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Achieving Entrepreneurship Among Deprived Section Of Society Through State Government Sponsored Welfare Schemes: An Empirical Study Of Hill District Of Almora, Uttarakhand

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Abstract

To be developed nation or country, India requires development of each section of society and optimum utilization of all the human & physical resources. Human resource is the most potent and central, contributing factor in developing nation. The study aims to examine the relationship of various welfare schemes towards the development of human resources of every section of society. The study is based on primary data collected from six blocks out of eleven blocks of Almora district. Total 500 entrepreneurs from the blocks have taken for the study. Statistical techniques like Pearson Correlation and Linear Regression analysis were employed to measure the significance and strength of relationship between welfare schemes and development of entrepreneurship among underprivileged section of society. Correlation analysis revealed a significant positive association between welfare schemes and development of entrepreneurship among underprivileged section of society. The study also reviews the various welfare schemes prevailing in the blocks.

Key words: Welfare schemes, entrepreneurs, entrepreneurship, Development, Deprived Section

Introduction

Entrepreneurs are one of the most important elements in every country's industrial and economic development. Entrepreneurs play a critical role in an economy's industrial and economic development. Entrepreneurs have a crucial role in any capitalist economy because they take risks. They're crucial for economic development and wealth generation. Entrepreneurs are in charge of producing revenue and resolving unemployment issues. Entrepreneurs turn idle or unused resources into productive resources. Entrepreneurs that succeed in taking on the risk of a startup are rewarded with profit, renown, and chances for continued growth. For developing countries like India, they serve an important role in reducing unemployment, poverty, and migration, as well as developing all areas, including distant places, and raising standards.

The word entrepreneur comes from the French verb 'entreprendre,' which meaning 'to take on'. An entrepreneur is someone who pursues a career in business rather than working for someone else. They take on the risk, arrange the resources, look for profit prospects, and manufacture or provide services to customers.

The Global Entrepreneurial Monitor (GEM) is the world's most comprehensive entrepreneurship research. Entrepreneurship is defined by GEM as "any attempt at new business or new venture creation, such as self-employment, a replacement business, or the expansion of an existing business, by an individual, a group of individuals, or an established business, by an individual, a group of individuals, or an established business."³ In his work "The Economic Development," B. Higgins states: "Entrepreneurship is thought to be the function of seeking investment and production opportunities, organising an enterprise to undertake a replacement production process, raising capital, hiring labour, arranging raw material availability, finding a site, introducing a replacement technique and commodities, discovering new sources of raw materials, and selecting top managers of day-to-day operations of the enterprise."²

Deolankar (2003) Entrepreneurship must be integrated into the primary development stream between tribal and women, who make up a substantial section of the Indian population.³

Entrepreneurship is defined by Richard Cantillon (1755) as any type of self-employment. Entrepreneurs acquire at fixed prices in the now and sell at variable prices in the future.⁴

Review of Literature

Entrepreneurs

Cantillon, Richard (1755), He defines an entrepreneur as a "adventurer" who invests in the acquisition of products and resources in order to encourage them in the future, as long as the entrepreneur first has a proper business description. He developed the term "adventure" to describe entrepreneurs who may face dangers as a result of their company's operations. Businesses are now purchasing items or resources with the intention of

selling them at unpredictably low rates in the future. Because the price of the products and resources purchased by an entrepreneur is unpredictable, Richard Cantillon's definition of entrepreneur includes the word adventurer. This attribute served as a distinguishing feature between merchants and others.

Jean-Baptiste (1803), published his theory of entrepreneurship, addressed the importance of entrepreneurs to the economy, and broadened the term "supply generates demand for them." He demonstrated the importance of entrepreneurs in the operation and growth of all enterprises. Organizational skills, foresight, risk-taking, and analytical skills are qualities of Jean-Baptiste entrepreneurs.

