheduled Caste Youth

Career choices are shaped by a complex interplay of personal, familial, and socio-economic factors. For Scheduled Caste youth, these choices are influenced not only by individual aspirations but also by broader structural and cultural dynamics. This section investigates the determinants of career choice among rural Scheduled Caste youth, focusing on entrepreneurship as a potential career option. Using a logistic regression model, the study examines the relationship between career choice (dependent variable) and a set of independent variables, including, gender, educational status, family characteristics, and socio-economic factors. The model aims to understand the likelihood of choosing entrepreneurship as a career option, as indicated by the derived odds ratios.

An odds ratio (OR) is a statistical measure that quantifies the relationship between an independent variable and the likelihood of a specific outcome occurring, relative to a reference category. In the context of logistic regression, an odds ratio greater than 1 indicates that an increase in the independent variable or presence of a particular category increases the likelihood of the dependent event occurring (e.g., choosing entrepreneurship as a career option). Conversely, an odds ratio less than 1 suggests a decrease in the likelihood.

Table 5.8 presents the estimated odds ratios and robust standard errors on the significant factors that influence rural Scheduled Caste youth's decisions regarding entrepreneurship. The results highlight how demographic attributes, educational background, family dynamics, and economic conditions contribute to career preferences and pathways.

5.1.8.1 Gender

The odds ratio for gender is 0.407, demonstrating that females are significantly less likely than males to choose entrepreneurship as a career option. Since the odds ratio is less than one, it indicates female have lower odds compared to males. In other words females have 59.3% lower odds of the outcome than males. This substantial disparity may reflect structural and societal barriers faced by

women, including limited access to financial resources, entrepreneurial networks, and institutional support. It could also point to cultural and gender norms that discourage women from pursuing business ownership. These findings emphasize the importance of implementing gender-specific policies to address these constraints, such as providing mentorship, financial incentives, and capacity-building programs to encourage female participation in entrepreneurial activities.

As per the analysis, gender is found to be a significant determining factor of entrepreneurial career choice among the rural Scheduled Caste youth.

5.1.8.2 Level of Education

In terms of educational status, the results reveal that youth with higher education levels coming under the categories such as ‘up to Under Graduation’ and ‘Professional Degree/Diploma’ are less likely to view entrepreneurship as a career option. For youth coming under the category ‘up to Under Graduation’, the odds ratio is 0.614, suggesting that they are 38.6% less likely to choose entrepreneurship compared to those have ‘Post Graduation’ education. Similarly, for those with Professional Degree/Diploma, the odds ratio is 0.681, indicating a 31.9% lower likelihood of considering entrepreneurship as a career path. This could be due to the fact that individuals with higher educational qualifications professional qualifications often seek more stable, salaried positions in Government, private and their specialized fields of interest, where entrepreneurship might be viewed as a less attractive or uncertain option. The emphasis on secure, well-established careers in higher education may therefore discourage entrepreneurial aspirations among educated youth. Or it may due to that our public as well as higher education curricula have not been given sufficient weightage for the entrepreneurial content.

As per the analysis, it is found that the educational status “Up to Undergraduate” category, comparing the “Post-graduate” category, shows a negative effect on the entrepreneurial career choice of rural Scheduled Caste youth. And it also found to be a significant determining factor of their entrepreneurial career choice. In the case of “Professional Degree/Diploma” category, comparing “Post-graduate” category shows a negative effect on their entrepreneurial career choice,

and it is also found to be a significant determining factor of entrepreneurial career choice. For the “Others” category (including short-term professional certificate/diploma/vocational training courses), which shows a positive effect (more likely to choose an entrepreneurial career compared to those with post-graduation) but there is no significant relation between the variables.

5.1.8.3 Habit of Saving

The habit of saving has a notable effect on the likelihood of rural Scheduled Caste youth considering entrepreneurship as a career option, with an odds ratio of 1.304. This suggests that youth who have developed a habit of saving are 30.4% more likely to see entrepreneurship as a viable career choice compared to those without this habit. The ability to save indicates financial discipline and a propensity to manage resources effectively, which are critical skills for entrepreneurship. Youth with a saving habit might have the confidence and financial cushion to take risks associated with starting a business, making entrepreneurship a more attractive option.

According to the analysis, the habit of saving has a positive impact on the career choice of rural Scheduled Caste youth. However, there is no statistically significant relation between the variables “habit of saving” and “entrepreneurial career choice”.

5.1.8.4 Father's Occupation

The father's occupation also plays a role in shaping entrepreneurial aspirations. Rural Scheduled Caste youth whose fathers are entrepreneurs have an odds ratio of 1.021, suggesting that the occupation of the father has a slight positive influence on the probability of the youth considering entrepreneurship. Although the effect is relatively small, it may indicate that exposure to entrepreneurship at a young age through familial role models encourages a more entrepreneurial mindset. In contrast, when the father is a non-entrepreneur, the odds ratio is 1.330, suggesting that rural Scheduled Caste youth with non-entrepreneurial fathers are 33.0% more likely to consider entrepreneurship as a career choice. This could reflect a desire to

break from traditional career paths or seek new opportunities, possibly driven by observing the limitations of non-entrepreneurial careers.

According to the analysis, the father's occupation has a positive impact on the career choice of rural Scheduled Caste youth. However, there is no statistically significant relation between the variables "father's occupation" and "entrepreneurial career choice".

5.1.8.5 Family Income

Family income is another factor influencing career choice, with an odds ratio of 1.000, though it is statistically significant at a higher level. The result suggests that there is a positive but marginal effect of family income on the probability of rural Scheduled Caste youth considering entrepreneurship as a career. As family income increases, the likelihood of considering entrepreneurship slightly increases, though the effect is minimal. This might indicate that while higher family income provides a cushion that reduces financial risk, it may not be the primary motivator for entrepreneurial intent. Youth from wealthier families might still lean toward stable careers in corporate sectors, despite having the financial freedom to pursue entrepreneurial ventures.

The analysis shows that family income positively influences the entrepreneurial career choice among the respondents and that there is a statistically significant relationship between "family income" and "entrepreneurial career choice". "Family income" is found to be a significant determining factor of entrepreneurial career choice among the rural Scheduled Caste youth.

5.1.8.6 Family's Business Background

Having a family with a business background also significantly influences entrepreneurial aspirations, with an odds ratio of 1.233. This implies that respondents from families with a history of business ownership are 23.3% more likely to consider entrepreneurship as a career. Exposure to business activities and entrepreneurial thinking at an early age may inspire these youth to follow in their family's footsteps, as they may see entrepreneurship as a feasible and rewarding

career option. The family business background provides not only role models but also practical knowledge about business operations and the entrepreneurial mind-set, thus increasing the likelihood of entrepreneurship being viewed as a career option.

According to the analysis, the family's business background has a positive impact on the career choice of rural Scheduled Caste youth. However, there is no statistically significant relation between the variables "family's business background" and "entrepreneurial career choice".

5.1.8.7 Family Support

Family support is another crucial factor in shaping entrepreneurial aspirations, with an odds ratio of 1.693. This suggests that respondents who perceive higher levels of family support are 69.3% more likely to view entrepreneurship as a viable career. Emotional, financial, and social support from family can significantly reduce the perceived risks associated with entrepreneurship. This support provides a safety net for youths, allowing them to explore entrepreneurial ventures without the fear of failure or lack of resources. Strong family backing, therefore, plays a critical role in fostering the confidence and stability necessary for pursuing entrepreneurship as a career.

The analysis shows that family support positively influences the entrepreneurial career choice among the respondents and that there is a statistically significant relationship between "family support" and "entrepreneurial career choice". "Family support" is found to be a significant determining factor of entrepreneurial career choice among the rural Scheduled Caste youth.

Table 5.8

Logistic regression - Career Choice and its Determinants

Entrepreneurship as a career option	Odds Ratio (Robust SE)
<i>Dependent variable: Career choice</i> (Do you see entrepreneurship as a career option? Yes =1; No =0)	
<i>Independent Variables:</i>	
1. Gender (Female =1; Male =0)	.407*** (.173)
2. Educational status (Base – Post-graduation)	
➤ Up to Under-Graduation (Including HSE & UG degree)	.614** (.0183)
➤ Professional Degree/Diploma (Including Professional bachelor degree and 3 year Diploma)	.681*** (.023)
➤ Others (Including short term professional certificate/diploma/vocational training courses)	1.172 (.543)
3. Habit of saving (Yes=1; No=0)	1.304 (.297)
4. Father's occupation (Base- Not working)	
➤ Entrepreneur	1.021 (.406)
➤ Non-entrepreneur	1.330 (.366)
5. Family income	1.000*** (.460)
6. Family's business background (Yes=1; No=0)	1.233 (.432)
7. Family Support (Yes=1; No=0)	1.693** (.432)
Constant	5.701 (6.647)
N	378
Wald chi 2	28.16
Pseudo R 2	0.056

Source: Estimation from Primary Data;

, **, * indicates 1%, 5%, 10% level of significance respectively*

As we derived the marginal effects of the logistic regression model, the results provide consistent insights into the factors influencing entrepreneurship as a career choice, serving as an alternative measure to interpret the model's findings. The marginal effects highlight the magnitude and direction of the impact of each variable on the likelihood of choosing entrepreneurship. Similar to the odds ratios, the marginal effects emphasize the negative impact of gender, showing that women are less inclined to pursue entrepreneurship. Positive effect, such as family support, which reinforce the role of stability and encouragement in career decisions. Additionally, factors, educational status, and family income show comparable trends, confirming the robustness of the analysis. By offering an alternative perspective, the marginal effects strengthen the reliability of the regression results and provide nuanced interpretations of how different variables influence entrepreneurial aspirations.

Table 5.9

Derived Marginal Effect with respect to Independent Variables for the Logistic Regression Estimation of Entrepreneurship as a Career Option

Variables	Marginal Effect
1. Gender (Female =1; Male =0)	-.101 (.064)
2. Educational status (Base – Post-graduation)	
➤ Up to Under-Graduation (Including HSE & UG degree)	-.119 (.072)
➤ Professional Degree/Diploma (Including Professional bachelor degree and 3 year Diploma)	-.094 (.084)
➤ Others (Including short term professional certificate/diploma/vocational training courses)	.037 (.107)
3. Habit of saving (Yes=1; No=0)	.066 (.056)
4. Father's occupation (Base- Not working)	
➤ Entrepreneur	.005 (.099)
➤ Non-entrepreneur	.071 (.068)
5. Family income	2.64 (1.36)
6. Family's business background (Yes=1; No=0)	.052 (.087)
7. Family Support (Yes=1; No=0)	.131 (.063)
N	378

Source: Estimation from Primary Data

5.2 Entrepreneurial Interest of Rural Scheduled Caste Youths

5.2.1 Relationship between Interest in Starting an Own Business and Risk-Taking Ability

Table 5.10 explores the relationship between an individual's interest in starting a business or entrepreneurial venture and their self-assessed risk-taking ability.

Table reveals a clear pattern linking risk-taking ability with entrepreneurial interest. Among individuals with very low risk-taking ability, the majority are both "Not interested at all" (33.3%) and "Slightly interested" (33.3%) in starting a business. Only 9.5% are "Moderately interested" and 23.8% are "Interested," with none being "Very interested." Similarly, individuals with low risk-taking ability show limited interest in entrepreneurship, with 33.3% "Not interested at all" and 41.7% "Slightly interested." A smaller portion of this group is "Moderately interested" (12.5%), "Interested" (8.3%), and "Very interested" (4.2%).

In contrast, individuals with moderate risk-taking ability show a more balanced interest in entrepreneurship, with 31.3% being "Moderately interested" and 22.7% "Interested." Only a small percentage (6.2%) is "Very interested." Those with high risk-taking ability exhibit a strong preference for entrepreneurship, with 38.4% indicating "Interest" and 20.2% being "Very interested." The highest interest is found among those with very high risk-taking ability, with 43.5% being "Very interested" in starting a business and 26.1% "Interested." As risk-taking ability increases, so does the likelihood of expressing interest in starting a business. This suggests that individuals with higher risk tolerance are more inclined to pursue entrepreneurial ventures.

The Chi-square value of 81.511 (p-value = 0.000) confirms a statistically significant relationship between risk-taking ability and interest in entrepreneurship.

Table 5.10

**Relationship between Interest to
Starting an Own Business and Risk Taking Ability**

Risk Taking Ability	How interested are you in starting your own business or entrepreneurial venture?					Chi- Square value
	Not interested at all	Slightly interested	Moderately interested	Interested	Very interested	
Very Low	33.3% (7)	33.3% (7)	9.5% (2)	23.8% (5)	0.0% (0)	81.511 (.000)
Low	33.3% (8)	41.7% (10)	12.5% (3)	8.3% (2)	4.2% (1)	
Moderate	21.3% (45)	18.5% (39)	31.3% (66)	22.7% (48)	6.2% (13)	
High	14.1% (14)	6.1% (6)	21.2% (21)	38.4% (38)	20.2% (20)	
Very High	13.0% (3)	4.3% (1)	13.0% (3)	26.1% (6)	43.5% (10)	
Total	20.4% (77)	16.7% (63)	25.1% (95)	26.2% (99)	11.6% (44)	

Source: Estimation from Primary Data

5.2.2 Relationship between Interest in Starting a Business and Self-Efficacy

Table 5.11 examines the relationship between an individual's self-efficacy and their interest in starting a business or entrepreneurial venture.

Table suggests that individuals with very low self-efficacy show a relatively balanced spread of interest in entrepreneurship, with 40% of this group being "Interested" and 20% each in the "Very interested" and "Moderately interested" categories. None of these individuals are "Not interested at all." In the low self-efficacy group, the majority (44.4%) are "Moderately interested," while 22.2% are

"Not interested at all" and an equal percentage (22.2%) are "Slightly interested." Only 11.1% show "Interest" in entrepreneurship, with no one in the "Very interested" category.

For individuals with moderate self-efficacy, a significant portion (31.4%) expresses "Moderate interest" in starting a business, followed by 21.1% who are "Interested" and 17.9% who are "Slightly interested." A smaller proportion (8.5%) is "Very interested," and only 21.1% are "Not interested at all." In the high self-efficacy group, 37.6% are "Interested" in entrepreneurship, and 12% are "Very interested." The remaining percentages are relatively spread across "Not interested at all," "Slightly interested," and "Moderately interested." Finally, individuals with very high self-efficacy show the highest level of interest in entrepreneurship. A striking 41.7% of this group is "Very interested" in starting a business and 20.8% are "Interested." Smaller percentages are "Moderately interested" (4.2%), "Slightly interested" (8.3%), and "Not interested at all" (25%). The data reveals that as self-efficacy increases, so does the likelihood of expressing interest in starting a business. Individuals with higher self-confidence in their abilities are more inclined to pursue entrepreneurial ventures. This finding highlights the role of self-efficacy in motivating individuals to consider entrepreneurship as a viable career option.

The Chi-square value of 47.025 ($p\text{-value} = 0.000$) indicates a statistically significant relationship between self-efficacy and interest in entrepreneurship.

Table 5.11

Relationship between Interest to Starting an Own Business and Self-Efficacy

Self-Efficacy	How interested are you in starting your own business or entrepreneurial venture?					Chi-Square value
	Not interested at all	Slightly interested	Moderately interested	Interested	Very interested	
Very Low	0.0% (0)	20.0% (1)	20.0% (1)	40.0% (2)	20.0% (1)	47.025 (.000)
Low	22.2% (2)	22.2% (2)	44.4% (4)	11.1% (1)	0.0% (0)	
Moderate	21.1% (47)	17.9% (40)	31.4% (70)	21.1% (47)	8.5% (19)	
High	18.8% (22)	15.4% (18)	16.2% (19)	37.6% (44)	12.0% (14)	
Very High	25.0% (6)	8.3% (2)	4.2% (1)	20.8% (5)	41.7% (10)	
Total	20.4% (77)	16.7% (63)	25.1% (95)	26.2% (99)	11.6% (44)	

Source: Estimation from Primary Data

5.2.3 Relationship between Interest in Starting an Own Business and Gender

Table 5.12 explores the relationship between gender and interest in starting a business or entrepreneurial venture. For males, 19.3% are "Not interested at all" in starting their own business, and 11.4% are "Slightly interested." The percentage of males who express a moderate to strong interest is higher, with 20.2% "Moderately interested," 30.7% "Interested," and 18.4% "Very interested." This shows that a majority of male respondents (49.1%) fall into the "Interested" or "Very interested" categories, indicating a relatively higher level of interest in entrepreneurship.

For females, 20.8% are "Not interested at all," and 18.9% are "Slightly interested." The proportion of females who are "Moderately interested" is 27.3%, while 24.2% are "Interested," and only 8.7% are "Very interested." Compared to males, a larger percentage of females (39.3%) are in the "Not interested at all" or "Slightly interested" categories, while fewer females express a high level of interest in starting a business. This suggests that gender plays a role in shaping entrepreneurial intentions, with males showing a higher level of interest in starting a business compared to females. The results could point to potential gender-based differences in attitudes, opportunities, or societal influences regarding entrepreneurship.

The Chi-square value of 12.117 (p-value = 0.017) indicates that there is a statistically significant relationship between gender and interest in entrepreneurship.

Table 5.12

Relationship between Interest to Starting an Own Business and Gender

Gender	How interested are you in starting your own business or entrepreneurial venture?					Chi-Square value
	Not interested at all	Slightly interested	Moderately interested	Interested	Very interested	
Male	19.3% (22)	11.4% (13)	20.2% (23)	30.7% (35)	18.4% (21)	
Female	20.8% (55)	18.9% (50)	27.3% (72)	24.2% (64)	8.7% (23)	12.117 (.017)
Total	20.4% (77)	16.7% (63)	25.1% (95)	26.2% (99)	11.6% (44)	

Source: Estimation from Primary Data

5.2.4 Relationship between Interest in Starting an Own Business and Educational Status

Table 5.13 presents the relationship between respondents' educational status and their interest in starting a business or entrepreneurial venture. The educational status categories include "Post-Graduation", "Up to Under-Graduation" (Including HSE and UG Degree), Professional Degree/Diploma (Including bachelor professional degree and 3 year Diploma courses) and Others (Including short term professional certificate/diploma/vocational training courses). For those with Postgraduate (PG) education, 19.5% of respondents were "Not interested at all," and 13.4% were "Slightly interested." A significant 28.0% expressed being "Interested" in starting a business, while 13.4% were "Very interested." The combined total for the "Interested" and "Very interested" categories was 41.4%, suggesting a moderate level of entrepreneurial interest among "Post-graduation" category.

