



# A Study of the Empowering Marginalized Communities Through Inclusive Entrepreneurship Programme

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## Abstract

This study emphasizes upon the empowerment of marginalized communities through inclusive entrepreneurship in India, in India rural and urban areas there exist a considerable ratio of the marginalized communities. This disadvantages people, schedule casts, scheduled tribes and persons with disability negligible from advantages communities. To fulfil the vision ministry of skill development and entrepreneurship (NSDE), Government of India has proposed schemes with special focus towards the inclusion of marginalized communities and regionally under-represented areas in entrepreneurship development programs. Special endeavours have also been made to enable incubates have mentors catering to these groups in the national entrepreneurial ecosystem. The study delves into issues and challenges faced by marginalized community in India. This research paper creates significant contributions and provides implications for both theory and practice within the field of inclusive entrepreneurship.

**Keyword: Empowerment, Inclusive Entrepreneurship, Marginalized Communities.**

## Introduction

Inclusive entrepreneurship is key to ensure economic growth is distributed fairly across society and creates opportunities for all. Inclusive entrepreneurship policies aim to offer all people on equal opportunities for creating a successful business, regardless of their gender, age, place of birth or other personal characteristics.

Marginalized communities comprise those who have been historically excluded due to factors like as racism, religion, gender, socioeconomic status, sexual orientation, disability often experience barriers to accessing resources, opportunities and fair treatment in society. Marginalized communities need to be brought under the umbrella of inclusion entrepreneurship and attention should be conferred to ensuring that they have the opportunities to go beyond traditional entrepreneurship and do business in the business world and are not deprived of business entrepreneurship.

When marginalized communities are given the opportunity to grow entrepreneurs, they not only betterment their own finances but also create opportunities for the underprivileged within their own communities, and also contributes to country's economy.

For example, women, people of color, individuals with disabilities, and those from low-income background they always face various challenges when starting and growing a business. By identify these obstacles and creating a more inclusive ecosystem, we can uncover the untapped potential of these individuals and drive innovation and economic prosperity.

The Indian entrepreneurship ecosystem is entering its next phase, raising the bar, and levelling the playing field for everyone. The ecosystem is now equipped to nurture viable companies through inclusive entrepreneurship interventions by extending involvement

to underrepresented communities and employing social capital to establish stronger foundations. Stand Up India is one of the greatest proponents of inclusive entrepreneurship has bordered the scope of regional initiatives.

Empowerment is the way of strengthening marginalized groups by providing them with the authority, confidence, and opportunities necessary for self-development. It creating comprehensive atmosphere where individuals can take control of their lives, make conscious decisions, and participate fully in society.

Empowerment is a continuous process that require the coordinated efforts of individuals, communities, and institutions. Here are several steps that can help empower

- **Education and training:** Providing equality education and vocational training opportunities to build skills and knowledge.
- **Economic support:** Providing financial support, microfinance and entrepreneurial opportunities for self-sufficiency
- **Access to healthcare:** Ensuring access to affordable and quality healthcare for marginalized populations.
- **Social inclusion:** Encouraging participation in social and cultural activities that foster a sense of self-esteem and self-worth.
- **Advocacy and Representation:** Promoting political participation and representation to assure the voices of marginalized people are heard in the decision -making process.

#### **Various scheme of Government to empower marginalized communities:**

Ministry of women and child development has launched “**MAHILA E-HAAT**” for women empowerment. It is a online bilingual platform that connects women entrepreneurs, self-help group and NGO to showcase and sell their products and services. This portal has provided direct marketing opportunities to women. Women can register their mobile numbers on this portal, upload their product and connect with various buyers.

The Government of India has launched a venture capital fund for scheduled castes with an initial capital of Rs 200 crore. Its main objectives incentives for the development scheduled entrepreneur and to encourage innovation and growth technologies. It provides financial funding support. It provides 15 crore capital to SC entrepreneurs for a period of up to 6 years, preference was given to women entrepreneurs and eligible projects in the industrial and service sectors were considered.

The resource management development project for the evolvement of empowerment of scheduled caste plays a vital role in addressing the socio- economic challenges of the scheduled castes of India. This project works towards the empowerment of scheduled castes. It emphasized on educational opportunities and skills development for scheduled castes. Its main goal is to provide quality education opportunities, provide scholarships and help develop educational infrastructure.

The Government has formed different initiatives to empower scheduled tribe entrepreneurs. These include **the National Scheduled Caste and Scheduled Tribe Hub** (NSSH) and the **Pradhan Mantri Van Dhan Yojana** (PMVDY). Through these programs, the Government of India’s main goal was to provide financial support, skill uplift and market access to scheduled tribe entrepreneurs.

In 2016, NSSH provides a supportive ecosystem for SC/ST entrepreneurs, including financial assistance, access to credit and skill development programs.

**Stand Up India:** It’s a Governmental initiative launched on April 5,2016. Aimed at promoting entrepreneurship among schedule caste (SC), Schedule Tribe (ST), women entrepreneurs. It aims at providing people belonging to the schedule caste or scheduled tribe or women of the India a loan between Rs.10 lakhs to Rs. 1 crore, based on their requirement. The aims to promote entrepreneurship among them.