Theodore W. Schultz, Nobel Laureate (1970). Entrepreneurs are those who have taken the initiative, accepted all of the risks and benefits, and developed a manufacturing apparatus to meet client needs.²

Thus, an entrepreneur is a person who engages in economic activities, or, to put it another way, an entrepreneur is an economic agent who contributes to the country's economic progress. Entrepreneurs play an important part in the economic growth of emerging countries such as India. In a developing economy, an entrepreneur is a self-employed person who takes financial or other risks in order to start a profitable firm. An entrepreneur is a person who possesses knowledge, competence, the capacity to seek out opportunities, and the ability to take risks and translates all of these traits into profit.

Concept of Entrepreneurship

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Harbensen, Lars (cited by Singh 1992). Business is defined as the ability to organize things. It recognizes the ability to successfully increase responsibilities as the heart of entrepreneurship. He underlines the importance of the ability to create an organization since it allows for the commercial exploitation of other inventions and that other breakthroughs fail to increase economic growth without it. As a result, entrepreneurship prioritizes the establishment and coordination of entrepreneurial functions.

Entrepreneurship is defined by Richard Cantillon (1755) as any type of self-employment. Entrepreneurs acquire at fixed prices in the now and sell at variable prices in the future.

The process by which an entrepreneur establishes his or her business is referred to as entrepreneurship. It is an action of self-employment, eradication of the unemployment problem, financial risk, business establishment, and participation in economic activities for the country.

Entrepreneurship is similar to working for oneself. Self-employment necessitates a strong sense of motivation. Nobody can tell him what he should do or when he should try it. One must be able to prepare ahead of time and make effective use of available resources. Customers will expect your undivided attention, immediate availability, and 100% effort...regardless of the product or service line. In the same way, self-employed people and business owners benefit society. They create jobs, limit migration, combat social ills, and raise living standards, among other things.

Entrepreneurship is defined by Richard Cantillon (1755) as any type of self-employment. He asserted emphatically that entrepreneurship is defined as the act of providing self-employment, addressing the problem of unemployment, taking financial risks, starting a firm, and participating in economic activities for the benefit of the country.

Both entrepreneurship and self-employment alleviate the problem of unemployment by engaging in economic activities, requiring leadership and managerial skills, and allowing individuals to be their own boss. In his book *Innovation, entrepreneurship, and culture: the relationship between technology, development, and economic growth*, Terrence E. Brown (2004) considers both incorporated and unincorporated businesses to be self-employment.

Entrepreneurship & Underprivileged

1. **Prof. M. A. Lokhande (2006)** undertake study on “**Entrepreneurship Development among Scheduled Castes and Scheduled Tribes in Marathwada Region**” to probe into the entrepreneurial process, problems and challenges faced by the SC/ST entrepreneurs and to make some possible suggestions. Author mentioned the difficulties faced by the SCs and STs in the way of entrepreneurship, found that poor economic condition, lack of proper education, and social discrimination, are the main difficulties faced by these entrepreneurs. Infrastructural development, organization and publicity of entrepreneurship development programmes at village level, all type of assistance should be provided by the corporations, business education to backward class students, awareness about schemes should be provide, any kind of discrimination should be rooted out, social banking should be encouraged, no stress on security deposit, reduction in interest rate, indifferent attitude of government officials must be rooted out, reservation of certain products for small industries, priority must be given to market the products of small enterprises and

emphasis should be given to formation of more and more self- help group are the suggestions suggested by the author.