"Up to Under-graduation" category respondents showed a slightly different distribution. A larger portion, 22.8% were "Not interested at all," and 18.0% were "Slightly interested." However, 21.7% were "Interested," and 11.1% were "Very interested". These results in a combined total of 32.8% for the "Interested" and "Very interested" categories, indicating a somewhat lower entrepreneurial interest compared to Post-graduation category.

Among those with a Professional Degree/Diploma, 17.1% were "Not interested at all," and 15.9% were "Slightly interested." However, 35.4% of respondents with Professional Degree/Diploma were "Interested," and 12.2% were "Very interested," leading to a combined total of 47.6% in the "Interested" and "Very interested" categories. This suggests a relatively higher interest in entrepreneurship among individuals with a Professional Degree/Diploma compared to those with other educational qualifications. Lastly, individuals in the "Others" category (which likely includes various forms of non-degree qualifications) showed a slightly lower level of entrepreneurial interest, with 16.0% "Not interested at all" and 20.0% "Slightly interested." However, 24.0% were "Interested" and 8.0% were "Very interested," resulting in a total of 32.0% in the "Interested" or "Very interested" categories. The data indicates that an individual's level of education does not significantly affect their interest in entrepreneurship. Other factors, such as

personal motivation or socio-economic conditions, may play a more prominent role in shaping entrepreneurial intentions.

The Chi-square value of 8.607 (p-value = 0.736) suggests that there is no statistically significant relationship between educational status and interest in starting an own business.

Table 5.13
Relationship between Interest to
Starting Your Own Business and Educational Status

Educational Status	How interested are you in starting your own business or entrepreneurial venture?					Chi- Square value
	Not interested at all	Slightly interested	Moderately interested	Interested	Very interested	
Post-Graduation	19.5% (16)	13.4% (11)	25.6% (21)	28.0% (23)	13.4% (11)	8.607 (.736)
Up to Under Graduation (Including HSE and UG Degree)	22.8% (43)	18.0% (34)	26.5% (50)	21.7% (41)	11.1% (21)	
Professional Degree/Diploma (Including bachelor degree and 3 year Diploma)	17.1% (14)	15.9% (13)	19.5% (16)	35.4% (29)	12.2% (10)	
Others (Including short term professional certificate/diploma /vocational training courses)	16.0% (4)	20.0% (5)	32.0% (8)	24.0% (6)	8.0% (2)	
Total	20.4% (77)	16.7% (63)	25.1% (95)	26.2% (99)	11.6% (44)	

Source: Estimation from Primary Data

5.2.5 Relationship between Interest to Starting an Own Business and Father's Occupation

Table 5.14 explores the relationship between respondents' interest in starting their own business and their father's occupation. The respondents were grouped based on whether their father was an “entrepreneur”, “non-entrepreneur”, or “no regular work” (including seasonal labours and other jobs). The results indicate that the father's occupation significantly influences the level of interest in entrepreneurship. Among respondents whose fathers are entrepreneurs, a relatively small percentage (7.1%) were "Not interested at all," while 26.2% were "Slightly interested." A larger proportion, 33.3%, was "Moderately interested," and 16.7% expressed being "Interested." Notably, 16.7% were "Very interested" in starting a business, with a combined total of 33.4% showing strong interest in entrepreneurship.

In contrast, respondents whose fathers were non-entrepreneurs displayed a more varied response, with 17.6% being "Not interested at all" and 27.8% showing "Moderate interest." A higher 27.3% were "Interested," but only 11.6% were "Very interested." Despite these differences, a significant portion (38.9%) of this group expressed interest in entrepreneurship, indicating that the father's occupation still has some impact. Among those whose fathers were not working, 30% were "Not interested at all," but 27.5% were "Interested," and 10% were "Very interested," showing that even without an entrepreneurial background, a considerable number were still drawn to entrepreneurship. Overall, the data suggest that the father's occupation plays a significant role in shaping a respondent's entrepreneurial interest, with those having entrepreneurial fathers more likely to show higher levels of interest in starting their own business. However, other factors beyond the father's occupation also contribute to entrepreneurial aspirations.

The relationship between interest to starting an own business and father's occupation is statistically significant, as indicated by a Chi-square value of 19.819 (p-value = 0.011).

Table 5.14

**Relationship between Interest to
Starting an Own Business and Father's Occupation**

Father's Occupation	How interested are you in starting your own business or entrepreneurial venture?					Chi- Square value
	Not interested at all	Slightly interested	Moderately interested	Interested	Very interested	
Entrepreneur	7.1% (3)	26.2% (11)	33.3% (14)	16.7% (7)	16.7% (7)	19.819 (.011)
Non- entrepreneur	17.6% (38)	15.7% (34)	27.8% (60)	27.3% (59)	11.6% (25)	
No regular Work	30.0% (36)	15.0% (18)	17.5% (21)	27.5% (33)	10.0% (12)	
Total	20.4% (77)	16.7% (63)	25.1% (95)	26.2% (99)	11.6% (44)	

Source: Estimation from Primary Data

5.2.6 Relationship between Interest in Starting an Own Business and Family Income

Table 5.15 shows the relationship between an individual's interest in starting their own business and their family income. The mean family income increases with the level of interest in entrepreneurship, with those who are "Very interested" in starting a business having the highest mean family income of ₹28,268.18, while those who are "Slightly interested" have the lowest mean family income of ₹14,390.48. The overall mean family income across all categories is ₹21,788.04, with a standard deviation of ₹23,482.644, suggesting a considerable variation in family income among the respondents. This implies that family income plays an influential role in determining the interest in entrepreneurial ventures, with higher-income families showing greater interest in starting their own businesses.

The F-value of 3.156 (with a significant p-value of .014) indicates a statistically significant difference in family income across the different levels of interest in starting a business.

Table 5.15

Relationship between Interest to Starting an Own Business and Family Income

How interested are you in starting your own business or entrepreneurial venture?	Mean	N	Std. Deviation	F Value (Sig value)
Not interested at all	21024.13	77	20875.656	3.156 (.014)
Slightly interested	14390.48	63	19024.270	
Moderately interested	20518.64	95	25535.711	
Interested	25427.78	99	22159.025	
Very interested	28268.18	44	28979.357	
Total	21788.04	378	23482.644	

Source: Estimation from Primary Data

5.2.7 Relationship between Interest in Starting an Own Business and Family Support

Table 5.16 examines the relationship between an individual's interest in starting their own business or entrepreneurial venture and the level of family support they receive for such a venture. Among individuals who do not receive family support ("No"), a substantial portion shows lower interest in entrepreneurship. Specifically, 23.8% are "Not interested at all," and 18.4% are "Slightly interested." However, 24.2% are "Moderately interested," and 23.5% are "Interested." Notably, only 10.1% of individuals in this group express strong interest, being "Very interested."

In contrast, individuals who receive family support ("Yes") display higher levels of entrepreneurial interest. Among those with family backing, only 10.9% are

"Not interested at all," and 11.9% are "Slightly interested." A larger portion (27.7%) is "Moderately interested," while 33.7% are "Interested" and 15.8% are "Very interested." This group demonstrates a clear trend toward higher levels of interest in starting a business, suggesting that family encouragement or resources may play a motivational role in fostering entrepreneurial aspirations. This suggests that family support is an important factor that influences individuals' entrepreneurial intentions, with those receiving family backing being more likely to express an interest in pursuing entrepreneurship. This highlights the importance of social and familial networks in the entrepreneurial decision-making process.

The Chi-square value of 13.370 (p-value = 0.010) indicates a statistically significant relationship between family support and the level of interest in starting a business.

Table 5.16

Relationship between Interest to Starting an Own Business and Family Support

Support from Family for Business	How interested are you in starting your own business or entrepreneurial venture?					Chi-Square value
	Not interested at all	Slightly interested	Moderately interested	Interested	Very interested	
No	23.8% (66)	18.4% (51)	24.2% (67)	23.5% (65)	10.1% (28)	
Yes	10.9% (11)	11.9% (12)	27.7% (28)	33.7% (34)	15.8% (16)	13.370 (.010)
Total	20.4% (77)	16.7% (63)	25.1% (95)	26.2% (99)	11.6% (44)	

Source: Estimation from Primary Data

5.2.8 Relationship between Interest in Starting an Own Business and Family's Business Background

Table 5.17 explores the relationship between an individual's interest in starting a business and whether they have a family background in business. The data reveals a noticeable difference between the two groups. Among individuals without a family business background, 22.2% are "Not interested at all," and 24.1% are "Interested." However, among those with a family business background, 9.3% are "Not interested at all," and 38.9% are "Interested." This suggests that individuals with a family business background are more likely to be interested in entrepreneurship compared to those without such a background.

The Chi-square value of 16.504 (p-value = 0.002) indicates a statistically significant association between having a family business background and the level of interest in starting a business.

Table 5.17
Relationship between Interest to
Starting an Own Business and Family's Business Background

Family Have a Business Background	How interested are you in starting your own business or entrepreneurial venture?					Chi-Square value
	Not interested at all	Slightly interested	Moderately interested	Interested	Very interested	
No	22.2% (72)	18.5% (60)	25.0% (81)	24.1% (78)	10.2% (33)	
Yes	9.3% (5)	5.6% (3)	25.9% (14)	38.9% (21)	20.4% (11)	16.504 (.002)
Total	20.4% (77)	16.7% (63)	25.1% (95)	26.2% (99)	11.6% (44)	

Source: Estimation from Primary Data

5.2.9 Relationship between Interest in Starting an Own Business and Access to Financial Services

Table 5.18 explores the relationship between an individual's interest in starting a business or entrepreneurial venture and their perceived ease of access to financial services.

The table reveals distinct patterns across the different levels of access to financial services. Among those who find access to financial services "Very easy," the majority of individuals show lower interest in entrepreneurship, with 30% being "Not interested at all" and 30% "Slightly interested." However, 20% are "Interested" and another 20% are "Very interested." These individuals, despite having easy access to financial services, show a relatively diverse range of interest in starting a business. For those who find access to financial services "Easy," 36.9% are "Not interested at all," and 20% are "Slightly interested." Smaller percentages show moderate to high interest, with 23.1% "Interested" and 4.6% "Very interested." This group indicates that easier access to financial services does not necessarily translate into a higher likelihood of interest in entrepreneurship. Among those who perceive access to financial services as "Moderate," the interest in entrepreneurship is more evenly distributed. The majority (32.2%) are "Moderately interested," while 27.7% are "Interested," and 13% are "Very interested." Fewer individuals were reported being "Not interested at all" (15.3%) or "Slightly interested" (11.9%).

In contrast, those who find access to financial services "Difficult" exhibit higher levels of interest in entrepreneurship. Approximately 26.7% of this group is "Interested," and 8.9% are "Very interested," with the remainder showing varying degrees of lower interest. Similarly, those who find access to financial services "Very difficult" show a notable shift toward higher interest in starting a business, with 25% being "Interested" and 22.2% being "Very interested." These findings suggest that individuals who perceive financial access as more challenging may be more motivated to pursue entrepreneurial ventures, potentially as a means to overcome financial barriers. This suggests that access to financial services plays a crucial role in influencing entrepreneurial intentions. While easier access to financial

resources may not always lead to higher entrepreneurial interest, those who find it difficult to access financial services are more likely to express a desire to start their own business.

The Chi-square value of 36.056 (p-value = 0.003) indicates a statistically significant relationship between the ease of access to financial services and the level of interest in starting a business.

Table 5.18
Relationship between Interest to
Starting an Own Business and Access Financial Services

Access Financial Services	How interested are you in starting your own business or entrepreneurial venture?					Chi- Square value
	Not interested at all	Slightly interested	Moderately interested	Interested	Very interested	
Very easy	30.0% (3)	30.0% (3)	0.0% (0)	20.0% (2)	20.0% (2)	36.056 (.003)
Easy	36.9% (24)	20.0% (13)	15.4% (10)	23.1% (15)	4.6% (3)	
Moderate	15.3% (27)	11.9% (21)	32.2% (57)	27.7% (49)	13.0% (23)	
Difficult	20.0% (18)	23.3% (21)	21.1% (19)	26.7% (24)	8.9% (8)	
Very difficult	13.9% (5)	13.9% (5)	25.0% (9)	25.0% (9)	22.2% (8)	
Total	20.4% (77)	16.7% (63)	25.1% (95)	26.2% (99)	11.6% (44)	

Source: Estimation from Primary Data

5.2.10 Determinants of Entrepreneurial Interest among Rural Scheduled Caste Youth

This section investigates the determinants of entrepreneurial interest among rural Scheduled Caste youth, with a particular focus on key psychological, financial, and familial factors. The study uses an ordered logistic regression model to analyze how factors such as risk-taking ability, self-efficacy, access to financial services, and family support influence entrepreneurial interest, measured on a Likert scale. Additionally, the model incorporates control variables such as gender, educational attainment, family income, and parental occupation to account for demographic, educational, and socio-economic variations. The findings, presented in Table 5.19, provide valuable insights into the motivational and contextual factors shaping entrepreneurial aspirations among rural Scheduled Caste youth, offering evidence-based suggestion interventions to foster entrepreneurial activity in this marginalized group. The estimated results are given in the Table 5.19 and discussed below.

5.2.10.1 Risk-Taking Ability

The results indicate that risk-taking ability is a significant determinant of entrepreneurial interest among the respondents, with a positive and statistically significant coefficient (0.769***). This suggests that individuals with a greater willingness to take risks are more likely to express interest in starting their own business ventures. Risk-taking is a critical entrepreneurial trait, as starting a business often involves uncertainty and financial or personal risks. Therefore, fostering risk-taking behaviour among rural Scheduled Caste youth through targeted training and skill development programs may encourage entrepreneurial aspirations in this group.

As per the analysis, risk-taking ability is found to be a significant determining factor of entrepreneurial interest among rural Scheduled Caste youth.

5.2.10.2 Self-Efficacy

The coefficient for self-efficacy, while negative (-0.066), is not statistically significant, indicating that self-confidence or belief in one's own ability to succeed does not have a measurable influence on entrepreneurial interest in this study. This finding may reflect contextual barriers or external challenges that overshadow the role of self-efficacy in shaping entrepreneurial intentions among rural Scheduled Caste youth. It suggests that even individuals with high self-efficacy may not pursue entrepreneurship due to structural limitations such as lack of resources, societal constraints, or limited opportunities.

As per the analysis, the variable self-efficacy is not found to be a significant determining factor of entrepreneurial interest among rural Scheduled Caste youth.

5.2.10.3 Gender

Gender has a negative and statistically significant effect on entrepreneurial interest, with a coefficient of -0.531**. This indicates that female respondents are less likely to show entrepreneurial interest compared to their male counterparts. This gender disparity reflects underlying social and structural challenges faced by women, such as limited access to resources, cultural expectations, or restricted mobility, which hinder their participation in entrepreneurial activities.

As per the analysis, the variable gender is found to be a significant determining factor of entrepreneurial interest among rural Scheduled Caste youth.

5.2.10.4 Educational Status

Educational status shows mixed results, with coefficients for 'Up to Under-Graduation' (-0.220) and 'Others' (-0.058) being negative, while 'Professional Degree/Diploma' (0.319) is positive. However, none of these coefficients are statistically significant, indicating that higher levels of education do not have a clear or measurable impact on entrepreneurial interest among Scheduled Caste youth. This finding may reflect the limited emphasis on entrepreneurial training or exposure within the educational system.

As per the analysis, the variable educational status is not found to be a significant determining factor of entrepreneurial interest among rural Scheduled Caste youth.

5.2.10.5 Father's Occupation

The occupation of the father has a notable impact on entrepreneurial interest. If the father is an entrepreneur, the coefficient is positive (0.488), though statistically insignificant. However, if the father is a non-entrepreneur, the coefficient is both positive (0.733***) and statistically significant, indicating that having a non-entrepreneur father may slightly encourage entrepreneurial interest among the respondents, potentially due to a desire for financial independence or pursuing untapped entrepreneurial opportunities.

As per the analysis, in the case of the variable “father’s occupation status as non-entrepreneur”, it is found to be a significant determining factor of entrepreneurial interest among rural Scheduled Caste youth.

5.2.10.6 Family Income

Family income has a positive coefficient (6.71), but it is statistically insignificant. This suggests that variations in household income do not significantly affect the entrepreneurial interest of the respondents. It is possible that other factors, such as access to financial resources or social support, play a more critical role than income levels.

As per the analysis, the variable family income is not found to be a significant determining factor of entrepreneurial interest among rural Scheduled Caste youth.

5.2.10.7 Family Support

Family support emerges as a significant factor influencing entrepreneurial interest, with a positive and statistically significant coefficient (0.491**). This indicates that individuals who receive encouragement and support from their families are more likely to consider entrepreneurship as a viable career option.

Family support can provide emotional encouragement, financial assistance, or access to networks that facilitate entrepreneurial ventures. This finding underscores the importance of family dynamics in shaping the entrepreneurial aspirations of rural Scheduled Caste youth.

As per the analysis, the variable family support is found to be a significant determining factor of entrepreneurial interest among rural Scheduled Caste youth.

5.2.10.8 Family's Business Background

Having a family business background positively influences entrepreneurial interest, with a significant coefficient of 0.782***. This indicates that individuals from families with existing business experience are more likely to show interest in entrepreneurship. A family business background provides exposure to entrepreneurial activities, practical experience, and access to resources or networks, making entrepreneurship a more viable and appealing option.

As per the analysis, the variable family's business background is found to be a significant determining factor of entrepreneurial interest among rural Scheduled Caste youth.

