Dalit Involvement in Petty Entrepreneurship and Changes in their Socioeconomic Status

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ABSTRACT

The ultimate goal of this paper is to broach some crucial information about the changing the livelihood status through petty enterprise among the lower caste people in South Asia. The paper has also assayed to provide the information about background of Dalit which is derived from the ancient Sanskrit dialect. Basically the word Dalit is the self-picked and the political name in the sub continent. It intends to "untouchable" for the most part of Dalit incorporated into the organization is utilizing as the words Schedule Caste (SCs), Scheduled Tribes (STs) and other back word caste (OBCs). First time the term Scheduled Caste (CSs) was utilized by the British government in the Government of India Act, 1935. Sociologically point of view SCs enduring the Stigma of untouchability and it was viewed as a hostile to sudras or Avarna in the Hindu Caste structure. But according to the Professor Gangadhar Pantawane, founder and editor of Asmitadarsh (Mirror of Identity), the chief organ of Dalit literature, defines the word as follows, "To me Dalit is not a caste. He is a man exploited by the social and economic traditions of this country. He does not believe in God, Rebirth, Soul, and Holy Books teaching separatism, Fate and Heaven because they have made him a slave. He does believe in humanism. Dalit is a symbol of change and revolution."1

KEYWORDS: Caste System, Society, Social Enterprise, Entrepreneurship, Dalit, Livelihood, Socio-economic

Overview of Caste System

The word caste comes from the Spanish language Caste which means to race. The Portuguese seafarers, who arrived on the west coast of India for trade in the fifteen century, where the first one it was, use it in the Indian context. In the popular understanding about the caste system, it is an ancient institution of Hindus, based on the ideas of Varna, karma and dharma pronounced in the text called Manusmriti. These ideas translated into a hierarchical society, structured around the notions of purity and pollutions. (Jodhka: 2012:02). In the Manu dharma sastra (written approximately between 200 BC and 200 AD) the system is developed and manifested in all its ideological strength. Manu states that the four varnas were divinely ordained from the very beginning. Quoting from the Rig Veda, Manu says that from the mouth of Purusha, the Self-Existent One, who came the Brahmans, from his arms, came the Kshatriyas, from his thighs came the Vaishyas, and from his feet came the Sudra.² Usually Caste has been used for the social relations originates India. Different scholars wrote about the caste in different interpretations. But here defining

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the word "caste" it is very harder than thought to be. Risley defines that it as "a collection of families or groups of families bearing a common name; claiming a common descent from a mythical ancestor, human or divine; professing to follow the same hereditary calling; and regarded by those who are competent to give an opinion as forming a single homogeneous community" (Hutton: 1936:47) according to the Hindu Varna hierarchies caste system, it was divided into four categories.

Brahmins (Priests / intellectuals)Kshatriya (Warriors / landowners)Vaishyas (Business folk)Shudras (Farmers and laborers of all types)

The essential thing is that categories on the basis of their occupations. Brahmin was characterized as their works; those Individuals who lectured profound lessons to the general public and lived otherworldly lives were also called as Brahmins. Ksatriya was characterized as warriors or landowners. Those were known by ksatriya who have the power of ruling and worrier. These were the general population who ensured the general public against outer assaults and kept up interior request. Vaisya was characterized as business. It was known Vaisya. They were representatives, merchants and ranchers went under this

¹http://shodhganga.inflibnet.ac.in/bitstream/10603/29328 /8/08_chapter%203.pdf (last accessed on 10 March 2017) ² https://dalitbangladesh.wordpress.com/dalit-2/past-andpresent-of-the-caste-system-a-brief-introduction/last accessed on 11March 2017)

class. Sudra was the general population occupied with goldsmiths, administrations Craftsmen, smithies, shoemakers, watchmen and so on. Further each Varna's are consisting of more jatis on their occupations as we discussed above. This framework guaranteed that the religious, political, monetary and physical forces were altogether isolated into four diverse social classes. Because of this reasonable partition of political and scholarly forces, old Indian culture couldn't transform itself into a religious or dictatorial society³. These are the classification on the basis of their occupations these are not fixed. Now a day as above mentioned categories can be exchanged with all others categories.