2. **Pushpesh Pande (2008)** study about the socio-economic profile of Raji tribe of Uttarakhand with an approach towards tribal welfare besides understanding the problems of the Raji community and give suggestions in his paper titled “**RAJI: A Tribe of Uttarakhand Approach to Tribal Welfare**”. There are five scheduled tribes communities which resides in Uttarakhand namely the tharus, the Jaunsaries, the Buxas, the Bhotias and the Rajis. There are significant cultural and ethnic differences among them. The tharus, the Jaunsari and the Buxas are agriculturists while the Bhotias are pastoralists and the Rajis are mostly hunters and gatherers. Even today their places of residence are confined amidst of the dense forests of the Indo-Nepal border of Uttarakhand. (Pandey, P. (2008). **RAJI: A Tribe of Uttarakhand Approach to tribal welfare.**
3. **J. P Dang, Kirti Malhotra, Divya Ghai (2009)**, studied about Uttarakhand’s women entrepreneurs in their paper titled “**Uttarakhand Women Entrepreneurs “The Hand that Rocks the Cradle rules the World”**”, Their study showed that the motivational level among women entrepreneurs is very low and it is significantly low in rural women as compare to urban women entrepreneurs. Many women entered in the field of entrepreneurship for economic independence but do not get success due to numbers of reasons such as lack of competence, lack of urge to earn more profit. Women mostly unaware about government programmes and schemes even they are about these schemes and programmes they don’t have ready access to them. Government makes schemes and bank launches loan for women but their efforts do not reach to the deserving peoples.
4. **Surinder S. Jodhka (2010)** for his research on “**Dalits in Business: Self-Employed Scheduled Castes in Northwest India**”, he chose Panipat in Haryana and Saharanpur in Uttar Pradesh region for his study. His paper focuses on self-employed Dalits in industry and small-scale entrepreneurship, and it answers unanswered questions of collective bias stemming from history, which has not only hampered their market opportunities, but is also seen to mold their self-image and identity, as well as provide insights into the growth of private capital in India post-1991. The author investigated how and in what ways caste matters in business and entrepreneurship, especially in subtle mannerism and bias; issues ranging from difficulty in obtaining sufficient materials on loan, a lack of social networks, and the absence of kin groups in the business, and the control of historically powerful business caste groups. The paper argues that caste is a social and political fact that plagues Dalit entrepreneurs, rather than a bygone practice or belief structure that is incompatible with today's commercial economy. And it was concluded that, considering the challenges and difficulties that Dalit entrepreneurs encountered, they were competent in operating their businesses and were proud of their decision to go into business. These Dalit entrepreneurs were also proud of the fact that they had not only escaped slavery, but that some of them had also been able to support others by assisting them in starting a business or providing jobs.

These business owners are role models in their families, and they are putting more effort into providing the best education for their children. Despite some positive developments, the author stated that castes continue to play a role in the urban economy. Even if dalit entrepreneurs have sufficient financial capital, they are handicapped by a shortage of social resources. Last but not least, the author discusses the lives of wealthy entrepreneurs from dalit cultures.

5. **Lakshmi Iyer, Tarun Khanna & Ashutosh Varshney (2013)**, showed differences in scheduled castes and scheduled tribes entrepreneurship ownership across India in their paper titled “**Caste and Entrepreneurship in India**”. They found that the scheduled castes and scheduled tribes are significantly under-represented in the ownership of enterprises and the share of the workforce employed by them. By using comprehensive data on enterprise ownership from the Economic Censuses of 1990, 1998 and 2005 in their paper they found that representation of scheduled castes and scheduled tribes are significantly under-represented in the ownership of enterprises and the share of the workforce employed by them and such under-representation appears to persist in the states with very progressive policies towards scheduled castes and scheduled tribes. Authors suggested that deeper thinking is required to determine the entrepreneurship additionally growth of enterprises depends strongly on network effects, both for finding the right workers and for making links with suppliers and customers, scheduled castes and scheduled tribes enterprise owners might thus be disadvantaged by their relatively smaller networks, particularly in urban areas.

The study aims to examine the welfare schemes prevailing in the district, to determine the relationship between welfare schemes and development of entrepreneurship in the district and to determine the contribution of various welfare schemes towards development of entrepreneurs among deprived sections.

The objectives of this study are:

- To study the welfare schemes prevailing in district
- To determine the relationship between welfare schemes and development of entrepreneurship in the district
- To determine the contribution of various welfare schemes towards development of entrepreneurs among deprived section.

Hypothesis of study is as follows:

- There is a significant relationship between welfare schemes and development of entrepreneurship among deprived section in district.