5.2.10.9 Access to Financial Services

Access to financial services shows a positive coefficient (0.087) but is not statistically significant in influencing entrepreneurial interest. While access to credit and other financial resources is often considered a key enabler of entrepreneurship, this result implies that simply having access to financial services may not directly translate into entrepreneurial interest. Other factors, such as financial literacy, the cost of borrowing, or perceived difficulties in navigating financial systems, may play a more critical role and warrant further exploration.

As per the analysis, the variable access to financial services is not found to be a significant determining factor of entrepreneurial interest among rural Scheduled Caste youth.

In the context of the ordered logistic regression model, the cut points (cut 1, cut 2, cut 3, and cut 4) represent the thresholds that separate the five levels of the dependent variable, which measures entrepreneurial interest on a Likert scale (ranging from 1 to 5). These cut points are used to determine the probability of an individual falling into a specific category of entrepreneurial interest based on their independent variable values. For example, "cut 1" represents the threshold between the lowest category (1) and the next higher category (2), while "cut 4" represents the threshold separating the second-highest category (4) from the highest category (5). The estimated values of these cut points indicate how the latent variable (underlying entrepreneurial interest) maps onto the observed Likert-scale categories, and they are essential for interpreting the probabilities associated with each level of the dependent variable. In this study, the increasing values of the cut points suggest that higher levels of entrepreneurial interest are progressively harder to achieve, requiring stronger contributions from the independent variables.

The empirical analysis highlights several key determinants of entrepreneurial interest among rural Scheduled Caste youth, revealing both enabling and inhibiting factors. Risk-taking ability and family support emerge as significant positive influences, underscoring the importance of individual traits and familial encouragement in fostering entrepreneurial aspirations. Interestingly, self-efficacy and access to financial services show no significant impact, suggesting the need for interventions to build confidence and improve financial inclusivity. Gender also plays critical roles, with women facing notable barriers to their entrepreneurial interest, likely due to financial responsibilities. Other factors, such as family business background, demonstrate the importance of exposure to entrepreneurial environments, while education and institutional type appear to have limited influence. These findings underline the importance of personal, social, and economic factors in shaping entrepreneurial interest and emphasize the need for policies that address gender disparities, enhance family support systems, and promote risk-taking and financial accessibility among marginalized communities.

Table 5.19
**Determinants of Entrepreneurial Interest-
 Estimation Ordered Logistic Regression Model**

Variables	Coefficient (Robust SE)
Dependent variable: <i>How interested are you in starting your own business or entrepreneurial venture?</i> (1 to 5 Likert scale)	
Independent variables	
1. Risk Taking Ability (Scale)	.769*** (.143)
2. Self-efficacy (Scale)	-.066 (.194)
3. Gender (Female=1; Male =0)	-.531** (.252)
4. Educational Status (Base – Post-Graduation)	
➤ Up to Under-Graduation (Including HSE & UG Degree)	-.220 (.264)
➤ Professional Degree/Diploma (Including Professional bachelor degree and 3 year Diploma)	.319 (.343)
➤ Others (Including short term professional certificate/diploma/vocational training courses)	-.058 (.386)
5. Father's Occupation (Base- No regular work)	
➤ Entrepreneur	.488 (.323)
➤ Non-entrepreneur	.733***

	(.241)
6. Family Income	6.71 (4.49)
7. Family Support (Yes=1; No=0)	.491** (.235)
8. Family Have a business background (Yes=1; No=0)	.782*** (.291)
9. Access to financial service	.087 (.119)
/cut 1	1.082 (1.227)
/cut 2	2.049 (1.221)
/cut 3	3.292 (1.229)
/cut 4	5.063 (1.242)
N	378
Wald chi 2	83.02
Pseudo R2	0.076

*Source: Estimation from Primary Data; *, **, *** indicates 1%, 5%, 10% level of significance respectively*

5.3 Current Entrepreneurial Status of the Selected Rural Scheduled Caste Youth

Entrepreneurship has emerged as a critical driver of economic growth, social mobility, and poverty alleviation, particularly for marginalized communities like the Scheduled Castes in India. Despite numerous government initiatives aimed at fostering entrepreneurship, the participation of Scheduled Caste youths in

entrepreneurial activities remains low, necessitating a deeper exploration of the factors influencing their entrepreneurial journey. This study delves into the relationship between various personal, familial and contextual psychological factors and the entrepreneurial status of Scheduled Caste youth of selected rural regions of Kerala. Specifically, it examines how risk-taking ability, self-efficacy, motivation, locus of control, intention, attitude, and access to resources such as financial services, training, and market influence the progression of individuals from non-entrepreneurs to aspiring, early-stage, and established entrepreneurs. Furthermore, it investigates the barriers faced by these individuals, such as perceived lack of market access, and training, which may hinder their entrepreneurial growth.

5.3.1 Relationship between Current Entrepreneurial Status and Gender

This section examines the relationship between current entrepreneurial status and gender among rural Scheduled Caste youth. The data reveals a significant gender difference in entrepreneurial involvement, as reflected by the distribution of individuals across various entrepreneurial statuses.

Among male respondents, 65.8% (75) are not entrepreneurs, 23.7% (27) are aspiring entrepreneurs, 6.1% (7) are early-stage entrepreneurs, and 4.4% (5) are established entrepreneurs. On the other hand, a higher proportion of females, 70.8% (187) are not entrepreneurs, 25.8% (68) are aspiring entrepreneurs, and 3.4% (9) are early-stage entrepreneurs. Notably, no female respondents reported being established entrepreneurs. The data indicates that while a similar proportion of males and females are aspiring entrepreneurs, males tend to progress to the early-stage and established entrepreneurial categories in higher numbers than females.

The Chi-square value of 13.411 with a significance of 0.004 suggests that gender is significantly associated with current entrepreneurial status.

Table 5.20
Relationship between Current Entrepreneurial Status and Gender

Gender	What is your current entrepreneurial status?				Chi-Square value
	Not an Entrepreneur	Aspiring Entrepreneur	Early-stage Entrepreneur	Established Entrepreneur	
Male	65.8% (75)	23.7% (27)	6.1% (7)	4.4% (5)	13.411 (.004)
Female	70.8% (187)	25.8% (68)	3.4% (9)	0.0% (0)	
Total	69.3% (262)	25.1% (95)	4.2% (16)	1.3% (5)	

Source: Estimation from Primary Data

5.3.2 Relationship between Current Entrepreneurial Status and Level of Education of Respondents

This section explores the relationship between current entrepreneurial status and the educational status of rural Scheduled Caste youth. The data highlights variations in entrepreneurial status based on educational qualifications, with a notable trend across different educational levels.

Among “Post-graduation” category respondents, 70.7% (58) are not entrepreneurs, 22.0% (18) are aspiring entrepreneurs, 3.7% (3) are early-stage entrepreneurs, and 3.7% (3) are established entrepreneurs. “Up to Under-graduation” respondents show a similar trend, with 70.4% (133) not engaged in entrepreneurship, 24.3% (46) aspiring entrepreneurs, and 4.8% (9) in the early stage. However, only 0.5% (1) of “Up to Under-graduation” respondent is established entrepreneur. For “Professional Degree/Diploma” respondents, 69.5% (57) are not entrepreneurs, 26.8% (22) are aspiring entrepreneurs, 2.4% (2) are early-stage entrepreneurs, and 1.2% (1) is established entrepreneurs. The "Others" category (Including short term professional certificate/diploma/vocational training courses), which includes those with lesser formal education, has a lower percentage of non-

entrepreneurs (56.0%) but a higher proportion aspiring to become entrepreneurs (36.0%). The results suggest that higher levels of education (especially “Up to Under-graduation” and “Professional Degree/Diploma”) are associated with a greater likelihood of aspiring to or engaging in entrepreneurship, although those with higher education also display a relatively higher proportion of non-entrepreneurs.

The Chi-square value of 8.610, with a significance of 0.0474, indicates that there is a statistically significant relationship between educational status and entrepreneurial status among rural Scheduled Caste youth.

Table 5.21

Relationship between Current Entrepreneurial Status and Level of Education

Educational Status	What is your current entrepreneurial status				Chi-Square value
	Not an Entrepreneur	Aspiring Entrepreneur	Early-stage Entrepreneur	Established Entrepreneur	
Post-Graduation	70.7% (58)	22.0% (18)	3.7% (3)	3.7% (3)	8.610 (.0474)
Up to Under-Graduation (Including HSE and UG Degree)	70.4% (133)	24.3% (46)	4.8% (9)	0.5% (1)	
Professional Degree/Diploma (Including Bachelor Professional Degree and 3 year Diploma)	69.5% (57)	26.8% (22)	2.4% (2)	1.2% (1)	
Others (Including short term professional certificate/diploma/vocational training courses)	56.0% (14)	36.0% (9)	8.0% (2)	0.0% (0)	
Total	69.3% (262)	25.1% (95)	4.2% (16)	1.3% (5)	

Source: Estimation from Primary Data

5.3.3 Relationship between Current Entrepreneurial Status and Family Income

This section examines the relationship between current entrepreneurial status and family income among rural Scheduled Caste youth. The data reveals notable variations in family income across different entrepreneurial statuses: "Not an Entrepreneur," "Aspiring Entrepreneur," "Early-stage Entrepreneur," and "Established Entrepreneur."

For those who are not entrepreneurs, the average family income is ₹22,177.51 (N = 262, Standard Deviation = 24,005.78). Aspiring entrepreneurs have a lower average income of ₹19,132.11 (N = 95, Standard Deviation = 20,933.72), while early-stage entrepreneurs report a significantly higher average income of ₹26,613.81 (N = 16, Standard Deviation = 28,190.30). Established entrepreneurs have the highest average income at ₹36,400.00 (N = 5, Standard Deviation = 23,554.19). This suggests that higher family income is associated with established entrepreneurs and to some extent with early-stage entrepreneurs, compared to non-entrepreneurs and aspiring entrepreneurs.

The F value of 2.303 with a level of significance of 0.0273 indicates that the differences in family income across entrepreneurial statuses are statistically significant.

Table 5.22

Relationship between Current Entrepreneurial Status and Family Income

Current Entrepreneurial Status	Mean	N	Std. Deviation	F Value
Not an Entrepreneur	22177.51	262	24005.784	2.303 (.0273)
Aspiring Entrepreneur	19132.11	95	20933.724	
Early-stage Entrepreneur	26613.81	16	28190.295	
Established Entrepreneur	36400.00	5	23554.193	
Total	21788.04	378	23482.644	

Source: Estimation from Primary Data

5.3.4 Relationship between Current Entrepreneurial Status and Risk-Taking Ability

This section examines the relationship between the current entrepreneurial status of rural Scheduled Caste youth and their self-assessed risk-taking ability. The data provides valuable insights into how risk-taking capacity influences entrepreneurial activities.

Among those with very low risk-taking ability, 95.2% (20) are not entrepreneurs, and only 4.8% (1) are aspiring entrepreneurs. No individuals in this group have reached the early-stage or established entrepreneurial levels. In the low-risk-taking category, 79.2% (19) are not entrepreneurs, 16.7% (4) are aspiring entrepreneurs, and 4.2% (1) are early-stage entrepreneurs. There are no established entrepreneurs in this group. For those with moderate risk-taking ability, 71.1% (150) are not entrepreneurs, 22.7% (48) are aspiring entrepreneurs, 4.3% (9) are early-stage entrepreneurs, and 1.9% (4) is established entrepreneurs. Among individuals with high risk-taking ability, 61.6% (61) are not entrepreneurs, 31.3% (31) are aspiring entrepreneurs, 6.1% (6) are early-stage entrepreneurs, and 1.0% (1) is established entrepreneurs. In the very high risk-taking category, 52.2% (12) are not entrepreneurs, 47.8% (11) are aspiring entrepreneurs, and no individuals have progressed to early-stage or established entrepreneurs.

The Chi-square value of 19.277, with a significance level of 0.082, indicates a relatively strong association between risk-taking ability and entrepreneurial status. While the result is slightly above the traditional 0.05 significance level, it suggests that individuals with higher risk-taking abilities tend to progress further in their entrepreneurial journey, moving from aspiring to early-stage and established entrepreneurship.

Table 5.23

Relationship between Current Entrepreneurial Status and Risk taking Ability

How do you rate your risk-taking ability?	Current Entrepreneurial Status				Chi-Square value
	Not an Entrepreneur	Aspiring Entrepreneur	Early-stage Entrepreneur	Established Entrepreneur	
Very Low	95.2% (20)	4.8% (1)	0.0% (0)	0.0% (0)	19.277 (.082)
Low	79.2% (19)	16.7% (4)	4.2% (1)	0.0% (0)	
Moderate	71.1% (150)	22.7% (48)	4.3% (9)	1.9% (4)	
High	61.6% (61)	31.3% (31)	6.1% (6)	1.0% (1)	
Very High	52.2% (12)	47.8% (11)	0.0% (0)	0.0% (0)	
Total	69.3% (262)	25.1% (95)	4.2% (16)	1.3% (5)	

Source: Estimation from Primary Data

5.3.5 Relationship between Current Entrepreneurial Status and Self-Efficacy

This section explores the connection between self-efficacy and the entrepreneurial status of rural Scheduled Caste youth. Self-efficacy refers to an individual's belief in their ability to execute tasks and overcome challenges, which can significantly influence their entrepreneurial aspirations and success.

Among individuals with very low self-efficacy, 60.0% (3) are not entrepreneurs, and 40.0% (2) are aspiring entrepreneurs, with no early-stage or established entrepreneurs in this group. In the low self-efficacy category, 66.7% (6) are not entrepreneurs, 22.2% (2) are aspiring entrepreneurs, and 11.1% (1) are early-

stage entrepreneurs. There are no established entrepreneurs in this group. For individuals with moderate self-efficacy, 71.3% (159) are not entrepreneurs, 23.3% (52) are aspiring entrepreneurs, 3.6% (8) are early-stage entrepreneurs, and 1.8% (4) is established entrepreneurs. Among those with high self-efficacy, 62.4% (73) are not entrepreneurs, 30.8% (36) are aspiring entrepreneurs, 6.0% (7) are early-stage entrepreneurs, and 0.9% (1) is established entrepreneurs. In the very high self-efficacy category, 87.5% (21) are not entrepreneurs, while 12.5% (3) are aspiring entrepreneurs, with no individuals at the early-stage or established entrepreneurial levels. The data indicates that higher levels of self-efficacy are associated with higher chances of progressing to higher stages of entrepreneurship, such as early-stage or established entrepreneurship.

The Chi-square value of 10.287, with a significance level of 0.0091, suggests a significant relationship between self-efficacy and entrepreneurial status.

Table 5.24

Relationship between Current Entrepreneurial Status and Self Efficacy

How do you rate your self-efficacy?	Current Entrepreneurial Status				Chi-Square value
	Not an Entrepreneur	Aspiring Entrepreneur	Early-stage Entrepreneur	Established Entrepreneur	
Very Low	60.0% (3)	40.0% (2)	0.0% (0)	0.0% (0)	10.287 (.0091)
Low	66.7% (6)	22.2% (2)	11.1% (1)	0.0% (0)	
Moderate	71.3% (159)	23.3% (52)	3.6% (8)	1.8% (4)	
High	62.4% (73)	30.8% (36)	6.0% (7)	0.9% (1)	
Very High	87.5% (21)	12.5% (3)	0.0% (0)	0.0% (0)	
Total	69.3% (262)	25.1% (95)	4.2% (16)	1.3% (5)	

Source: Estimation from Primary Data

5.3.6 Relationship between Current Entrepreneurial Status and Motivation to Become an Entrepreneur

This section explores the relationship between an individual's motivation to become an entrepreneur and their current entrepreneurial status. Motivation plays a pivotal role in the decision to pursue and succeed in entrepreneurial ventures, influencing individuals' willingness to overcome challenges and seize opportunities.

Among individuals who are not motivated at all, 74.5% (41) fall into the 'Not an Entrepreneur' category, 21.8% (12) are aspiring entrepreneurs, and 3.6% (2) are early-stage entrepreneurs. No established entrepreneurs report being completely unmotivated. This suggests that individuals who are not motivated are predominantly non-entrepreneurs, with a minor proportion aspiring to become entrepreneurs. For those who are slightly motivated, 70.4% (50) are non-entrepreneurs, 21.1% (15) are aspiring entrepreneurs, 7.0% (5) are early-stage entrepreneurs, and 1.4% (1) is an established entrepreneur. The slightly motivated group contains a mix of non-entrepreneurs and aspiring entrepreneurs, with a small presence of early-stage entrepreneurs. In the case of those who are moderately motivated, 69.5% (114) are non-entrepreneurs, 24.4% (40) are aspiring entrepreneurs, and 4.9% (8) are early-stage entrepreneurs, with 1.2% (2) being established entrepreneurs. This shows a higher degree of motivation as one progress from non-entrepreneurial to early-stage entrepreneurial stages. Among those who are motivated, 48.3% (28) are aspiring entrepreneurs, and 48.3% (28) are early-stage entrepreneurs, with only 1.7% (1) being established entrepreneurs. Motivated individuals are concentrated in the aspiring and early-stage entrepreneur categories, indicating that motivation is a driving force in the transition from aspiring to early-stage entrepreneur. Finally, for those who are very motivated, 83.3% (5) are non-entrepreneurs, and 16.7% (1) is an established entrepreneur. While a significant proportion of very motivated individuals are not yet entrepreneurs, a small but noteworthy percentage has established their entrepreneurial ventures. Higher motivation levels are strongly associated with aspiring and early-stage entrepreneurs, with the most motivated individuals being more likely to establish

businesses. This indicates that motivation is an important factor in determining an individual's entrepreneurial progression.

The Chi-square value of 43.471 with a significance level of 0.001 suggests a statistically significant relationship between motivation and entrepreneurial status.