**Dharti Aaba tribe preneurs-2025** according to the PIB report, the main motive of this programme is to encourage tribal entrepreneurs by providing resource mentorship and funding opportunities for tribal youth and entrepreneurs.

The Government has created several initiatives for empower persons with disabilities and support their entrepreneurial endeavours. These include financial assistance schemes like the Divyangyan swavalamban yojana and the Aadhar scheme which provides loans and subsidies. The National Action plan emphasizes Training and skill development for the empowerment of persons with disabilities.

**Divyanjangjan Swavalamban Yojana** this scheme launched by the National Disability Finance and Development Corporation, provides concessional loans to persons with disabilities for self-employment and income generation activities.

#### **Review of related literature:**

Xavier Lawrence D & Mendoza (2023). They investigate the entrepreneurial capabilities of persons with disability (PWDs). The research identifies barriers such as lack of financial access and proposes a framework emphasizing collaboration between national and local government to inclusive entrepreneurship for PWDs.

Iyer, Khanna, and Varshney (2013), In their study caste and Entrepreneurship in India they analysed data from the economic censuses of 1990,1998, and 2005 to examine castes- based disparities in enterprise ownership. They established that scheduled castes (SCs) and scheduled Tribes (STs) were significantly underrepresented in in enterprise ownership and employment generation. The study highlighted the need for policy interventions to address systemic barriers faces by marginalized communities

Thorat and Pual (2005), in their study examined the wages different between regular wages in urban labour market of upper castes and socially marginalized groups (SC/ST). the research paper is based on secondary data from the 30<sup>th</sup> (1983), 16<sup>th</sup> (1993-94) and 550% (1997-00) rounds of the National Sample survey organization (NSSO). This study establish that schedule caste (SC) and schedule Tribe (ST) were paid 15% less wages than other categories of worker with same qualifications. Socially marginalized groups are discriminated mostly in the private sector than in the public sector and it has also been created that the endowment difference is prominent than the element of discrimination.

Rani and Sharma (2019), in their examined the socio-economic impact of entrepreneurship development initiatives on women in rural India. Their study disclose that these programs make a significant role in lifting women out of poverty and promoting inclusive growth.

### Methodology of the study:

This qualitative study explored a systematic literature review to explore the problems being faced by these communities in taking up business and entrepreneurial activities and the support that required for them. The present study based on secondary data, searching academic databases, such an ERIC and google scholar using related keywords inclusive entrepreneurship, marginalized communities, empowerment. The personal visits to the sites would enable the researcher to identify and analyse the problem under study.

### Challenges of inclusive entrepreneurship in India:

**Limited educational opportunities:** Despite constitutional guarantee and legal frameworks with the aim of universal access to education. Marginalized communities in India continue to face significant barriers in realizing this fundamental right. Inadequate educational opportunities hinder their ability to acquire essential business skills, hindering the establishment and rais of entrepreneurial ventures. Identifying this capability and foster a conducive environment for learning.

**Financial constraints and lack of credit access:** limited financial resources and limited access to credit pose significant barriers for marginalized entrepreneurs. Without adequate capital, these women may struggle to start or expand their businesses. Implementing microfinance initiative, promoting financial literacy, and establishing support mechanisms for securing loans can help overcome these problems, enabling them to invest in their enterprises.

**Inadequate infrastructure including and market connectivity:** limited infrastructure including poor transportation and inadequate market connectivity, rural business may struggle to reach larger market due to poor logistics and lack of market information.

**Technological Disparities:** The digital divide and limited access to technology in marginalized communities hinder the adaption of modern business practices. Bridging this technological gap is essential for empowering marginalized communities' entrepreneurs provides tools for them for marketing, communication and accessing relevant information.

### Creating a Sustainable Ecosystem for All Entrepreneurs

In the pursuit of fostering an environment where entrepreneurial spirit thrives, it is imperative to recognize that the vitality of an ecosystem lies in its inclusivity and sustainability. This ecosystem must be robust enough to support entrepreneurs' people from all walks of life specially marginalized communities who always face systemic barriers to entry and growth.

1. **Access to Capital:** Financial resources are the lifeblood of any business venture. For entrepreneurs from underrepresented groups, securing funding is a significant hurdle. Innovative solutions such as microfinancing, crowdfunding, and impact investing can bridge this gap. For example, platforms like Kiva allow individuals to lending money to low-income entrepreneurs, thereby democratizing access to capital.

2. **Mentorship and Networking:** Guidance from expert mentors can be transformative. Programs designed to connect novice entrepreneurs with seasoned business leaders can help in navigating the complex business landscape.

3. **Education and Training:** Equipping entrepreneurs with the necessary skills and knowledge is crucial. This can be acquired through workshops, online courses, and incubator programs.

**Financial inclusion:** providing accessible and affordable financing options, including microfinance, venture capital, and government assistance program, can help overcome financial barriers.

### **Conclusion:**

Thus, empowering marginalized communities through inclusive entrepreneurship is a transforming process that things on recognising and celebrating their cultural strengths, providing access to education and skill development, creating to supportive ecosystem through collaborative efforts, ensuring equitable access to resources and fostering networks for mentorship. Empowerment opportunities for the marginalized sections of the society would contribute in the prosperity of the country as well as eradication of all kind of problems such as poverty, literacy, inequality and unemployment.

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