Method

Overview of Sample and Procedure

The target population consisted of Scheduled Castes and Scheduled Tribes entrepreneurs of Almora District, Uttarakhand (10% of Total respondents from each block with the sample size of 500 respondents).

95% confidence level - confidence interval of 4 was taken as 500 respondents from different blocks of district.

Table 1: Demographic profile of the Sample

Age (in years)	20-30						122
	31-40						188
	41-50						112
	51-60						78
Gender	Number						Percentage
SC	334						66.8
ST	166						33.2
Block	Hawalbagh	Lamgarha	Tarikhet	Sult	Bhikiyashen	Dwarahat	
No. of Entrepreneurs	178	20	156	42	38	66	
Full Time Entrepreneurs (55)	19	2	22	4	3	5	
Pat Time Entrepreneurs	159	18	134	38	35	61	

Measures

Responses were rated on a five-point Likert scale with anchors— (1) strongly disagree to (5) strongly agree. Reliability test is done to check the validity and reliability of the data. Cronbach's alpha is used to measure internal consistency, and to validate that how the set of items are closely related as a group. The present study the Cronbach's alpha is 0.888 which indicates a high level of internal consistency six the scale with this specific sample.

Statistical techniques like Pearson Correlation, Multiple Correlation and Linear Regression analysis were employed to measure the significance and strength of relationship between Contribution of Welfare Schemes and Entrepreneurial Development among Scheduled Castes & Scheduled Tribes.

Results

Micro level entrepreneurship is prevailing among Scheduled Castes & Scheduled Tribes in the District.

In the current study the main focus was on the state government welfare schemes for the Entrepreneurial development of Scheduled Castes & Scheduled Tribes presented in the selected blocks. Some of the welfare schemes were selected and try to determine the most weighted welfare schemes among Scheduled Castes & Scheduled Tribes. On the basis of data collected through structured questionnaire, personnel interview. Following results are obtained:

Table 2: Rank Analysis

Sl. No.	Name of the Schemes	Total	Weighted Total	Weighted Mean	Rank
1	Chief Development Office-State Rural Livelihood Mission, SRLM (NRLM)	500	1866	124.4	5
2	Animal Husbandry Department – Ahilya-bai Holkar Scheme by state government.	500	1871	124.73	4
3	Animal Husbandry Department - Cow-Farming/ Cow House/ Goat/ Sheep House / Goat / Sheep Farming/ Poultry house/poultry Farming	500	1866	124.4	5
4	Social welfare Department (Self-Employment Schemes for SC & ST)	500	1890	126	3
5	Irrigation Department- Repair, Renovation and Restoration (RRR) of Water Bodies under PMKSY (HKKP)	500	1860	124	6
6	Horticulture Department- “Non-Seasonal Vegetables and Masala Production in Scheduled Castes and Scheduled Tribe Area Yojana”.	500	1930	128.67	1
7	Tourism Department -Veer Chandre Gharwali Scheme	500	1906	127.07	2

The table 2 shows different schemes of the state government of Uttarakhand availed by the entrepreneurs of the district. It shows that Horticulture Department- “Non-Seasonal Vegetables and Masala Production in Scheduled Castes and Scheduled Tribe Area Yojana”, has a highest weighted mean that is 128.67. It depicts that by introducing or implementing more schemes related to Horticulture development in the district, there are more entrepreneurs from the underprivileged sections. Entrepreneurs must be aware about these schemes for achieving the objective of the schemes. Awareness about different schemes motivate people to be an entrepreneur & only than it reaches to the maximum people.

Relationship between Government sponsored Welfare Schemes and development of entrepreneurship among socially deprived section of society

To assess the relationship between Government sponsored Welfare Schemes and development of entrepreneurship among socially deprived section of society, score of these variables and dimensions are found given in the table 3.

Hypotheses Testing

H0: There is no significant relationship between Government sponsored Welfare Schemes and development of entrepreneurship among socially deprived section of society in Almora district

H01: There is significant relationship between Government sponsored Welfare Schemes and development of entrepreneurship among socially deprived section of society in Almora district

Researcher used multiple correlation and regression Analysis to test hypotheses. Multiple correlation and regression analysis are useful statistical technique for analyzing the relationship between dependent and independent variables.