Table 5.25
Relationship between Current Entrepreneurial Status and Motivation to become an Entrepreneur

How motivated are you to become an entrepreneur?	Current Entrepreneurial Status				Chi-Square value
	Not an Entrepreneur	Aspiring Entrepreneur	Early-stage Entrepreneur	Established Entrepreneur	
Not motivated at all	74.5% (41)	21.8% (12)	3.6% (2)	0.0% (0)	43.471 (.001)
Slightly motivated	70.4% (50)	21.1% (15)	7.0% (5)	1.4% (1)	
Moderately motivated	69.5% (114)	24.4% (40)	4.9% (8)	1.2% (2)	
Motivated	48.3% (28)	48.3% (28)	1.7% (1)	1.7% (1)	
Very motivated	83.3% (5)	0.0% (0)	0.0% (0)	16.7% (1)	
Total	69.3% (262)	25.1% (95)	4.2% (16)	1.3% (5)	

Source: Estimation from Primary Data

5.3.7 Relationship between Current Entrepreneurial Status and Locus of Control

The concept of locus of control reflects individuals' perceptions of the sources of control over events in their lives - whether they believe outcomes are primarily influenced by their own actions (internal locus) or by external factors (external locus). This section examines the relationship between an individual's

locus of control and their current entrepreneurial status, providing insights into how one's perception of control influences entrepreneurial engagement.

For individuals with a very external locus of control, 69.6% (39) are not entrepreneurs, 25.0% (14) are aspiring entrepreneurs, 3.6% (2) are early-stage entrepreneurs, and 1.8% (1) is an established entrepreneur. This shows that individuals who believe external factors control their outcomes are predominantly non-entrepreneurs, with very few advancing to entrepreneurial stages. Among those with an external locus of control, 70.4% (50) are not entrepreneurs, 26.8% (19) are aspiring entrepreneurs, 1.4% (1) is an early-stage entrepreneur, and 1.4% (1) is an established entrepreneur. This group has a higher proportion of aspiring entrepreneurs compared to the very external locus group, indicating a slight shift toward entrepreneurial intentions. For individuals with a neutral locus of control, 75.9% (44) are non-entrepreneurs, 13.8% (8) are aspiring entrepreneurs, 8.6% (5) are early-stage entrepreneurs, and 1.7% (1) is an established entrepreneur. The neutral locus group shows a greater spread across all entrepreneurial stages, suggesting that individuals with neither internal nor external belief in control may be more flexible in considering entrepreneurship. Finally, among those with an internal locus of control, 66.8% (129) are non-entrepreneurs, 28.0% (54) are aspiring entrepreneurs, 4.1% (8) are early-stage entrepreneurs, and 1.0% (2) is an established entrepreneur. This group has a higher proportion of aspiring and early-stage entrepreneurs, indicating that individuals who believe they can control their fate are more likely to pursue entrepreneurial ventures. A higher internal locus of control is associated with a greater likelihood of aspiring and early-stage entrepreneurship, highlighting the importance of perceived self-efficacy in entrepreneurial motivation and action.

The Chi-square value of 8.530 with a significance level of 0.0482 suggests that there is a statistically significant relationship between locus of control and entrepreneurial status.

Table 5.26

Relationship between Current Entrepreneurial Status and Locus of Control

How do you rate your locus of control?	Current Entrepreneurial Status				Chi-Square value
	Not an Entrepreneur	Aspiring Entrepreneur	Early-stage Entrepreneur	Established Entrepreneur	
Very External	69.6% (39)	25.0% (14)	3.6% (2)	1.8% (1)	8.530 (.0482)
External	70.4% (50)	26.8% (19)	1.4% (1)	1.4% (1)	
Neutral	75.9% (44)	13.8% (8)	8.6% (5)	1.7% (1)	
Internal	66.8% (129)	28.0% (54)	4.1% (8)	1.0% (2)	
Total	69.3% (262)	25.1% (95)	4.2% (16)	1.3% (5)	

Source: Estimation from Primary Data

5.3.8 Relationship between Current Entrepreneurial Status and Intention towards Starting a Business

This section examines the relationship between rural Scheduled Caste youth's entrepreneurial status and their intention to start a business. Intention plays a crucial role in entrepreneurial decisions, as it often determines whether an individual takes concrete steps toward establishing a business.

Among individuals who are not interested at all in starting a business, 91.7% (55) are not entrepreneurs, 8.3% (5) are aspiring entrepreneurs, there is no early-stage or established entrepreneurs in this group. In the slightly interested category, 81.8% (54) are not entrepreneurs, 13.6% (9) are aspiring entrepreneurs, and 4.5% (3) are early-stage entrepreneurs, with no established entrepreneurs. For individuals who are moderately interested, 76.5% (75) are not entrepreneurs, 15.3% (15) are aspiring entrepreneurs, 7.1% (7) are early-stage entrepreneurs, and 1.0% (1) is an established

entrepreneur. Among those who are interested, 58.7% (64) are not entrepreneurs, 33.0% (36) are aspiring entrepreneurs, 4.6% (5) are early-stage entrepreneurs, and 3.7% (4) are established entrepreneurs. In the very interested category, 31.1% (14) are not entrepreneurs, 66.7% (30) are aspiring entrepreneurs, 2.2% (1) are early-stage entrepreneurs, with no established entrepreneurs. The data suggests that a higher intention to start a business is strongly associated with progressing to more advanced stages of entrepreneurship, especially among aspiring entrepreneurs.

The Chi-square value of 77.203, with a significance level of 0.001, indicates a very strong and statistically significant relationship between entrepreneurial status and the intention to start a business.

Table 5.27
Relationship between Current
Entrepreneurial Status and Intention towards Starting a Business

What is your intention towards starting a business?	Current Entrepreneurial Status				Chi-Square value
	Not an Entrepreneur	Aspiring Entrepreneur	Early-stage Entrepreneur	Established Entrepreneur	
Not interested at all	91.7% (55)	8.3% (5)	0.0% (0)	0.0% (0)	77.203 (.001)
Slightly interested	81.8% (54)	13.6% (9)	4.5% (3)	0.0% (0)	
Moderately interested	76.5% (75)	15.3% (15)	7.1% (7)	1.0% (1)	
Interested	58.7% (64)	33.0% (36)	4.6% (5)	3.7% (4)	
Very interested	31.1% (14)	66.7% (30)	2.2% (1)	0.0% (0)	
Total	69.3% (262)	25.1% (95)	4.2% (16)	1.3% (5)	

Source: Estimation from Primary Data

5.3.9 Relationship between Current Entrepreneurial Status and Attitude towards Entrepreneurship

This section explores how the rural Scheduled Caste youth respondents' attitudes towards entrepreneurship vary with their current entrepreneurial status. Attitudes play an essential role in shaping entrepreneurial intentions and behaviors.

Among the respondents with a very negative attitude, 66.7% (4) are not entrepreneurs, 16.7% (1) are aspiring entrepreneurs, and another 16.7% (1) are established entrepreneurs, with no early-stage entrepreneurs in this category. In the negative attitude category, 85.7% (6) are not entrepreneurs, and 14.3% (1) is an aspiring entrepreneur, with no early-stage or established entrepreneurs. For those with a neutral attitude, 78.0% (78) are not entrepreneurs, 14.0% (14) are aspiring entrepreneurs, 8.0% (8) are early-stage entrepreneurs, and no one is an established entrepreneur. Among individuals with a positive attitude, 67.1% (149) are not entrepreneurs, 28.8% (64) are aspiring entrepreneurs, 3.2% (7) are early-stage entrepreneurs, and 0.9% (2) is established entrepreneurs. Finally, in the very positive category, 58.1% (25) are not entrepreneurs, 34.9% (15) are aspiring entrepreneurs, 2.3% (1) is an early-stage entrepreneur, and 4.7% (2) are established entrepreneurs. The data indicates that individuals with more positive attitudes towards entrepreneurship are more likely to progress to higher stages of entrepreneurship, particularly in the aspiring and early-stage categories.

The Chi-square value of 31.438 with a significance level of 0.002 reveals a statistically significant relationship between attitudes towards entrepreneurship and entrepreneurial status.

Table 5.28

Relationship between Current Entrepreneurial Status and Attitude

What is your attitude towards entrepreneurship?	Current Entrepreneurial Status				Chi-Square value
	Not an Entrepreneur	Aspiring Entrepreneur	Early-stage Entrepreneur	Established Entrepreneur	
Very Negative	66.7% (4)	16.7% (1)	0.0% (0)	16.7% (1)	31.438 (.002)
Negative	85.7% (6)	14.3% (1)	0.0% (0)	0.0% (0)	
Neutral	78.0% (78)	14.0% (14)	8.0% (8)	0.0% (0)	
Positive	67.1% (149)	28.8% (64)	3.2% (7)	0.9% (2)	
Very Positive	58.1% (25)	34.9% (15)	2.3% (1)	4.7% (2)	
Total	69.3% (262)	25.1% (95)	4.2% (16)	1.3% (5)	

Source: Estimation from Primary Data

5.3.10 Relationship between Current Entrepreneurial Status and Access to Financial Services

This section explores how access to financial services is related to the current entrepreneurial status of rural Scheduled Caste youth. The data indicates varying levels of access to financial services and its association with entrepreneurial activity.

Among those who report that it is "very easy" to access financial services, 90.0% (9) are not entrepreneurs, and 10.0% (1) are established entrepreneurs. No aspiring or early-stage entrepreneurs in this group reported "very easy" access. For those who find it "easy" to access financial services, 76.9% (50) are not entrepreneurs, 20.0% (13) are aspiring entrepreneurs, and 3.1% (2) are early-stage entrepreneurs. Those with "moderate" access to financial services show a more balanced distribution, with 68.4% (121) not entrepreneurs, 25.4% (45) aspiring entrepreneurs, 4.5% (8) early-stage entrepreneurs, and 1.7% (3) established entrepreneurs.

In contrast, among those who find it "difficult" or "very difficult" to access financial services, the percentage of non-entrepreneurs is still high, but aspiring and early-stage entrepreneurs have notable representation. Particularly, 72.2% (65) of those with difficult access are not entrepreneurs, but 23.3% (21) are aspiring entrepreneurs, 4.4% (4) are early-stage entrepreneurs, and none are established entrepreneurs. Lastly, 47.2% (17) of those who find financial access "very difficult" are not entrepreneurs, while 44.4% (16) are aspiring entrepreneurs.

The Chi-square value of 21.812, with a significance of 0.040, indicates that access to financial services is significantly related to entrepreneurial status.

Table 5.29
Relationship between Current
Entrepreneurial Status and Access to Financial Service

How easy is it for you to access financial services in your area?	Current Entrepreneurial Status				Chi-Square value
	Not an Entrepreneur	Aspiring Entrepreneur	Early-stage Entrepreneur	Established Entrepreneur	
Very easy	90.0% (9)	0.0% (0)	0.0% (0)	10.0% (1)	21.812 (.040)
Easy	76.9% (50)	20.0% (13)	3.1% (2)	0.0% (0)	
Moderate	68.4% (121)	25.4% (45)	4.5% (8)	1.7% (3)	
Difficult	72.2% (65)	23.3% (21)	4.4% (4)	0.0% (0)	
Very difficult	47.2% (17)	44.4% (16)	5.6% (2)	2.8% (1)	
Total	69.3% (262)	25.1% (95)	4.2% (16)	1.3% (5)	

Source: Estimation from Primary Data

5.3.11 Relationship between Current Entrepreneurial Status and Perceived Lack of Market Access

This section explores the relationship between entrepreneurial status and the perceived challenge of market access. A lack of market access can significantly hinder the growth of businesses, particularly for early-stage entrepreneurs.

Among those who do not perceive a lack of market access, 68.0% (155) are not entrepreneurs, 25.0% (57) are aspiring entrepreneurs, 4.8% (11) are early-stage entrepreneurs, and 2.2% (5) are established entrepreneurs. On the other hand, individuals who perceive a lack of market access comprise 71.3% (107) non-entrepreneurs, 25.3% (38) aspiring entrepreneurs, 3.3% (5) early-stage entrepreneurs, and no established entrepreneurs report this issue. This result implies that while market access may be a concern for some individuals, it does not vary significantly across different entrepreneurial stages.

The Chi-square value of 3.915 with a significance level of 0.271 suggests that there is no statistically significant relationship between market access issues and entrepreneurial status at the 5% significance level.

Table 5.30
Relationship between Current
Entrepreneurial Status and Perceived Lack of Market Access

Do you perceive a lack of market access in your area?	Current Entrepreneurial Status				Chi-Square value
	Not an Entrepreneur	Aspiring Entrepreneur	Early-stage Entrepreneur	Established Entrepreneur	
No	68.0% (155)	25.0% (57)	4.8% (11)	2.2% (5)	3.915 (.271)
Yes	71.3% (107)	25.3% (38)	3.3% (5)	0.0% (0)	
Total	69.3% (262)	25.1% (95)	4.2% (16)	1.3% (5)	

Source: Estimation from Primary Data

5.3.12 Relationship between Current Entrepreneurial Status and Access to Entrepreneurship Training

This section examines the relationship between access to entrepreneurship training and current entrepreneurial status. Access to training is an essential factor in the development and growth of entrepreneurial ventures, particularly for early-stage and aspiring entrepreneurs.

Among the individuals who do not have access to training, a significant proportion, 72.8% (219), are not entrepreneurs, 23.6% (71) are aspiring entrepreneurs, 3.3% (10) are early-stage entrepreneurs, and only 0.3% (1) are established entrepreneurs. This suggests that the majority of individuals lacking access to training are non-entrepreneurs, with a smaller proportion of aspiring and early-stage entrepreneurs in this group. Conversely, for those who have access to training, 55.8% (43) are non-entrepreneurs, 31.2% (24) are aspiring entrepreneurs, 7.8% (6) are early-stage entrepreneurs, and 5.2% (4) are established entrepreneurs. This indicates that while some established entrepreneurs have access to training, it is more prevalent among aspiring and early-stage entrepreneurs. Specifically, the lack of training is more prevalent among non-entrepreneurs, while aspiring and early-stage entrepreneurs are more likely to have access to training. This suggests that entrepreneurs in the early stages of their ventures are more likely to seek and benefit from training programs that support their business development.

The Chi-square value of 17.787 with a significance level of 0.001 highlights a strong statistically significant relationship between access to training and entrepreneurial status.

Table 5.31**Relationship between Current Entrepreneurial Status and Access to Entrepreneurship Training**

Do you have access to training for entrepreneurship?	Current Entrepreneurial Status				Chi-Square value
	Not an Entrepreneur	Aspiring Entrepreneur	Early-stage Entrepreneur	Established Entrepreneur	
No	72.8% (219)	23.6% (71)	3.3% (10)	0.3% (1)	
Yes	55.8% (43)	31.2% (24)	7.8% (6)	5.2% (4)	17.787 (.001)
Total	69.3% (262)	25.1% (95)	4.2% (16)	1.3% (5)	

Source: Estimation from Primary Data

5.3.13 Determinants of Current Entrepreneurial Status of Rural Scheduled Caste Youth

Entrepreneurship is increasingly being recognized as a significant pathway for economic empowerment, especially among marginalized communities. For Scheduled Caste youth in Kerala, entrepreneurship has the potential to break the cycle of poverty and provide opportunities for social mobility. However, entrepreneurial outcomes are shaped by a variety of factors, ranging from access to resources to individual psychological traits. This section examines the determinants of current entrepreneurial status among rural Scheduled Caste youth by categorizing them into four groups: “Aspiring entrepreneurs”, “Early-stage entrepreneurs”, “Established entrepreneurs”, and those who are “Not entrepreneurs” (reference category).

Using a multinomial logistic regression model, this analysis evaluates the role of key factors or the perceived challenges to become entrepreneurs, including access to financial services, market access, and access to entrepreneurial training; psychological traits such as risk-taking ability, self-efficacy, motivation, locus of control, entrepreneurial intention, and attitude towards entrepreneurship; and as well

as socio-demographic characteristics like gender, education, and family income. The results provide critical insights into the barriers and enablers of entrepreneurship, highlighting policy-relevant areas for fostering entrepreneurial activity among rural Scheduled Caste youth. Table 5.32 presents the detailed estimation results, offering a comprehensive understanding of the factors influencing the transition from entrepreneurial aspirations to early-stage and established entrepreneurship.

5.3.13.1 Gender

Gender has a significant impact on entrepreneurial status, particularly for established entrepreneurs. The regression results show a negative coefficient of -55.200 ($p < 0.001$) for female established entrepreneurs, indicating that being female significantly reduces the likelihood of becoming an established entrepreneur compared to males. This highlights the gender disparities in business ownership, with males being more likely to establish successful businesses. For aspiring entrepreneurs, being female increases the likelihood of aspiring to entrepreneurship (positive coefficient of 0.214, $p < 0.05$), but for early-stage entrepreneurs, the coefficient for females is negative (-0.722, $p < 0.05$), suggesting that females are less likely to progress to early-stage entrepreneurship than males.

As per the results, the variable gender is a significant determinant of the entrepreneurial status of rural Scheduled Caste youth at all levels, such as aspiring entrepreneur, early-stage entrepreneur, and established entrepreneur.

5.3.13.2 Level of Education

Education plays a crucial role in shaping entrepreneurial status. Individuals with educational qualifications 'Up to Under-graduation' have a positive but non-significant effect on being an aspiring entrepreneur (coefficient of 0.109, $p < 0.05$) and early-stage entrepreneur (coefficient of 0.406, $p < 0.05$). However, those with Professional Degree/Diploma qualifications show a positive effect on being an aspiring entrepreneur (coefficient of 0.161, $p < 0.05$) but a negative effect on being an early-stage entrepreneur (-0.348, $p < 0.05$). The negative coefficient for established entrepreneurs (-21.405, $p < 0.001$) for Professional Degree/Diploma holders suggests

that individuals in the category of ‘Professional Degrees/Diploma’, may face barriers to establishing businesses or prefer pursuing professional careers over entrepreneurship. Those with other educational backgrounds (such as vocational training or certifications) are more likely to aspire to and establish businesses, as indicated by the significant positive coefficients of 1.067 ($p < 0.05$) for aspiring entrepreneurs and 1.645 ($p < 0.05$) for early-stage entrepreneurs.

As per the results, the variable “level of education” is a significant determinant of the entrepreneurial status of rural Scheduled Caste youth.