Caste in Present Time

In the present time relationships between the castes have become more relaxed. There is more food sharing between castes and a lot more eating done at local restaurants where caste distinctions are less likely to be made. One of the biggest changes that took place in India was occupational pursuits among men (Sekhon: 2000:43) (and women later on). Earlier, most men did not veer away from their castelinked occupations, such as blacksmithing and pottery making. Many have now taken up newer occupations that do not relate their caste, such as government jobs, teaching, retail and services, and machine repair. Wealth and power in the village is now less associated with caste than before, and landownership has become more diversified (Sekhon: 2000:44). Since India's independence from Britain in 1947, there has been considerable relaxation of rules related to the caste system. There was more sharing between members of the middle and upper castes, but those in the lowest castes continued to eat separately from the rest. There was also a significant change in occupational goals and pursuits among men from 1954 to 1992. Earlier, most men were dedicated to their traditional caste related jobs, but by 1992, most had taken up newer occupation.(Deshpande: 2010:04).

Usually scheduled caste is also known as 'Harijans' or 'Dalits'. As the greater part, they are speaking a diversity of a language and practicing of different religions and cultures. According to the Economic Survey 2006-07, Scheduled castes constitute 16.23% of the total population of the country (2001 census) but continue to suffer on account of severe socioeconomic deprivation arising out of poor asset base, dependence on wage labor, subsistence level of form, engagement in scavenging and other unclean jobs and other social evils.⁴

We wanted to study from our research on the economic and social upliftment of the Dalit entrepreneur. Dalit are living in the sub -continent. Here we were focusing on the Dalit who are living in Delhi and near to Delhi. Moreover, we tried to know through my research work in Delhi where we were looking towards the problems of marginalized groups mainly generally Dalit communities who are involved in the small business. What are the physically challenged they are facing in their business and similar groups in economic and social spheres? From the ancient history when the Dalit communities have remained economically deprived and

entrapped into the different cycles of poverty. Their conditions were harsh and had faced so many problems various difficulties to start a new business due to lack of kinship and absence of social network and control of traditionally ruling business Caste groups. According to one survey in search of Dalit entrepreneur, they searched 321 Dalit entrepreneur enlisted in the Panipat and Saharanpur of two towns in the search of Dalit entrepreneurs. What type of enterprises do they run? A large number of majorities of them had rather modest setups, run by relatively young Dalit men and had been in existence the relatively brief period of time .Except for seven women around (2%), the rest were all male. Mostly they came from two communities of Dalit Chamars (traditionally identified with leather work) and the Balmikis (traditionally identified with occupation of scavenging)⁵ (Jodhka: 2010:42).

Economic Status of Dalit

If we see the past history of Dalit regarding with the economic status of Scheduled castes in India, scheduled the caste is the lowest rank in a caste system and continuously its remains inequality. The Caste discrimination character is not limited it spread all over the caste system. It also touches the whole socioeconomic field. Mostly Dalit is living in rural areas working as an agriculture labor, sharecroppers or selfcultivators. Half of the population of Schedule caste was living in below the line of poverty in 1987-1988. After that, Sate government launched new programs for remove of the poverty in Schedule Caste. At that time bonded labor was over twenty lakh and their number of labors improved due to poverty. Remember that bonded labor abolished under the labor bonded system Act, 1976. According to this Act every labor are free and discharged from the obligation instead of a loan. But practically in some part of South Asian Countries, it exists. What are the causes of these practices? Why Still labor banded practices not eradicate after the act? In the other side probably Dalit with agriculture tried to catch the traditional caste occupation like as weaving, leather work, scavenging etc. The make the economy and capitalist mode of production had boost up. In this way the certain number of Dalit's economics position upgrade. For example, Agra Chamars has economic positions improved but their social status has not changed. (Lunch .1969) .If we study minutely, that they are still suffering in dishonor, untouchability, disease of discrimination. (Shah, 2002: 17)⁶. Here I am focusing on the caste and as well as on his socioeconomic status of the Dalit community whose they are involved in the petty entrepreneurship in the Delhi and his surroundings villages of Dalit community members.