Correlation Analysis

Table 3:

Correlation Analysis between Government sponsored Welfare Schemes and development of entrepreneurship among socially deprived section of society

Descriptive Statistic			
Dimensions	Mean	Std. Deviation	N
development of entrepreneurship among socially deprived section of society	3.6715	.52735	500
Government sponsored Welfare Schemes	3.6468	.60953	500

Correlations			
	Dimensions	Development of entrepreneurship among socially deprived section of society	Government sponsored Welfare Schemes
Pearson correlation	Development of entrepreneurship among socially deprived section of society	1.000	.518
	Government sponsored Welfare Schemes	.518	1.000
Sig. (1-tailed)	development of entrepreneurship among socially deprived section of society		.000
	Government sponsored Welfare Schemes	.000	
N	development of entrepreneurship among socially deprived section of society	500	500
	Government sponsored Welfare Schemes	500	500

From the above table, it has been concluded that there is a relationship between development of entrepreneurship among socially deprived section of society and Government sponsored Welfare Schemes. According to the analysis, development of entrepreneurship among socially deprived section of society and Government sponsored Welfare Schemes have a positive correlation which means the extent to which Welfare Schemes increases as entrepreneurship among socially deprived section of society also increases. Pearson Correlation value which is 0.518 and sig. value is 0.000 which indicate that there is a statistically significant correlation between development of entrepreneurship among socially deprived section of society and Government sponsored Welfare Schemes. Thus, the significance of Welfare Schemes as a development of entrepreneurship cannot be ignored. So, we cannot deny the fact that the welfare schemes are important factors which encourage entrepreneurship among these groups.

Multiple Regression Analysis

Table 4:
Multiple Regression Analysis

Model Summary									
Model	R	R Square	Adjusted R Square	Std. Error of the estimates	Change Statistics				
					R Square Change	F Change	df1	df2	Sig. F Change
1.	.518a	.268	.266	.45168	.268	182.199	1	498	.000
a. Predictors: (Constant), Government sponsored Welfare Schemes									
b. Dependent Variable: development of entrepreneurship among socially deprived section of society									

Model summary explains that how much of the variation in the value of the dependent variable is explained by regression model. In the Model Summary in above table, R Square is 0.268, which indicates that 26.8 percentage of the variation in development of entrepreneurship among socially deprived section of society can be explained by variability of Welfare Schemes.

Table 5:

ANOVA						
Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	37.172	1	37.172	182.199	.000b
	Residual	101.601	498	.204		
	Total	138.773	499			
a. Dependent Variable: development of entrepreneurship among socially deprived section of society.						
b. Predictors: (Constant), Government sponsored Welfare Schemes						

The above table gives the value of the F-statistic is 182.199 and its significance level is 0.000, this shows that the Government sponsored Welfare Schemes statistically significantly predict the development of entrepreneurship among socially deprived section of society.

Table 6:

Coefficient						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	Constant	2.038	.123		16.620	.000
	Government sponsored Welfare Schemes	.448	.033	.518	13.498	.000
a. Dependent Variable: development of entrepreneurship among socially deprived section of society.						

Above table shows the standard coefficients value where β coefficient of Government sponsored Welfare Schemes is 0.518, t value is 13.498 and sig. value is 0.000 which means null hypothesis is rejected which indicates that there is a significant impact of Government sponsored Welfare Schemes on development of entrepreneurship among socially deprived section of society. It is observed that Government sponsored Welfare Schemes have a positive impact on development of entrepreneurship could be statistically proved. That means the extent to which Government sponsored Welfare Schemes increases the entrepreneurship among socially deprived section of society will also increases. The data reveals that Government sponsored Welfare Schemes strongly links with the development of entrepreneurship among socially deprived section of society. of the state and with the help of Welfare Schemes state can achieve entrepreneurship among socially deprived section of society.