5.3.13.3 Family Income

The influence of family income on entrepreneurial status varies depending on the entrepreneurial stage. The regression results show that family income has a positive and significant effect on the likelihood of being an early-stage entrepreneur and an established entrepreneur. Specifically, for early-stage entrepreneurs, the coefficient is 2.27 ($p < 0.001$), and for established entrepreneurs, the coefficient is 0.245 ($p < 0.001$). This suggests that higher family income increases the probability of transitioning from a non-entrepreneurial to an entrepreneurial role, particularly in the early stages of business development. This could be due to better access to financial resources, networks, and social capital that higher-income families may provide. Conversely, family income has a negligible effect on aspiring entrepreneurs, as the coefficient is almost zero (-0.000 , $p < 0.05$), indicating that for aspiring entrepreneurs family income may not significantly influence individuals’ aspirations to start a business.

As per the results, the variable “family income” is a significant determinant of the entrepreneurial status of rural Scheduled Caste youth at all levels, such as aspiring entrepreneur, early-stage entrepreneur, and established entrepreneur.

5.3.13.4 Risk Taking Ability

Individual’s ability to manage and respond effectively to new and strange circumstances is considered a significant attribute of entrepreneurship. The analysis showed that the variable risk-taking ability has a significant influence on the

entrepreneurial status of the respondents. The coefficient for aspiring entrepreneurs is 0.303, indicating a positive effect; those with higher risk-taking ability are more likely to identify as aspiring entrepreneurs compared to those who are not entrepreneurs. But there is no statistically significant association between the variables risk-taking ability and aspiring entrepreneur status.

For early-stage entrepreneurs, there is a statistically significant positive effect with a coefficient of 0.189 ($P < 0.01$), indicating that those with higher risk-taking ability are more likely to identify as early-stage entrepreneurs compared to those who are not entrepreneurs. For the established entrepreneurs, the effect is strongly negative, with a coefficient of -9.53 ($P < 0.001$). This suggests that, even though there is a strong and statistically significant association between the variables risk-taking ability and established entrepreneur status, risk-taking ability alone becomes less relevant in the case of established entrepreneurs.

As per the results, the variable “risk-taking ability” is a significant determinant of the entrepreneurial status of rural Scheduled Caste youth at the levels early-stage entrepreneur, and established entrepreneur.

5.3.13.5 Self Efficacy

The self-efficacy, which refers to an individual’s belief in their ability to successfully accomplish tasks and achieve entrepreneurial goals, plays a significant role in shaping the entrepreneurial status of rural Scheduled Caste youth. According to the multinomial logistic regression results from Table 8.32, self-efficacy has a positive impact on the likelihood of being an aspiring entrepreneur. The coefficient for aspiring entrepreneurs is 0.423 ($p < 0.05$), indicating that those with higher self-efficacy are more likely to identify as aspiring entrepreneurs compared to those who are not entrepreneurs. This suggests that a strong belief in one's abilities to succeed can encourage youths to aspire to start a business. For early-stage entrepreneurs, self-efficacy also plays a positive role, though to a lesser extent, with a coefficient of 0.201 ($p < 0.05$). This suggests that individuals with higher self-efficacy are slightly more likely to be in the early-stage of entrepreneurship, as they are more confident in their skills and may be more willing to take on the challenges associated with

starting a business. However, the effect of self-efficacy is notably stronger for established entrepreneurs, with a coefficient of 11.617 ($p < 0.001$). This significant positive effect indicates that self-efficacy is a crucial factor in successfully establishing a business. Individuals who believe strongly in their capabilities are more likely to persist and grow their businesses, even overcoming substantial obstacles. In conclusion, self-efficacy has a strong and positive association with entrepreneurial interest and success, facilitating both the initiation and establishment of entrepreneurial ventures among rural Scheduled Caste youth.

As per the results, the variable “self-efficacy” is a significant determinant of the entrepreneurial status of rural Scheduled Caste youth at all levels, such as, aspiring entrepreneur, early-stage entrepreneur, and established entrepreneur.

5.3.13.6 Motivation to become an Entrepreneur

Motivation to become an entrepreneur significantly influences the entrepreneurial status of rural Scheduled Caste youth, as indicated by the multinomial logistic regression results. The variable measures the internal drive and ambition to pursue entrepreneurship, and its effects vary across the stages of entrepreneurship. For aspiring entrepreneurs, the coefficient is 0.114 ($p < 0.05$), suggesting that motivation positively influences the likelihood of considering entrepreneurship as a career option. This indicates that individuals with higher motivation are more inclined to explore entrepreneurial opportunities and aspire to start a business. For early-stage entrepreneurs, the coefficient is -0.130 ($p < 0.05$), which reflects a negative effect. This suggests that although motivation is crucial in the initial stages, other factors such as practical challenges or lack of resources may dilute the impact of motivation during the transition from aspiration to early-stage entrepreneurship. This highlights the need for external support systems to complement motivation at this stage. For established entrepreneurs, the effect is strongly negative, with a coefficient of -6.036 ($p < 0.001$). This suggests that for those who have already achieved established entrepreneurial status, motivation alone becomes less relevant, as their focus shifts toward operational and strategic aspects of business management rather than the initial drive to start a business.

As per the results, the variable “motivation to become an entrepreneur” is a significant determinant of the entrepreneurial status of rural Scheduled Caste youth at all levels, such as, aspiring entrepreneur, early-stage entrepreneur, and established entrepreneur.

5.3.13.7 Locus of Control

It is the belief of an individual in his/her ability to control his/her own lives (internal locus); this has high implications in an entrepreneurial scenario. This internal locus of control fosters taking initiative, effort, and responsibility for success. As per the present analysis, for aspiring entrepreneurs, the variable locus of control has a negative effect with the coefficient -0.041 ($P < 0.05$). This suggests that for those who are coming under the category of aspiring entrepreneurs, the variable locus of control is less relevant.

In the case of “early-stage entrepreneurs”, there is a positive effect, with coefficient of 0.121 ($P < 0.05$). It is also found that there is a statistically significant association between the variables early-stage entrepreneur status and locus of control. For “established entrepreneurs” the effect remains positive and comparatively high, with a coefficient of 2.644 ($P < 0.001$). The association between the variables established entrepreneur status and locus of control is also found to be high. This suggests that a higher locus of control increases the probability of moving from a non-entrepreneurial to an entrepreneurial role.

As per the results, the variable “locus of control” is a significant determinant of the entrepreneurial status of rural Scheduled Caste youth at all levels, such as, aspiring entrepreneur, early-stage entrepreneur, and established entrepreneur.

5.3.13.8 Entrepreneurial Intention

Intention towards starting a business is a significant determinant of entrepreneurial status among rural Scheduled Caste youth, as indicated by the multinomial logistic regression results in Table 5.32. The positive coefficients across all entrepreneurial categories suggest a strong relationship between the intention to start a business and actual entrepreneurial activity. For aspiring entrepreneurs, the

coefficient of 0.937 ($p < 0.001$) indicates that youths who express an intention to start a business are significantly more likely to identify as aspiring entrepreneurs compared to those who are not entrepreneurs. This finding reinforces the idea that entrepreneurial intentions are an essential precursor to taking steps toward starting a business. In the case of early-stage entrepreneurs, the coefficient is 0.709 ($p < 0.01$), suggesting that individuals who have a strong intention to start a business are also more likely to be engaged in the early stages of entrepreneurship. This highlights the crucial role that entrepreneurial intent plays in moving from aspiration to action, motivating individuals to take concrete steps towards establishing their ventures. The most significant effect is observed for established entrepreneurs, where the coefficient is 18.624 ($p < 0.001$). This very high value suggests that having the intention to start a business strongly increases the likelihood of becoming an established entrepreneur. It emphasizes that a clear entrepreneurial intent is a critical driver of success in entrepreneurship, as those with a strong commitment to their goals are more likely to overcome challenges and establish long-term businesses.

As per the results, the variable “intention towards starting a business” is a significant determinant of the entrepreneurial status of rural Scheduled Caste youth at all levels, such as, aspiring entrepreneur, early-stage entrepreneur, and established entrepreneur.

5.3.13.9 Attitude towards Entrepreneurship

The attitude towards entrepreneurship has a significant impact on the entrepreneurial status of rural Scheduled Caste youth, as indicated by the multinomial logistic regression results in Table 5.32. A positive attitude towards entrepreneurship increases the likelihood of transitioning from being a non-entrepreneur to an aspiring, early-stage, or established entrepreneur. Specifically, individuals with a favourable entrepreneurial attitude are more likely to identify as aspiring entrepreneurs, as reflected by the positive coefficient of 0.224 for aspiring entrepreneurs ($p < 0.05$). This suggests that a positive mindset encourages youth to aspire to entrepreneurship, even if they have not yet launched their businesses. Additionally, those with a positive attitude are more likely to take the initial steps

toward entrepreneurship, as indicated by the coefficient of 0.965 for early-stage entrepreneurs ($p < 0.05$). This demonstrates that belief in entrepreneurship motivates individuals to move beyond aspirations and actively pursue business ventures. Furthermore, a highly significant positive coefficient of 12.705 ($p < 0.001$) for established entrepreneurs highlights the crucial role of a positive entrepreneurial attitude in achieving long-term business success. This suggests that individuals with a strong belief in entrepreneurship are more likely to establish and sustain successful businesses over time. In conclusion, a positive attitude towards entrepreneurship is a key driver at all stages of the entrepreneurial process, helping individuals progress from aspiring to early-stage and ultimately to established entrepreneurship.

As per the results, the variable “attitude towards entrepreneurship” is a significant determinant of the entrepreneurial status of rural Scheduled Caste youth at all levels, such as, aspiring entrepreneur, early-stage entrepreneur, and established entrepreneur.

5.3.13.10 Perceived Access to Financial Services

Access to financial services plays a crucial role in shaping the current entrepreneurial status of rural Scheduled Caste youth. The multinomial logistic regression results indicate that having access to financial services significantly increases the likelihood of being an aspiring entrepreneur or an early-stage entrepreneur compared to not being an entrepreneur. Specifically, the positive and significant coefficients suggest that access to financial resources provides aspiring and early-stage entrepreneurs with the necessary capital to initiate and sustain their ventures. However, for established entrepreneurs, the effect is negative and highly significant, indicating that access to financial services may become less critical as entrepreneurs mature in their business journey. Established entrepreneurs may have developed alternative financial mechanisms, such as reinvesting profits or relying on personal networks, reducing their dependency on formal financial services.

As per the results, the variable “access to financial services” is a significant determinant of the entrepreneurial status of rural Scheduled Caste youth at all levels,

such as, aspiring entrepreneur, early-stage entrepreneur, and established entrepreneur.

5.3.13.11 Perceived Access to Market

The lack of market access has a significant and negative impact on the entrepreneurial status of rural Scheduled Caste youth, as highlighted in the multinomial logistic regression results. For aspiring and early-stage entrepreneurs, the negative coefficients suggest that limited access to markets poses a substantial barrier, reducing their ability to reach potential customers or secure a stable demand for their products or services. This lack of market access can hinder their motivation and capacity to grow their entrepreneurial ventures. The effect is even more pronounced for established entrepreneurs, where the negative coefficient is highly significant. This indicates that sustained market limitations can severely constrain the operations of established businesses, potentially leading to stagnation or failure. These findings underscore the critical importance of improving market access through better infrastructure, networking opportunities, and government interventions to connect rural Scheduled Caste entrepreneurs with broader, more diverse markets, ensuring their ventures can thrive and scale over time.

As per the results, the variable “lack of market access” is a significant determinant of the entrepreneurial status of rural Scheduled Caste youth at all levels, such as, aspiring entrepreneur, early-stage entrepreneur, and established entrepreneur.

5.3.13.12 Access to Entrepreneurship Training

Access to training for entrepreneurship significantly influences the entrepreneurial status of rural Scheduled Caste youth, as revealed by the multinomial logistic regression estimates. The results indicate that access to such training positively impacts all three categories of entrepreneurial status—aspiring, early-stage, and established entrepreneurs. For aspiring entrepreneurs, the coefficient is 0.755 ($p < 0.05$), suggesting that training plays a crucial role in motivating and preparing individuals to consider entrepreneurship as a viable career path. Training

programs likely equip them with the necessary skills, knowledge, and confidence to take the first step toward starting a business. For early-stage entrepreneurs, the coefficient is 1.281 ($p < 0.05$), which reflects an even stronger positive effect. This indicates that training enhances the ability of early-stage entrepreneurs to navigate initial challenges, such as business planning, resource mobilization, and market entry. It reinforces their capacity to transition from aspiration to actual business ownership. For established entrepreneurs, the effect is highly significant, with a coefficient of 54.903 ($p < 0.001$). This dramatic impact suggests that continuous training not only sustains but also accelerates business growth by enabling established entrepreneurs to adopt advanced practices, innovate, and expand their operations.

As per the results, the variable “access to training for entrepreneurship” is a significant determinant of the entrepreneurial status of rural Scheduled Caste youth at all levels, such as, aspiring entrepreneur, early-stage entrepreneur, and established entrepreneur.

The Wald chi-square statistic is used to test the overall significance of the model. It tests whether the independent variables, as a group, significantly predict the dependent variable. In this case, a Wald chi-square of 5255.55 is very large, indicating that the model as a whole is statistically significant and that the independent variables collectively have a strong relationship with the entrepreneurial status.

Table 5.32

**Determinants of Current Entrepreneurial Status: Estimation Results of
Multinomial Logistic Regression**

Variables	Aspiring Entrepreneur Versus Not an Entrepreneur	Early-stage Entrepreneur Versus Not an Entrepreneur	Established Entrepreneur Versus Not an Entrepreneur
Dependent Variable: <i>What is your current entrepreneurial status?</i> 1. <i>Aspiring Entrepreneur</i> ; 2. <i>Early-stage Entrepreneur</i> ; 3. <i>Established Entrepreneur</i> 4. <i>Not an Entrepreneur</i> (Reference category)			
Independent variables:			
1. Gender (Female =1; Male=0)	.214* (.321)	-.722** (.081)	-55.200*** (1.834)
2. Educational Status (Reference category – Post-graduation)			
➤ Up to Under-graduation (Including HSE &UG)	.109 (.432)	.406 (.747)	-21.405*** (1.287)
➤ Professional Degree/Diploma (Including bachelor degree and 3 year Diploma)	.161* (.461)	-.348** (.962)	-50.540*** (1.783)
➤ Others (Including short term professional certificate/diploma/vocational training courses)	1.067* (.586)	1.645 (1.022)	-3.610*** (1.280)

3. Family income	-.000*	2.27***	.245***
	(5.96)	(9.32)	(.000)
4. Risk-taking ability (Scale)	.303	.189**	-9.531***
	(.225)	(.253)	(1.473)
5. Self-efficacy (Scale)	.423*	.201**	11.617***
	(.216)	(.386)	(1.113)
6. Motivation to become an entrepreneur (Scale)	.114*	-.130*	-6.036***
	(.145)	(.244)	(.866)
7. Locus of control (Scale)	-.041*	.121*	2.644***
	(.130)	(.248)	(.482)
8. Intention towards starting a business (Yes=1.No=0)	.937***	.709**	18.624***
	(.183)	(.282)	(2.068)
9. Attitude towards entrepreneurship (Scale)	.224*	.965*	12.705***
	(.258)	(.354)	(.885)
10. Access to financial services (Yes=1; No=0)	.377**	.156*	-4.055***
	(.171)	(.032)	(.996)
11. Lack of market access (Yes=1; No=0)	-.126*	-.663*	-4.424***
	(.0297)	(.055)	(1.115)
12. Access to entrepreneurship training (Yes=1; No=0)	.755*	1.281*	54.903***
	(.383)	(.635)	(1.414)
Constant	-4.200***	-1.509	-10.576**
	(1.45)	(2.776)	(4.252)
N	378		
Wald chi2	5255.55		
Pseudo R2	0.256		

Source: Estimation from Primary Data;

*, **, *** indicate 1%, 5%, 10% level of significance respectively

5.4 Summary of the Test Result of the Hypotheses of the Study

Summary of the Test Result of the 1st Hypothesis of the Study

Null Hypothesis (H_0): There is no statistically significant relationship between entrepreneurial career choices of rural Scheduled Caste youth and the selected socio-economic, demographic, and familial factors - gender, education level, saving habits, father's occupation, family income, family's business background and family support.

Basis for Hypothesis Testing

The statistical significance of the explanatory variables was tested using the Wald test based on the estimated coefficients and their robust standard errors obtained from the logistic regression model. Variables with significance levels of 1%, 5%, and 10% were considered statistically significant for rejecting the null hypothesis.

Table 5.33

Summary of the Test Result of the 1st Hypothesis of the Study

Sl. No.	Specific Null Hypotheses (H_0)	Reject/Accept	Reason (based on what – which Value)
1	There is no statistically significant relationship between entrepreneurial career choices and gender.	Rejected	Odds Ratio = 0.407 with Robust SE = (0.173); Statistically significant at 1% level
2	There is no statistically significant relationship between entrepreneurial career choices and education level.	Partially Rejected	Some education categories are statistically significant while others are not
2.a	There is no statistically significant relationship between entrepreneurial career choices and education level (UG compared to PG – base	Rejected	Odds Ratio = 0.614 with Robust SE = (0.0183); Statistically significant at 5% level

	category).		
2.b	There is no statistically significant relationship between entrepreneurial career choices and education level (Professional Degree/Diploma compared to PG – base category).	Rejected	Odds Ratio = 0.681* with Robust SE = (0.023); Statistically significant at 1% level
2.c	There is no statistically significant relationship between entrepreneurial career choices and education level (Other qualifications compared to PG – base category).	Accepted	Odds Ratio = 1.172 with Robust SE = (0.543); Not statistically significant
3	There is no statistically significant relationship between entrepreneurial career choices and saving habits.	Accepted	Odds Ratio = 1.304 with Robust SE = (0.297); Not statistically significant
4	There is no statistically significant relationship between entrepreneurial career and father's occupation.	Accepted	Entrepreneur: Odds Ratio = 1.021 (SE = 0.406); Non-entrepreneur: Odds Ratio = 1.330 (SE = 0.366); Both not statistically significant
5	There is no statistically significant relationship between entrepreneurial career choices and family income.	Rejected	Odds Ratio = 1.000* with Robust SE = (0.460); Statistically significant at 1% level
6	There is no statistically significant relationship between entrepreneurial career choices and family's business background.	Accepted	Odds Ratio = 1.233 with Robust SE = (0.432); Not statistically significant
7	There is no statistically significant relationship between entrepreneurial career and family support.	Rejected	Odds Ratio = 1.693 with Robust SE = (0.432); Statistically significant at 5% level

As the result of testing of hypothesis the Null Hypothesis (H_0) (There is no statistically significant relationship between entrepreneurial career choices of rural Scheduled Caste youth and the selected socio-economic, demographic, and familial factors - gender, education level, saving habits, father's occupation, family income, family's business background and family support.) is partially rejected because some of the selected exploratory variables are statistically significant while others are not.