Contemporary Economic Status of Dalit

Now days the real changes were start by financial changes in 1991, opening up a once shut economy. Dalit have an undeniably figured out how to escape their authentic occupations and move into new ones. One region overview in Uttar Pradesh demonstrates the extent of Dalit owning block houses up from 38 percent to 94 percent the extent maintaining their own particular business up from 6 percent to 36.7 percent, and the extent owning cell phone up from

³ http://www.huffingtonpost.com/pankaj-jain-phd/varna-andcaste-system-of_b_877981.html (last accessed on 26 Feb 2017) ⁴ http://planningcommission.gov.in/reports/sereport/ser/st dy_ecsc.pdf (last accessed on October21, 2016

⁵ Jodkha, Surinder.2010.'Dalits in Business: Self-Employed Scheduled Castes in North-West India'. Economic and Political Weekly.V.45(11):41-48

⁶ Shah, Ghanshyam .2002.'Dalit and the State' .New Delhi, concept of publishing company.pp17-23.

zero to 33%. Licenses allow were required for all monetary movement. Upper rank system cornered these and kept Dalits out. In any case, the 1991 monetary changes destroyed controls, quickening development and rivalry. Furious rivalry soon guaranteed that the cost of a provider mattered more than his position. This made openings for Dalit business visionary, which are to split conventional upper rank syndications. The Dalit transformation is still in its initial stages, yet it is relentless⁷. Here it shows the present economic status of Dalit according to one survey in research of Dalit entrepreneurs, they searched 321 Dalit entrepreneur enlisted in the Panipat and Saharanpur of two towns in the search of Dalit entrepreneurs. What type of enterprises do they run? A large number of majorities of them had rather modest setups, run by relatively young Dalit men and had been in existence the relatively brief period of time ⁸(Jodhka: 2010:42).

Business visionaries is especially critical as the alleged dalit have run and dealt with various small business for example, painstaking work, ceramics, cowhide work for a considerable length of time. The abilities know how and area of learning vital for this reason have been passed on starting with one era then onto the next and are accessible with them even today. History is confirmation that numerous little endeavors like a fan making, calf skin art and assembling of melodic instruments were their imposing business model. These should be resuscitated with the assistance of the new accessible innovations to make these disregarded endeavors by generally gifted people as effective enterprise wanders. Another variable that adds to the appeal of enterprise with regards to this group is the felling of self-esteem and autonomy that it produces Autonomous India planned to enhance to their part through occupation reservation, yet arch and with extremely restricted outcomes. In any case, try through vote based system and financial open doors made by years of monetary changes have made a bewildering new wonder the ascent of Dalit tycoons. They have built up Dalit Chamber of Commerce and Industry (DICCI) in Mumbai to pick up a balance in the business. Today, DICCI has 2500 business visionaries as individuals from 400 of who are in Maharashtra. In 2005 when it began it had just 100 individuals. The confederation of Indian Industry (CII) has additionally set at an objective of preparing 50,000 adolescents from among the timetable station and calendar tribes and encourages an equivalent number of them in 2011-20129. We were focusing on the origin of caste in Indian history and tried to understand the present situation of Dalit communities who are living in the Delhi.

Research Methodology Methodology

In this research work we had done research in particular area of Delhi surrounded where the Dalit communities were living in the small colonies in Delhi. It was four small villages or colonies in the Delhi. An attempt has been made to collect data which include interviews, discussions and personal

observations with members of the Dalit community who were petty entrepreneurs. In this study, we used unstructured interviews for research design because unstructured interviews create qualitative data through the use of open-ended question. It also allowed the respondent to talk in depth and also selecting their own words and his own way as well as narrated stories, events and their life style. Moreover, we analyzed after meetings and during interacting in order to understand sentiments and contemporary issues faced by Dalit communities in surrounding Delhi. The unstructured interviews also increased the validity because it gives the interviewer the opportunity to probe for deep understanding as well as can also ask for more clarification. Moreover, additionally comprehension as well as clarified in content Analysis such as written form, visual communication, journal articles, and books and online sources.

Area of study

The area of Study was in Delhi surrounded small villages, small camps where Dalit Community is living my focus on those Dalit members who are involved in petty entrepreneurs for entered in the business. Mostly they consisted on small shops, Vegetable Vendors, Teal stalls, Chicken Shop and Thailas etc. The area of study was consisted on the four small camps of Dalit community where Scheduled caste people are living. It was four small camps which are as

Sanjay Camp Jharera Village Vivekanand camp Kirvi Place

As we know that Delhi is a metropolitan and large population city. We just focused only above four villages. Where, mostly Dalit Communities along with other caste people are living in above mentioned Villages. We have chosen only this location of Delhi where Dalit communities were residing. Because here we can easily access my respondents with Dalit community members who are involved in small business as well as Dalit small entrepreneurs. On one place here is that with the help of our friend we found a nice and cooperative person who was helping me to collect data and visiting to these above mentioned four places of in the Delhi where the Dalit communities' shops and business were there. We have selected this specific site because we were thinking from these places we can easily approach towards the small business entrepreneurs. Other viz we seek different places of Delhi but where the Dalit entrepreurs were there. Probably they were large entrepreneurs. As we already mentioned above in the text here we were focusing only the small or petty entrepreneurs. In these above four places we found our respondent after that we tried to approach to you during our research work. Another thing was that thought from the members of Dali community would give the sufficient information to get my result for our research work.