Contributions of Government sponsored Welfare Schemes

The contribution of various Government sponsored Welfare Schemes (Rural Livelihood Mission, Ahilyabai Holkar Scheme by state government, Cow-Farming, Goat Farming and Sheep Farming, Schemes by Social welfare Department of State Government, Barsati tank by Irrigation Department, Non Seasonal Vegetables and Masala Production in Scheduled caste And Scheduled Tribe Area Yojana, Veer Chand Gharwali Scheme) have significant contributions towards Achieving Entrepreneurship among deprived Section of Society in the district.

Correlation analysis in district shows that there is a degree of relationship between Rural Livelihood Mission, Ahilya bai Holkar Scheme by state government, Cow-Farming, Goat Farming and Sheep Farming, Schemes by Social welfare Department of State Government, Barsati tank by Irrigation Department, Non -Seasonal Vegetables and Masala Production in Scheduled caste and Scheduled Tribe Area Yojana, Veer Chand Gharwali Scheme on entrepreneurial growth.

Table 6 shows that there is a significant relationship between all the variables with

Development of entrepreneurship But Cow-Farming, Goat Farming and Sheep Farming is a variable which has highest Pearson correlation value 0.370 and sig value .000 which indicates that there is a significant correlation between Cow-Farming, Goat Farming and Sheep Farming scheme and entrepreneurial growth. As if the state or district gives more importance to the Cow-Farming, Goat Farming and Sheep Farming scheme it will definitely help them to create more & more entrepreneurs from the deprived section in the district. Then Ahilya bai Holkar Scheme by state government has second highest Pearson correlation value 0.327 and sig value .000 that indicates there is a significant correlation between Ahilya bai Holkar Scheme by state government and Development of entrepreneurship. Social welfare Department of State Government schemes have Pearson correlation value 0.324 and sig value 0.000 which indicate that there is a significant correlation between social welfare Department of State Government schemes and Development of entrepreneurship. Non -Seasonal Vegetables and Masala Production in Scheduled caste And Scheduled Tribe Area Yojana has Pearson correlation value 0.283 and sig value 0.000 which indicate that there is a significant correlation between Non- Seasonal Vegetables and Masala Production in Scheduled caste And Scheduled Tribe Area Yojana and Development of entrepreneurship. State Rural Livelihood Mission has Pearson correlation value 0.276 and sig value 0.000 which indicate that there is a significant correlation between State Rural Livelihood Mission and Development of entrepreneurship. Repair, Renovation and Restoration (RRR) of Water Bodies under Pradhan Mantri Krishi Sinchayee Yojana (PMKSY) Har Khet Ko Pani (HKKP). Pradhan Mantri Krishi Sinchayee Yojana (PMKSY) has Pearson correlation value 0.271 and sig value 0.000 which indicate that there is a significant correlation between Repair, Renovation and Restoration (RRR) of Water Bodies under Pradhan Mantri Krishi Sinchayee Yojana (PMKSY) Har Khet Ko Pani (HKKP). Pradhan Mantri Krishi Sinchayee Yojana (PMKSY) and Development of entrepreneurship. Skill Development training has Pearson correlation value 0.207 and sig value 0.000 which indicate that there is a significant correlation

between Skill Development training and Development of entrepreneurship. The data revealed that Development of entrepreneurship among deprived sections of society in the district faces a complex and tough task, wherein the resources of entrepreneurs are limited. Therefore, the welfare schemes sponsored by the government can play a significant role to achieve entrepreneurship among deprived sections of society in the district.