Summary of the Test Result of the 2nd Hypothesis of the Study

Null Hypothesis (H_0): There is no statistically significant relationship between entrepreneurial interest of rural Scheduled Caste youth and the selected psychological, demographic, socio-economic and familial factors such as risk-taking ability, self-efficacy, gender, education level, father's occupation, family income, family support, family business background, and access to financial services.

Basis for Hypothesis Testing

The statistical significance of the explanatory variables was tested using the Wald test based on the estimated coefficients and their robust standard errors obtained from the ordered logistic regression model. Variables with significance levels of 1%, 5%, and 10% were considered statistically significant for rejecting the null hypothesis.

Table 5.34

Summary of the Test Result of the 2nd Hypothesis of the Study

Sl. No.	Specific Null Hypotheses (H_0)	Reject/Accept	Reason (based on what – which Value)
1	There is no statistically significant relationship between entrepreneurial interest and the selected psychological factors – risk-taking ability and	Partially Rejected	Risk-taking ability is statistically significant while self-efficacy is not significant

	self-efficacy.		
1.a	There is no statistically significant relationship between entrepreneurial interest and their risk-taking ability.	Rejected	Coefficient = 0.769* with Robust SE = (0.143); Statistically significant at 1% level
1.b	There is no statistically significant relationship between entrepreneurial interest and self-efficacy.	Accepted	Coefficient = -0.066 with Robust SE = (0.194); Not statistically significant
2	There is no statistically significant relationship between entrepreneurial interest and the selected demographic, socio-economic and familial factors – gender, education level, father's occupation, family income, family support, family business background and access to financial services.	Partially Rejected	Some variables are statistically significant while others are not
2.a	There is no statistically significant relationship between entrepreneurial interest and gender.	Rejected	Coefficient = -0.531 with Robust SE = (0.252); Statistically significant at 5% level
2.b	There is no statistically significant relationship between entrepreneurial interest and education level.	Accepted	UG: Coefficient = -0.220 (SE = 0.264); Professional Degree/Diploma: 0.319 (SE = 0.343); Others: -0.058 (SE = 0.386); All the categories not statistically significant
2.c	There is no statistically significant relationship between entrepreneurial interest and father's occupation.	Rejected	Non-entrepreneur: Coefficient = 0.733* with Robust SE = (0.241); Statistically significant at 1% level
2.d	There is no statistically significant relationship between entrepreneurial	Accepted	Coefficient = 6.71 with Robust SE = (4.49); Not statistically

	interest and family income.		significant
2.e	There is no statistically significant relationship between entrepreneurial interest and family support to start an enterprise.	Rejected	Coefficient = 0.491 with Robust SE = (0.235); Statistically significant at 5% level
2.f	There is no statistically significant relationship between entrepreneurial interest and family business background.	Rejected	Coefficient = 0.782* with Robust SE = (0.291); Statistically significant at 1% level
2.g	There is no statistically significant relationship between entrepreneurial interest and access to financial services.	Accepted	Coefficient = 0.087 with Robust SE = (0.119); Not statistically significant

As the result of testing of hypothesis the Null Hypothesis (H_0) (There is no statistically significant relationship between entrepreneurial interest of rural Scheduled Caste youth and the selected psychological, demographic, socio-economic and familial factors such as risk-taking ability, self-efficacy, gender, education level, father's occupation, family income, family support, family business background, and access to financial services.) is partially rejected because some of the selected exploratory variables are statistically significant while others are not.

Summary of the Test Result of the 3rd Hypothesis of the Study

Null Hypothesis (H_0): There is no statistically significant relationship between the current entrepreneurial status of rural Scheduled Caste youth and the selected demographic and socio-economic, psychological, and societal factors such as gender, education level, family income, risk-taking ability, self-efficacy, motivation to become an entrepreneur, locus of control, intention towards starting a business, attitude towards entrepreneurship, access to financial services, perceived lack of market access, and access to entrepreneurship training.

Basis for Hypothesis Testing

The statistical significance of the explanatory variables was tested using the Wald test based on the estimated coefficients and their robust standard errors obtained from the multinomial logistic regression model. Variables with significance levels of 1%, 5%, and 10% were considered statistically significant for rejecting the null hypothesis.

Table 5.34

Summary of the Test Result of the 3rd Hypothesis of the Study

Sl. No.	Specific Null Hypotheses (H_0)	Reject/Accept	Reason (based on what – which Value)
1	There is no statistically significant relationship between current entrepreneurial status and socio-economic factors – gender, education level, family income.	Rejected	Some demographic and socio-economic variables show statistically significant coefficients in the multinomial logistic regression model
1a	There is no statistically significant relationship between current entrepreneurial status and gender.	Rejected	Aspiring entrepreneur: Coefficient = 0.214* (SE = 0.321); Early-stage entrepreneur: Coefficient = -0.722 (SE = 0.081); Established entrepreneur: Coefficient = -55.200* (SE = 1.834); Statistically significant
1b	There is no statistically significant relationship between current entrepreneurial status and education level.	Rejected	Professional Degree/Diploma (Aspiring entrepreneur: 0.161*, SE = 0.461); Others category (1.067*, SE = 0.586); Several education categories

			show statistical significance
1c	There is no statistically significant relationship between current entrepreneurial status and family income.	Rejected	Aspiring entrepreneur: Coefficient = -0.000* (SE = 5.96); Early-stage entrepreneur: 2.27* (SE = 9.32); Established entrepreneur: 0.245* (SE = 0.000); statistically significant
2	There is no statistically significant relationship between current entrepreneurial status and the selected psychological factors – risk-taking ability, self-efficacy, motivation to become an entrepreneur, locus of control, intention towards starting a business, attitude towards entrepreneurship.	Rejected	Several psychological variables are statistically significant in the multinomial logistic regression model
2a	There is no statistically significant relationship between current entrepreneurial status and risk-taking ability.	Rejected	Early-stage entrepreneur: Coefficient = 0.189 (SE = 0.253); Established entrepreneur: -9.531* (SE = 1.473); statistically significant
2b	There is no statistically significant relationship between current entrepreneurial status and self-efficacy.	Rejected	Aspiring entrepreneur: Coefficient = 0.423* (SE = 0.216); Early-stage entrepreneur: 0.201 (SE = 0.386); Established entrepreneur: 11.617* (SE = 1.113); statistically significant
2c	There is no statistically significant relationship between current entrepreneurial status and motivation to become an entrepreneur.	Rejected	Aspiring entrepreneur: Coefficient = 0.114* (SE = 0.145); Early-stage entrepreneur: -0.130* (SE = 0.244); Established entrepreneur: -6.036* (SE = 0.866); statistically significant
2d	There is no statistically significant relationship between current	Rejected	Aspiring entrepreneur: Coefficient = -0.041* (SE = 0.130); Early-stage

	entrepreneurial status and locus of control.		entrepreneur: 0.121* (SE = 0.248); Established entrepreneur: 2.644* (SE = 0.482); statistically significant
2e	There is no statistically significant relationship between current entrepreneurial status and intention towards starting a business.	Rejected	Aspiring entrepreneur: Coefficient = 0.937* (SE = 0.183); Early-stage entrepreneur: 0.709 (SE = 0.282); Established entrepreneur: 18.624* (SE = 2.068); statistically significant
2f	There is no statistically significant relationship between current entrepreneurial status and attitude towards entrepreneurship.	Rejected	Aspiring entrepreneur: Coefficient = 0.224* (SE = 0.258); Early-stage entrepreneur: 0.965* (SE = 0.354); Established entrepreneur: 12.705* (SE = 0.885); statistically significant
3	There is no statistically significant relationship between current entrepreneurial status and the selected societal factors – access to financial services, perceived lack of market access, access to entrepreneurial training.	Rejected	Societal variables show statistically significant coefficients in the multinomial logistic regression model
3a	There is no statistically significant relationship between current entrepreneurial status and access to financial services.	Rejected	Aspiring entrepreneur: Coefficient = 0.377 (SE = 0.171); Early-stage entrepreneur: 0.156* (SE = 0.032); Established entrepreneur: -4.055* (SE = 0.996); statistically significant
3b	There is no statistically significant relationship between current entrepreneurial status and perceived lack of market access.	Rejected	Aspiring entrepreneur: Coefficient = -0.126* (SE = 0.0297); Early-stage entrepreneur: -0.663* (SE = 0.055); Established entrepreneur: -4.424* (SE = 1.115); statistically significant

3c	There is no statistically significant relationship between current entrepreneurial status and access to entrepreneurial training.	Rejected	Aspiring entrepreneur: Coefficient = 0.755* (SE = 0.383); Early-stage entrepreneur: 1.281* (SE = 0.635); Established entrepreneur: 54.903* (SE = 1.414); statistically significant
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As the result of testing of hypothesis the Null Hypothesis (H_0) (There is no statistically significant relationship between the current entrepreneurial status of rural Scheduled Caste youth and the selected demographic and socio-economic, psychological, and societal factors such as gender, education level, family income, risk-taking ability, self-efficacy, motivation to become an entrepreneur, locus of control, intention towards starting a business, attitude towards entrepreneurship, access to financial services, perceived lack of market access, and access to entrepreneurship training.) is rejected because all of the selected exploratory variables are statistically significant.

CHAPTER 6

SUMMARY, FINDINGS AND RECOMMENDATIONS

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- *Summary of the report & Observations derived from the empirical analysis*
 - *Policy suggestions for promoting to foster entrepreneurial Career Choice among Scheduled Caste youths in Kerala*
 - *Policy suggestions to enhance entrepreneurial interest among Scheduled Caste youths in Kerala*
 - *Policy suggestions to foster entrepreneurship/ entrepreneurial Status among Scheduled Caste youths in Kerala*
 - *Future research direction*
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Entrepreneurship is a key driver of economic development, particularly for marginalized communities such as Scheduled Castes, because it fosters innovation, job creation, and improved livelihoods. However, in India, Scheduled Caste communities encounter substantial barriers, including limited access to capital, education, and networks, which impede their entrepreneurial potential. Despite government initiatives aimed at empowering these groups, entrepreneurial participation among Scheduled Castes, especially in rural areas, remains low. Kerala, known for its high human development and social progress, offers a unique context to examine the entrepreneurial landscape of educated Scheduled Caste youth in rural settings. Although Kerala is generally more progressive than many other states, Scheduled Caste youth in its rural areas still grapple with pronounced difficulties in accessing resources and opportunities for entrepreneurship. Previous research on entrepreneurship in Kerala has focused on broader populations or specific sectors, overlooking the unique challenges faced by educated Scheduled Caste youth in rural settings.

This research seeks to address the gap in the literature regarding the entrepreneurial aspirations and challenges of educated rural Scheduled Caste youth. Few studies explore the socio-economic and demographic factors influencing their entrepreneurial activities, and there is limited empirical evidence on the role of personal attributes (such as risk-taking and self-efficacy) and external factors (like family support and government schemes) in shaping their entrepreneurial interests. By examining these dynamics, this study aims to provide insights of the factors influencing entrepreneurial behavior and status among this marginalized group, ultimately contributing to more inclusive entrepreneurial policies and support systems for Scheduled Castes youth of rural Kerala.

6.1 Summary of the Report and Observations Derived from the Empirical Analysis

The broad objective of this study is to analyze the socio-economic and demographic characteristics, entrepreneurial career choices, entrepreneurial interest, and entrepreneurial status of rural Scheduled Caste youth, with a focus on

identifying the key determinants and barriers influencing their entrepreneurial outcome. Specifically, the study aims to examine the socio-economic and demographic characteristics of rural Scheduled Caste youth, investigate their entrepreneurial career choices and assess how socio-economic and demographic factors influence these choices, analyze the determinants of entrepreneurial interest among them, and study the entrepreneurial status and its influencing factors among this social group.

6.1.2 Research Questions

The specific research questions investigated under the present study are;

1. What are the factors which determining the entrepreneurial career choices of rural Scheduled Caste youth?
2. What are the factors which determining the entrepreneurial interest of rural Scheduled Caste youth?
3. What are the factors which determining the entrepreneurial status of rural Scheduled Caste youth?

6.1.3 Specific Objectives of the Study

The specific objectives investigated under the present study are;

1. To examine the socio-economic profile of Scheduled Caste community in Kerala in general and demographic and entrepreneurial characteristics in particular to the selected sample.
2. To investigate the entrepreneurial career choices and its determinants among rural Scheduled Caste youth.
3. To analyze entrepreneurial interest and its determinants among rural Scheduled Caste youth.
4. To study the entrepreneurial status and its determinants among rural Scheduled Caste youth.

6.1.4 Hypotheses of the Study

The study tested three hypotheses, as they are given below:

1. There is no statistically significant relationship between entrepreneurial career choices of rural Scheduled Caste youth and the selected socio-economic, demographic, and familial factors - gender, education level, saving habits, father's occupation, family income, family's business background and family support.
2. There is no statistically significant relationship between entrepreneurial interest of rural Scheduled Caste youth and the selected psychological, familial socio-economic, and demographic factors – risk-taking ability, self-efficacy, access to financial services, family support, gender, education level, father's occupation, family income, family's business background; and
3. There is no statistically significant relationship between current entrepreneurial status of rural Scheduled Caste youth and the selected demographic, socio-economic, psychological, and societal factors – gender, education level, family income, risk-taking ability, self-efficacy, motivation to become an entrepreneur, locus of control, intention towards starting a business, attitude towards entrepreneurship, access to financial services, perceived lack of market access, access to entrepreneurial training.

For this study on the entrepreneurial tendencies among the rural Scheduled Caste youth, data collection focused on Malappuram district due to its significant rural population and diverse socio-economic characteristics. The target population consisted of rural Scheduled Caste individuals aged 15 to 29 years, and the study used a multistage random sampling method. In the first stage, Nilambur taluk was selected from the seven taluks in the district. Nine revenue villages were randomly selected in the second stage. Scheduled Caste households with youth aged 15-29 in these region were randomly identified based on the discussion with Scheduled Caste

promoters and local social workers. In the third stage, the respondents were identified, resulting in a sample of 378 Scheduled Caste youths across the nine selected villages. Data collection was conducted through face-to-face interviews using a structured interview schedule to gather information on respondents' socio-economic characteristics, entrepreneurial career choice and interests, and current entrepreneurial status.

The study utilized both statistical and econometric methods to analyze its objectives. For the statistical methods, descriptive statistics such as mean, standard deviation, percentages and frequency distributions were used to summarize the data, while cross-tabulations and chi-square tests examined the relationships between entrepreneurial career choice, interest, and status with socio-demographic factors. In terms of econometrics, the study employed Logistic Regression to estimate the factors influencing the choice of entrepreneurship as a career, with a binary dependent variable (1 = Yes, 0 = No). The independent variables included gender, educational status, habit of saving, father's occupation, family income, family's business background and family support. The study derived odds ratios to evaluate the influence of these variables on the likelihood of choosing entrepreneurship. For entrepreneurial interest, Ordered Logistic Regression was used, with a 5-point Likert scale representing the level of interest in starting a business, and the model incorporated psychological, socio-demographic, and economic factors, such as risk taking ability, self-efficacy, financial services, family support, gender, educational status, fathers' occupation, family income, and family business back ground. Lastly, for analyzing entrepreneurial status, the study applied Multinomial Logistic Regression, categorizing individuals into four groups: Aspiring Entrepreneur, Early-stage Entrepreneur, Established Entrepreneur, and Not an Entrepreneur. The model included variables like gender, level of education, family income, risk-taking ability, self-efficacy, motivation to become an entrepreneur, locus of control, intention towards starting a business, attitude towards entrepreneurship, access to financial services, and perceived lack of market access. The coefficients were estimated using maximum likelihood estimation (MLE) and robust standard errors.

The review of literature suggests that rural entrepreneurship in India is a key driver of economic development, particularly in underdeveloped rural regions where traditional employment opportunities are limited. It emphasizes that rural entrepreneurship has the potential to create jobs, reduce poverty, and stem rural-urban migration by leveraging locally available resources. However, the review also points out significant challenges faced by rural entrepreneurs, including low literacy rates, inadequate infrastructure, limited access to finance, and insufficient technical skills. Government initiatives like the *Stand-up India* campaign aim to encourage entrepreneurship among women and marginalized communities, but the lack of awareness about legal processes, exploitation by middlemen, and competition from urban businesses remain obstacles. Despite these challenges, the review highlights that rural entrepreneurship plays an important role in regional economic growth, poverty alleviation, and providing economic independence to marginalized groups. The results of the study summarized in the following subsections

6.1.5 Socio-Economic and Demographic Profile of Rural Scheduled Caste Youth

This section of empirical analysis provides a detailed analysis of the socio-economic and demographic profile of rural Scheduled Caste youth in the selected region for the study, highlighting key aspects such as gender and marital status distribution, parental occupation and education, financial behaviors, access to credit, and entrepreneurial background. By examining survey data from 378 respondents, the study sheds light on the significant disparities and challenges faced by this community, including low levels of parental education, limited entrepreneurial exposure, financial constraints, and uneven access to resources.

The majority of the respondents are female (68.7%), reflecting a higher participation rate among women in the study. In terms of marital status, most respondents are unmarried or fall into the "Others" category, which includes widowed or divorced individuals (63.9%). This distribution indicates a predominantly young, unmarried, and female demographic in the sample. The occupational data reveals significant disparities between fathers and mothers.

Fathers are more likely to engage in entrepreneurial activities (11.1%), whereas only a small percentage of mothers (1.3%) pursue such endeavors. Non-entrepreneurial occupations are the most common for both parents, but mothers exhibit a higher rate of non-working status (44.7%) compared to fathers (31.7%). This occupational pattern suggests potential socio-economic constraints and limited exposure to entrepreneurial activities, particularly for mothers. The educational levels of parents highlight stark differences in attainment, with a significant proportion of both fathers (61.9%) and mothers (69%) lacking formal education. A small minority of parents have completed higher secondary or graduate-level education, with fathers showing slightly higher educational attainment than mothers. The findings underscore the limited educational background of the parents, which may influence the opportunities and aspirations of rural Scheduled Caste youth.

The study presents insights into the socio-economic profile of respondents. The average age of respondents is 24.26 years. Monthly family incomes range widely, with a mean of ₹21,788, reflecting significant economic disparities. Personal incomes are generally low, with many respondents reporting little to no income. Family land ownership is minimal, averaging 9.5 cents, indicating limited asset ownership and economic constraints.

Over half of the respondents (55.6%) reported saving in banks, primarily for emergency needs (51.1%), followed by education (16.1%) and business purposes (9.5%). Despite a notable portion engaging in formal saving practices, a significant percentage lacks savings habits, pointing to financial insecurity and limited financial planning among rural Scheduled Caste youth. Most respondents (69.6%) have not availed loans, and access to financial services varies across the sample. While nearly half find access to financial services easy, others face moderate to significant challenges, reflecting uneven financial inclusion. The low reliance on loans may indicate financial illiteracy or socio-economic barriers preventing access to credit. Only 14.3% of respondents come from families with a business background, highlighting a lack of exposure to entrepreneurial practices. However, family support is relatively high, with 73.3% reporting support. This lack of entrepreneurial

lineage, combined with the absence of robust family backing for a minority, may hinder entrepreneurial aspirations. The majority of Scheduled Caste youth (78.6%) are not members of any organization, indicating limited participation in community or professional networks. This lack of organizational membership may reduce opportunities for skill development, networking, and collective advocacy.

The analysis reveals the socio-economic challenges faced by rural Scheduled Caste youth, including limited education, low income, financial insecurity, and lack of entrepreneurial exposure. While family support and formal saving practices provide some stability, significant barriers such as uneven access to financial services and a lack of organizational involvement hinder economic empowerment.

6.1.6 Entrepreneurial Choice, Interest, and Status among Rural Scheduled Caste Youth

The study of entrepreneurial choice, interest, and status among rural Scheduled Caste youth reveals a mix of aspirations and challenges. While nearly half of the surveyed youth (47.1%) do not consider entrepreneurship as a viable career, the remaining 52.9% are either interested in or actively engaged in entrepreneurial activities. This suggests a significant portion of the youth see entrepreneurship as a potential career path despite obstacles. Further analysis shows that 63.0% of Scheduled Caste youth exhibit varying degrees of entrepreneurial interest, with a substantial 26.2% showing strong interest in starting their own ventures. However, 20.4% of respondents remain uninterested, pointing to barriers such as limited awareness or access to resources. Regarding their current entrepreneurial status, 69.3% of Scheduled Caste youth are aspiring entrepreneurs, though only a small fraction (4.2%) has established businesses. These findings highlight that while entrepreneurial ambition is high, barriers such as lack of funding, experience, and support networks hinder the transition from aspiration to establishment. The study emphasizes the need for planned interventions from the Government to support rural Scheduled Caste youth in overcoming these challenges and realizing their entrepreneurial potential.

6.1.7 Entrepreneurial Career Choices among Rural Scheduled Caste Youth

This section of the study explores entrepreneurial career choices among rural Scheduled Caste youth, examining how various socio-economic, demographic and familial factors influence their inclination towards entrepreneurship. To analyze the entrepreneurial career choice of the rural Scheduled Caste youth the study conducted a detailed investigation on how the career choice of the said social group has been influenced by certain selected variables such as gender, educational status, habit of saving, father's occupation, family income, family's business background, and support from family to run an enterprise. Several key associations were analyzed using chi-square tests, highlighting significant patterns in how different variables associated with entrepreneurial career choice among the rural Scheduled Caste youth.

From the Chi-square analysis of the data gathered from selected sample from the selected area revealed that; there exist statistically significant association between the variables – gender, educational status, habit of saving, father's occupation, family income, family support – and entrepreneurial career choice of the selected rural Scheduled Caste youth respondents. However, there are earlier observations that the family's business background as a definite association with entrepreneurial career aspiration among the people the present analysis showed that the variable family's business background has no significant association with entrepreneurial career choice of the respondents.

Then a specific analysis conducted to find out the determinants of career choice among the rural Scheduled Caste youth. The study derived odds ratios to evaluate the influence of these variables on the likelihood of choosing entrepreneurship. The findings summarized as below;

Gender – Two gender categories were considered in the analysis of data, male and female. There is a statistically significant relationship between gender and entrepreneurial aspirations. From the analysis it is evident that the gender being as a

determinant of “entrepreneurial career choice” of rural Schedule Caste youth. Comparing female category the likelihood of choosing entrepreneurship as a career option is higher among the male category.

Educational Status – To analyze the entrepreneurial career choice among the rural Scheduled Caste youth the present analysis considered four levels of educational status, such as, “Post-Graduation”, “Up to Under-Graduation” (including Higher Secondary Education and Under-Graduation Degree), “Professional Degree/Diploma” (including Professional Bachelor Degree and Three Year Diploma), and “Other” (including short term professional certificate /diploma/vocational training courses). For analysis “Post-Graduation” was taken as the base. Comparing “Up to Under-Graduation” and “Professional Degree/Diploma” with “Post-Graduation” revealed less likely to view entrepreneurship as a career. Only the less educated category “Others” showed higher likelihood of entrepreneurial career choice when compared with “Post-Graduation” category. The analysis indicated that the educational status is a significant determinant of entrepreneurial career choice among the rural Scheduled Caste youth.

Habit of Saving – Saving habit is one of the relevant attributes of the rational economic man who are expecting unforeseen occurrence and needs of money in life. The result of analysis of data in this study revealed that the respondents with saving habit are more likely to choose entrepreneurship as a career path, highlighting the role of financial habits in fostering a mind-set conducive to entrepreneurship. “Habit of saving” is seen as a determinant of entrepreneurial career choice among the rural Scheduled Caste youth, though this relationship is not statistically significant at the conventional threshold.

Father’s Occupation – The occupational status of parents definitely influence their wards career selection. The present analysis also showed a positive influence of father’s occupation in the career selection of the respondents, though this relationship is not statistically significant at the conventional threshold. The analysis suggested that the occupation of the father has a positive influence, but not

a very strong influence, on the probability of the rural Scheduled Caste youth considering entrepreneurship as a career option.

Family Income – The analysis shows a statistically significant relationship between family income and career choice, suggesting that financial stability may provide the resources or risk tolerance needed to start a business. The analysis reveals that there is a positive but marginal effect of family income in the probability of the rural Scheduled Caste youth considering entrepreneurship as a career option.

Family Business Background – The analysis pointed out that having a family with business background influences entrepreneurial career aspirations of the respondents, though this relationship is not statistically significant at the conventional threshold. The variable “family’s business background” is a significant determinant of the entrepreneurial career choice of the rural Scheduled Caste youth.

Family Support – The analysis suggested that the youth who perceive higher level of family support to do own business in future more likely to view entrepreneurship as a viable career. The variable “family support” is a significant determinant of the entrepreneurial career choice of the rural Scheduled Caste youth.

This section of the study highlights how do the socio-economic, demographic and familial related factors influencing entrepreneurial career choices among Scheduled Caste youth in Kerala. The variables gender, educational status, family income and support from family to run an enterprise play crucial roles in shaping entrepreneurial aspirations and entrepreneurial career choice. The findings underscore the importance of fostering a supportive environment, particularly within families, to encourage entrepreneurial pursuits among youth from marginalized communities.

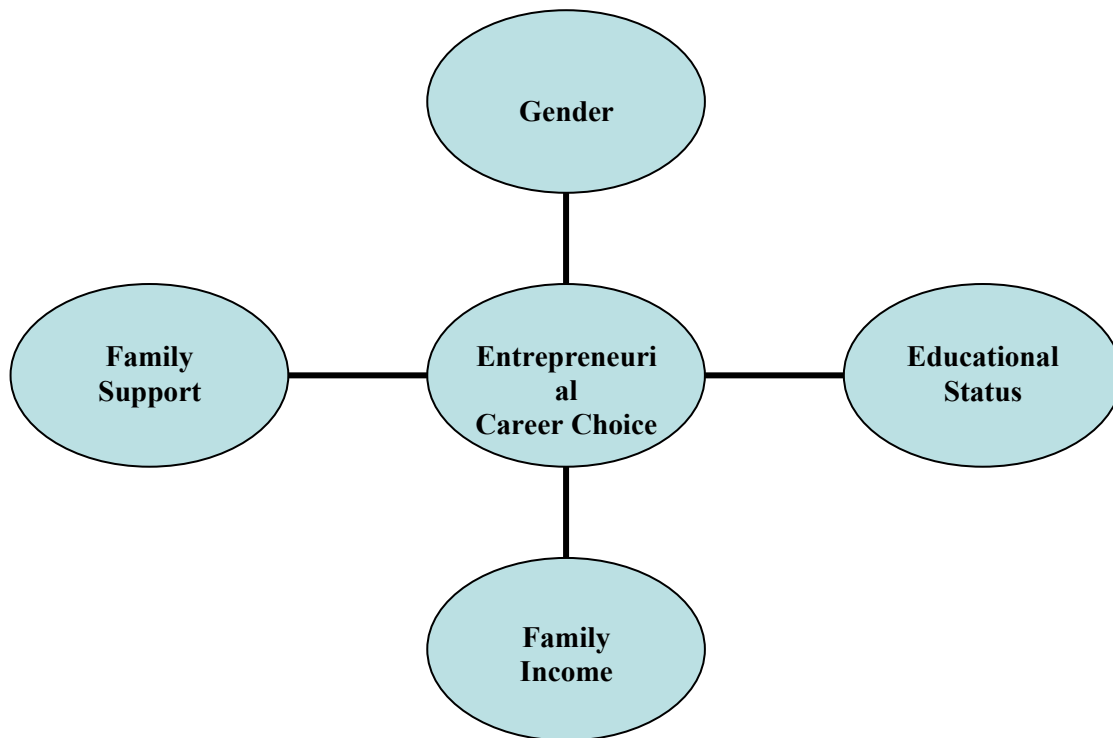


Figure 6.1 Determining Factors of Entrepreneurial Career Choice

6.1.8 Entrepreneurial Interest of Rural Scheduled Caste Youth

The section of the study explores the entrepreneurial interests of Scheduled Caste youth, specifically examining factors that influence their willingness to start a business. To analyze the entrepreneurial interest of the said social group has an association with certain selected psychological, demographic, familial, and socio-economic variables such as risk-taking ability, self-efficacy, access to financial services, family support, gender, educational status, father's occupation, family income, and family's business background. Several key associations were analyzed using chi-square tests, highlighting significant patterns in how different variables associated with entrepreneurial interest.

From the Chi-square analysis of the data gathered from selected sample from selected area revealed that; there exist a statistically significant association between the variables - risk-taking ability, self-efficacy, access to financial services, family

support, gender, father's occupation, family income, and family's business background with the entrepreneurial interest of the rural Scheduled Caste respondents. Even though, there are several earlier observations that educational status as a significantly related aspects of entrepreneurial interest, the present analysis showed that there exist no significant association between these variables.

The study conducted an Ordered Logistic Regression analysis of data to find out the determinants of entrepreneurial interest of the rural Scheduled Caste youth, the findings summarized as below.

Risk-Taking Ability – The analysis revealed that the respondents showed willingness to take risk are more likely to express interest in starting their own business ventures. As the variable risk-taking is a critical entrepreneurial trait it is being as a significant determining aspect of entrepreneurial interest among the rural Scheduled Caste youth.

Self-Efficacy – There are several earlier observations that pointed out the significant influence of the psychological trait, self-efficacy, on the entrepreneurial interest of the individuals. Contrary, the present analysis on the context of rural Scheduled Caste youth revealed that the variable self-efficacy does not have a measurable influence on the entrepreneurial interest of the respondents. The self-efficacy is not a significant determinant of entrepreneurial interest of the rural Scheduled Caste youth.

Access to Financial Services – The present analysis illustrated that the access to financial services have not a significant influence on the entrepreneurial interest of the respondents. The variable access to financial services is not a significant determinant of entrepreneurial interest of the rural Scheduled Caste youth.

Gender – For gender the analysis considered two gender categories, male and female. The result of analysis showed that the female respondents are less likely to show entrepreneurial interest compared to their male counterparts. Gender is a significant determinant of entrepreneurial interest of rural Scheduled Caste youth.

Educational Status – The present analysis illustrated that the variable educational status is not a significant determinant of entrepreneurial interest of the rural Scheduled Caste youth.

Father's Occupation – As per the analysis of the data father's occupational status have great influence on the entrepreneurial interest of the respondents. The variable, father's occupation is a significant determinant of entrepreneurial interest among the rural Scheduled Caste youth.

Family Income – The present analysis showed that the family income does not have a significant influence on the entrepreneurial interest of the respondents. The variable family income is not significant determinant of entrepreneurial interest of the respondents. The variable family income is not a significant determinant of entrepreneurial interest of the rural Scheduled Caste youth.

Family Support – The present analysis indicated that individuals who receive encouragement and support from their families are more interested in entrepreneurial career. Family support is a significant determinant of entrepreneurial interest of the rural Scheduled Caste youth.

Family Business Background – The result of present analysis illustrated that the business background of the family have greater influence on the respondents' entrepreneurial interest. The variable, family's business background, is a significant determinant of the entrepreneurial interest of the rural Scheduled Caste youth.

This section underscores the importance of the selected psychological, demographic, familial, and socio-economic factors in shaping the entrepreneurial interest and intentions of rural Scheduled Caste youth. It suggests that risk-taking ability, gender, father's occupation, family support and family's business background, significantly influence individuals' interest in entrepreneurship.

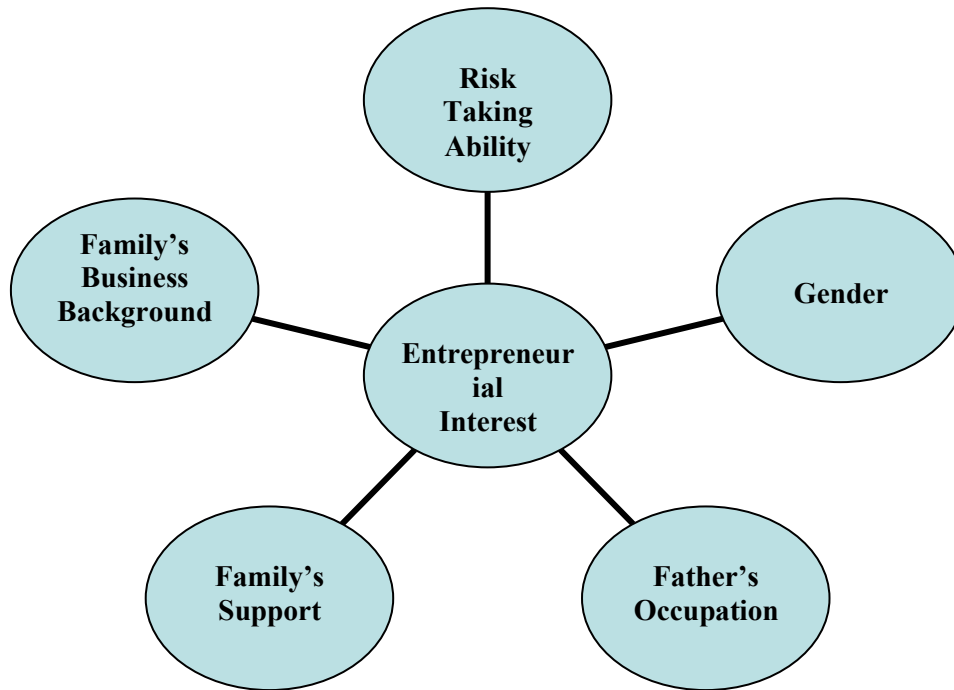


Figure 6.2 Determining Factors of Entrepreneurial Interest

6.1.9 Current Entrepreneurial Status of Rural Scheduled Caste Youth

Entrepreneurship is increasingly being recognized as a significant pathway for economic empowerment, especially among marginalized communities. For rural Scheduled Caste youths in Kerala, entrepreneurship has the potential to break the cycle of poverty and provide opportunities for social mobility. However, entrepreneurial outcomes are shaped by a variety of factors, ranging from access to resources to individual psychological traits.

The section of the study explores the current entrepreneurial status of Scheduled Caste youth, specifically examining factors that influence their willingness to start a business. To analyze the current entrepreneurial status of the said social group has an association with certain selected demographic, socio-economic, psychological, familial, and societal variables such as gender, educational status, family income, risk-taking ability, self-efficacy, motivation to become an entrepreneur, locus of control, intention towards starting a business, attitude towards entrepreneurship, access to financial services, perceived lack of market access and

access to entrepreneurial training. Several key associations were analyzed using chi-square tests, highlighting significant patterns in how different variables associated with entrepreneurial status.

From the chi-square analysis of the data gathered from selected sample from selected area revealed that; there exist a statistically significant association between the variables - gender, educational status, family income, self-efficacy, motivation, locus of control, intention to start a business, attitude towards entrepreneurship, access to financial services, perceived lack of market access, and access to entrepreneurial training with the entrepreneurial status of the rural Scheduled Caste respondents.

Using a multinomial logistic regression model, the study evaluates the role of key factors, including access to financial services, lack of market access, access to entrepreneurial training, psychological traits such as risk-taking ability, self-efficacy, motivation, locus of control, intension, and attitude towards entrepreneurship as well as socio-demographic characteristics like gender, education, and family income. The results provide critical insights into the barriers and enablers of entrepreneurship, highlighting policy-relevant areas for fostering entrepreneurial activity among rural Scheduled Caste youth. The results of multinomial logistic regression procedure to identify the determinants of entrepreneurial status among rural Scheduled Caste youth are summarized below.