Discussion

It is found that there is a positive relationship between welfare schemes and Development of entrepreneurship among deprived sections of society in the district. Pearson Correlation value which is 0.518 and sig. value is 0.000 which indicate that there is a statistically significant

correlation between Development of entrepreneurship and welfare schemes. That means the extent to which welfare schemes increases the Development of entrepreneurship will also increases. The data reveals that welfare schemes strongly links with the state govt strategy of the Uttarakhand state and with the help of welfare schemes Uttarakhand state can achieve Development of entrepreneurship by creating unique welfare schemes that cannot be imitated by others. As per the data analysis it is found that welfare schemes that contributes the most towards the Development of entrepreneurship in district is “Cow-Farming, Goat Farming and Sheep Farming” followed Ahilya bai Holkar Scheme by state government, social welfare Department of State Government and so on. That means Cow-Farming, Goat Farming and Sheep Farming has the highest weighted mean when link with Development of entrepreneurship in the district. So, to Development of entrepreneurship a government has to focus on Cow-Farming, Goat Farming and Sheep Farming schemes, where beneficiaries must be selected on the bases of their economic condition, their desire, & motivation to be an entrepreneurs

According to Mr. Kalraj Mishra, Minister of Micro, Small & Medium Enterprises Government of India New Delhi, August 2015 “One of the priorities of Government is the inclusive concept in enterprise creation. In this endeavor, schemes would benefit all those entrepreneurs including first generation, women, scheduled tribes, scheduled castes, handicapped, ex-servicemen, marginalized communities, etc., for enabling them in creating enterprises”.

According to Mr. GIRIRAJ SINGH, Minister of State Micro, Small & Medium Enterprises Government Of India New Delhi, August 2015. “Ministry of MSME has been consistently enunciating policies resulting in enabling schemes and programmes for enhancing competitiveness of enterprises. New initiatives of the ministry and market driven economy give rise to increasing product portfolio. Various ministries extend support in the areas of skill development programmes, market development assistance, technology support, credit flow, public procurement policies, participation in exhibitions both within the country and overseas” etc. It is clear that schemes not only beneficial for first generation but also helpful for women, scheduled

tribes, scheduled castes, handicapped, ex-servicemen, marginalized communities, etc. These schemes also give rise to product portfolio.

Conclusion

Government should be more focused towards continuously improving these schemes to attain sustainable growth of entrepreneurs in the state. The study has taken variables of welfare schemes to identify the relationship and relevance of these factors towards sustainable growth of entrepreneurs in the state. As per the analysis it is concluded that the **Cow Farming, Goat Farming and Sheep Farming** is a scheme of state Government which has a high degree of relationship with Development of entrepreneurship. Welfare schemes are considered as a key source of Development of entrepreneurship among underprivileged. Both in terms of developing entrepreneurs and motivating people to be an entrepreneur.

Human assets are a key source of development of any country because of causal ambiguity and systematic information making them inimitable. A suitable scheme must have four attributes: 1) Need of local people: It must be able to cater the need of local people which means it must be as per the requirement of people 2) Awareness: awareness play the significant role for the success of any schemes so it is crucial to spread the awareness about the scheme, 3) accessible: The scheme must be accessible by all the people whether they are literate or illiterate, rich or poor, male or female and from any caste or religion. 4) Less process: Formalities to grant benefits must be minimize to motivate people to become an entrepreneur 4) Dedicated organization or banks: Dedicated organization or banks must be there to provide benefits of scheme to the entrepreneur. These attributes can only be achieved through the implementing authority and regular monitoring and evaluation of schemes.

Government should be more focused to meet the demands of local people and welfare schemes will definitely help the state to have more and more entrepreneurs from these communities. It was found that Government is introducing various welfare schemes and they understand that the development of very section of society is important for development of nation welfare schemes emerges as a motivational tool for any government who is concern for the development of very section of society.

Development of every section of society can only be achieved by seeking improvement in the access to all the resources & information, in other words, through better utilization of human & physical resources. From the standpoint of researchers interested in development of deprived section, the schemes-based view of the district provides a framework for evaluating the development of deprived sections in the district and forces us to think more clearly about the quality of the schemes and skills-based training at various levels and the quality of the motivation climate created by state government. Government needs to

take more efforts to create awareness related to schemes and motivation to avail the scheme & become the entrepreneurs. There is a high need of integrating local resources, talent, skills and welfare schemes to build up a unique welfare schemes which leads to attaining objective of the government of the state. Government should also focus towards the motivation; skill development and all over development of these section.

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