Gender: As per the results, the variable gender is a significant determinant of the entrepreneurial status of rural Scheduled Caste youth at all levels, such as aspiring entrepreneur, early-stage entrepreneur, and established entrepreneur.

Educational Status: As per the results, the variable “level of education” is a significant determinant of the entrepreneurial status of rural Scheduled Caste youth.

Family Income: As per the results, the variable “family income” is a significant determinant of the entrepreneurial status of rural Scheduled Caste youth at all levels, such as aspiring entrepreneur, early-stage entrepreneur, and established entrepreneur.

Risk-Taking Ability: As per the results, the variable “risk-taking ability” is a significant determinant of the entrepreneurial status of rural Scheduled Caste youth at the levels early-stage entrepreneur, and established entrepreneur.

Self-Efficacy: As per the results, the variable “self-efficacy” is a significant determinant of the entrepreneurial status of rural Scheduled Caste youth at all levels, such as, aspiring entrepreneur, early-stage entrepreneur, and established entrepreneur.

Motivation: As per the results, the variable “motivation to become an entrepreneur” is a significant determinant of the entrepreneurial status of rural Scheduled Caste youth at all levels, such as, aspiring entrepreneur, early-stage entrepreneur, and established entrepreneur.

Locus of Control: As per the results, the variable “locus of control” is a significant determinant of the entrepreneurial status of rural Scheduled Caste youth at all levels, such as, aspiring entrepreneur, early-stage entrepreneur, and established entrepreneur.

Intention to Start a Business: As per the results, the variable “intention towards starting a business” is a significant determinant of the entrepreneurial status of rural Scheduled Caste youth at all levels, such as, aspiring entrepreneur, early-stage entrepreneur, and established entrepreneur.

Attitude towards Entrepreneurship: As per the results, the variable “attitude towards entrepreneurship” is a significant determinant of the entrepreneurial status of rural Scheduled Caste youth at all levels, such as, aspiring entrepreneur, early-stage entrepreneur, and established entrepreneur.

Access to Financial Services: As per the results, the variable “access to financial services” is a significant determinant of the entrepreneurial status of rural Scheduled Caste youth at all levels, such as, aspiring entrepreneur, early-stage entrepreneur, and established entrepreneur.

Perceived Lack of Market Access: As per the results, the variable “lack of market access” is a significant determinant of the entrepreneurial status of rural

Scheduled Caste youth at all levels, such as, aspiring entrepreneur, early-stage entrepreneur, and established entrepreneur.

Access to Entrepreneurial Training: As per the results, the variable “access to training for entrepreneurship” is a significant determinant of the entrepreneurial status of rural Scheduled Caste youth at all levels, such as, aspiring entrepreneur, early-stage entrepreneur, and established entrepreneur.

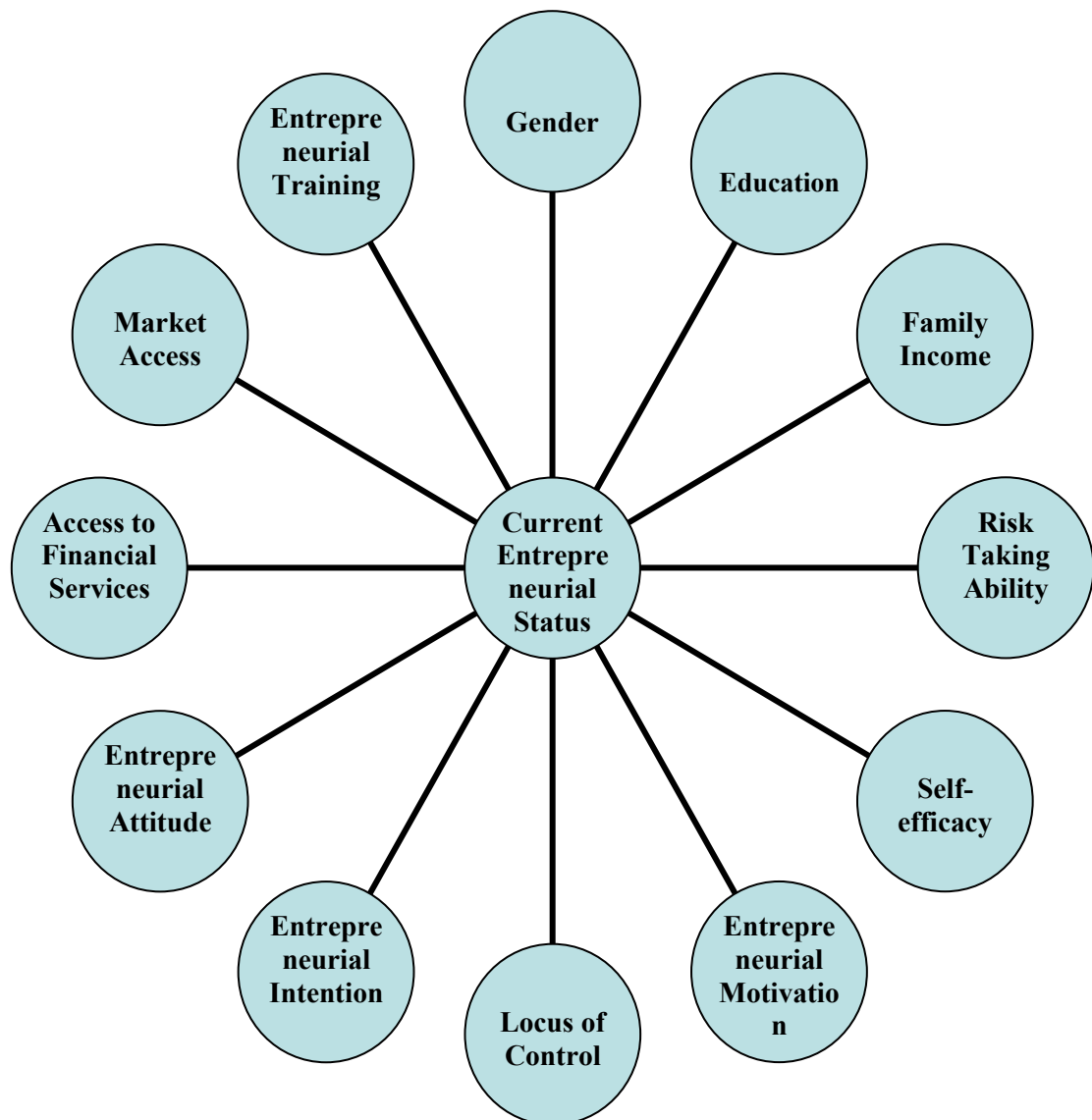


Figure 6.3 Determining Factors of Current Entrepreneurial Status

6.2 Policy Suggestions for Promoting Entrepreneurial Career Choice among the Rural Scheduled Caste Youth

6.2.1 Promote Gender-Inclusive Entrepreneurial Support Programs

Develop gender-specific initiatives, such as mentorship programs, financial subsidies, and capacity-building workshops, to address systemic barriers faced by women. Encourage rural Scheduled Caste female entrepreneurship through targeted schemes, including accessible credit facilities and training programs focusing on leadership and business skills for women.

6.2.2 Strengthen Entrepreneurial Education and Exposure

Integrate entrepreneurship-focused courses and practical training into the curricula of both government and private educational institutions. Collaboration with industry leaders, incubation centers, and government programs can expose rural Scheduled Caste youths to entrepreneurial opportunities and equip them with the necessary skills for business ownership.

6.2.3 Encourage Family and Community Support Systems

Design regional and community-based awareness programs to foster a supportive environment for aspiring rural Scheduled Caste entrepreneurs. Offer incentives for families with business backgrounds to mentor youth and share their experiences. Recognize the critical role of family backing by providing financial benefits or grants for entrepreneurial ventures supported by families.

6.2.4 Provide Financial Support and Savings-Based Incentives

Develop microfinance programs and low-interest loans tailored for rural Scheduled Caste youth entrepreneurs. Promote saving habits among youth through financial literacy campaigns, savings-linked subsidies, and reward programs that encourage the accumulation of start-up capital for business ventures.

6.2.5 Create Targeted Entrepreneurship Development Schemes

Launch government schemes that address the specific challenges faced by rural Scheduled Caste youth, including start-up grants, tax benefits, and access to business networks. Establish dedicated support centres that provide guidance on business planning, legal compliance, and market access, while ensuring representation of Scheduled Caste entrepreneurs in state-level trade and commerce initiatives.

6.3 Policy Suggestions to Enhance Entrepreneurial Interest among Scheduled Caste Youth

6.3.1 Develop Risk-Taking Skill Enhancement Programs

Introduce experiential learning programs such as business simulations, entrepreneurship boot camps, and risk assessment workshops to cultivate risk-taking abilities. Partner with entrepreneurship hubs and incubation centers to expose rural Scheduled Caste youths to real-world entrepreneurial challenges and opportunities.

6.3.2 Promote Community-Based Entrepreneurial Ecosystems

Create localized entrepreneurial hubs within Scheduled Caste - dominated rural areas that provide co-working spaces, mentorship, networking opportunities, and community-driven investment pools. These hubs can help reduce barriers to entry by offering shared resources and a supportive environment tailored to the unique challenges faced by rural Scheduled Caste entrepreneurs.

6.3.3 Targeted Support for rural Scheduled Caste Women Entrepreneurs

Launch programs specifically aimed at reducing gender disparities, such as subsidized childcare facilities, transportation support, and grants exclusively for rural Scheduled Caste women entrepreneurs. Implement campaigns to address societal biases and encourage women's participation in entrepreneurship, while offering mentorship from successful women entrepreneurs.

6.3.4 Strengthen Financial Literacy and Accessibility Programs

Conduct financial literacy campaigns to educate rural Scheduled Caste youth on accessing and navigating financial systems, such as loans, microfinance, and investment opportunities. Simplify loan application processes and reduce the cost of borrowing by offering government-backed, low-interest loans specifically for rural Scheduled Caste entrepreneurs.

6.3.5 Incentivize Family Business Participation and Continuity

Introduce policies that encourage rural Scheduled Caste youth to build on or modernize existing family businesses. Provide grants, tax benefits, and technical support to family businesses, enabling them to diversify and adapt to modern markets. Establish family entrepreneurship awards to recognize successful intergenerational business practices and inspire rural Scheduled Caste youth.

6.4 Policy Suggestions to Foster Entrepreneurship/Entrepreneurial Status among Rural Scheduled Caste Youth

6.4.1 Enhance Financial Access and Inclusion

Policymakers should prioritize improving access to financial services for aspiring and early-stage entrepreneurs from rural Scheduled Caste communities. This could include establishing specialized loan schemes with lower interest rates, creating financial literacy programs, and reducing procedural bottlenecks in accessing credit. While the study finds that established entrepreneurs rely less on formal financial services, early support is critical to helping aspiring and early-stage entrepreneurs transition successfully into sustainable business ventures. Efforts should also focus on innovative financing options, such as microloans and community funding models to rural Scheduled Caste entrepreneurs' needs.

6.4.2 Strengthen Market Access and Networks

To address the barriers posed by limited market access, the government should implement policies that connect rural Scheduled Caste entrepreneurs with broader markets. Initiatives such as exclusive Scheduled Caste entrepreneur expos,

market linkage programs, and e-commerce platforms can provide much-needed visibility and opportunities. Additionally, investments in infrastructure, such as transportation and logistics, will enhance market reach for Scheduled Caste entrepreneurs. Collaboration with industry associations and public-private partnerships can also facilitate networking opportunities, enabling rural Scheduled Caste entrepreneurs to expand their customer base and integrate into larger supply chains.

6.4.3 Expand Access to Entrepreneurial Training Programs

The study highlights the positive impact of entrepreneurial training at all stages of entrepreneurship. Tailored training programs should be developed to equip rural Scheduled Caste youths with skills such as business planning, financial management, digital marketing, and leadership. Continuous skill development should be encouraged, with advanced training modules for established entrepreneurs to help them innovate and scale their businesses. Public-private partnerships with educational institutions and training organizations can play a key role in delivering these programs effectively.

6.4.4 Promote Gender-Inclusive Entrepreneurship Policies

The findings reveal significant gender disparities in entrepreneurial outcomes, with women facing greater challenges in establishing businesses. To address this, policies should include targeted interventions such as women-only entrepreneurship schemes, mentorship programs, and financial incentives for female entrepreneurs. Additionally, providing access to childcare facilities and flexible workspaces can help women balance entrepreneurship with family responsibilities. These measures will help bridge the gender gap and encourage more women from rural Scheduled Caste communities to participate in entrepreneurial activities.

6.4.5 Raise Awareness and Improve Accessibility of Government Schemes

Awareness about government schemes significantly benefits early-stage entrepreneurs but appears to have limited influence on aspiring and established entrepreneurs. Policymakers should design awareness campaigns using local

languages and culturally sensitive approaches to reach aspiring entrepreneurs effectively. Simplifying the application process and improving the delivery mechanisms of these schemes will ensure that aspiring and established entrepreneurs can access benefits without bureaucratic hurdles. Establishing dedicated support centres in Scheduled Caste dominated rural areas can further enhance the reach and impact of these programs.

6.5 Future Research Direction

Building on the findings of this study, an important area for future research would be to explore the long-term sustainability and growth of entrepreneurial ventures among Scheduled Caste youth in Kerala. While this study provides critical insights into the factors influencing entrepreneurial interest and the current entrepreneurial activities of rural Scheduled Caste youth, there is a need to examine the challenges and opportunities they face beyond the initiation phase. Future research could focus on understanding the sustainability of businesses once they have been established, particularly in terms of financial stability, market expansion, and scalability. Key aspects to explore would include access to continued financial support, both through formal financial institutions and informal networks, and the role of government schemes in providing long-term support. Additionally, the impact of market dynamics, such as competition and evolving customer preferences, on business growth could be examined. Moreover, it would be to investigate how institutional support (such as training programs, networking opportunities, and policy interventions) affects the long-term success of rural Scheduled Caste entrepreneurs. This research could provide insights into the barriers to scaling and sustaining businesses, ultimately guiding policymakers and development practitioners in designing more effective support systems to foster the growth of entrepreneurship in marginalized communities.

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APPENDIX

**Entrepreneurship Status of Rural Scheduled Caste Community of Kerala: A
Socio-Economic Analysis**

Interview Schedule

Demographic Information

1. **Name:** _____
2. **District:** _____
3. **Location:** 1.Rrural 2.Urban
4. **Age:** _____
5. **Gender:**
 - Male
 - Female
 - Other
6. **Marital Status:**
 - Single
 - Married
 - Other

Educational Background

7. **Name of Institute:** _____
8. **Discipline:** _____
9. **Course:** _____
10. **Education Level:**
 - Undergraduate
 - Postgraduate
 - Professional Degree/Diploma
 - Other
- 10.1. Education (in years)

Family Information

11. **Family Size:** _____
12. **Family Income (per month):** _____
13. **Personal Income (per month):** _____

14. Father's Occupation: 1)Entrepreneur 2)non-entrepreneur 3)not working

15. Father's Education:

- ☐ No formal education
- ☐ Primary
- ☐ Secondary
- ☐ Higher Secondary
- ☐ Graduate
- ☐ Postgraduate
- ☐ Professional Degree/Diploma

Financial Background

16. Household Land (in acres): _____

17. Do you habit of save money in banks?

- ☐ Yes
- ☐ No

18. Purpose of Saving:

- ☐ Education
- ☐ Business
- ☐ Emergency
- ☐ Other: _____

Access to Financial Services

19. Have you taken any loans in the past year?

- ☐ Yes
- ☐ No

20. How easy is it for you to access financial services in your area?
(Very easy/Easy/Moderate/Difficult/Very difficult)

Family Background and Support

21. Does your family have a business background?

- ☐ Yes
- ☐ No

22. Do you receive support from your family for business?

- ☐ Yes
- ☐ No

Social and Organizational Involvement

23. Are you a member of any organization?

- ☐ Yes
- ☐ No

Personal Attributes and Attitudes

24. **How do you rate your risk-taking ability?** (Likert scale: 1 to 5)

- 1: Very Low
- 2: Low
- 3: Moderate
- 4: High
- 5: Very High

25. **How do you rate your self-efficacy?** (Likert scale: 1 to 5)

- 1: Very Low
- 2: Low
- 3: Moderate
- 4: High
- 5: Very High

26. **What is your intention towards starting a business?** (Likert scale: 1 to 5)

- 1: Not interested at all
- 2: Slightly interested
- 3: Moderately interested
- 4: Interested
- 5: Very interested

27. **What is your attitude towards entrepreneurship?** (Likert scale: 1 to 5)

- 1: Very Negative
- 2: Negative
- 3: Neutral
- 4: Positive
- 5: Very Positive

Challenges and Barriers

28. **Do you feel you lack capital for starting a business?**

- Yes
- No

29. **Do you face a lack of market access in your area?**

- Yes
- No

30. **Do you have access to training for entrepreneurship?**

- Yes
- No

31. **Are you aware of government schemes for entrepreneurs?**

- Yes
- No

Motivational Factors

32. **How motivated are you to become an entrepreneur?** (Likert scale: 1 to 5)

- 1: Not motivated at all
- 2: Slightly motivated

- 3: Moderately motivated
- 4: Motivated
- 5: Very motivated

Psychological Factors

33. How do you rate your locus of control? (Likert scale: 1 to 5)

- 1: Very External
- 2: External
- 3: Neutral
- 4: Internal
- 5: Very Internal

Career and Current Status

34. Do you see entrepreneurship as a career option?

- Yes
- No

35. What is your current entrepreneurial status?

- Aspiring Entrepreneur
- Early-stage Entrepreneur
- Established Entrepreneur
- Not an Entrepreneur

Entrepreneurial Interest

36. How interested are you in starting your own business or entrepreneurial venture? (Likert scale: 1 to 5)

- 1: Not interested at all
- 2: Slightly interested
- 3: Moderately interested
- 4: Interested
- 5: Very interested