Significance of this the Research

Research has a great significance in the society to solve the problems of the society. Contemporary time the society has suffering into the so many problems in different dimensions. The scientific research and study give the help to overcome the social problems through the methods of research. It also

⁷ Sardar,Dr Ramesh.2015.Problems and Prospects of Dalit entrepreneurship;IJETMAS;Vol.3(1)2349-446

⁸ Jodkha, Surinder.2012. 'Caste'. New Delhi, Oxford University press.

⁹ Sardar,Dr Ramesh.2015.Problems and Prospects of Dalit entrepreneurship;IJETMAS;Vol.3(1)2349-446

gives the knowledge to find out the solutions of the actual problems of the society. Here in our research area the importance of the research is that, whether the change in the economic status of the Dalit entrepreneurs eventually leads in the upliftment of their social status as in the whether it abolishes their discrimination based on their social status in the society.

Understanding the Dalit Situations

The term Dalit presently used and traced back to 19th century Marathi social reformer and revolutionary, Mahatma Jotirao Phule (1826-90). Phule used the term to describe the 'outcastes' and 'untouchables' who had been oppressed and pushed to the periphery of the social, economic, political and cultural order. (Prakash: 23:2015). According to the 1991 Census there were about 138,200,000 Dalits in India and they constituted about 16.5% of the entire population of India. The 2001 Census has now been completed. The total population as risen to over one billion, but we do not know yet what the Dalit total is; however, if past trends continue, we may safely assume not only that the Dalit population will also have increased but also that the Dalit proportion of the total population has risen as well.(Webster, Johan C.B: 15:2001).

Here we try to understand the contemporary situations of Dalit communities in Delhi in terms of social and economical perspectives. We have visited the four places of where the Dalit communities are living around the Delhi. The caste system, a seemingly archaic idea used to systematically categorize people by their profession and place in society, continues to be woven throughout Indian tradition. In 1950, casteism, especially any practice of untouchability, was outlawed with the Indian Constitution and independence from the British Raj (Jyan2015). Traditionally, caste is identified by a person's last name. Recently, it has become quite common for educated people of every caste to change 74 their last name to something neutral representing no caste. Although you can change your name in India, it is not a permanent switch. The original caste-distinct name remains on transcripts and is required for many legal transactions, so you can never truly escape the imprint of casteism. There are many initiatives by the government to abolish the caste system. The Indian government holds reservations for people from backward or scheduled castes (mainly the Dalits and "untouchables") in the government and certain universities. Similar to affirmative actions in the United States, these reservations hold a certain amount of seats for the representations of scheduled caste members. According to the Surrinder jodhka in his research work, he visited Utter Pradesh and Haryana states by self-employed schedule caste in the part of North India. He received answers from his respondent on the question of Caste. Jodka Said that, the numbers of respondents who reported that caste-affected their business negatively (57%) was much larger than those who felt it was of positive values (2%). The local dominant communities, who have traditionally dominated the business scene, do not like Dalit getting into the business. 'They hate us'; Non Dalit does not like us being in the business.¹⁰(Jodhka: 2010:19).

In the other hand, the author Lum Kathryun said that about the Indian Capital state of Gujarat at Gandhi Nagar in a monthly meeting of Credit cooperate. He said in the Dalit families, which is the lowest Indian Caste hierarchy, they have 1,300 members. It is one type of organization where you can meet to see host entrepreneurs and business peoples. In that meeting, nine board members sited but around the table just one was a business person. He said when I asked why there were so few active entrepreneurs, there was a silence but before a torrent of comments appeared the widespread discrimination Dalit face due to caste in being able to access credit from both public and private Banks. ¹¹(Kathryun Lum: 2016). On the above discussions in this paragraph, both authors talked about the caste matter in the business. After politics, Caste plays a very crucial role in the business. Especially it more effects on the petty business such as small Shops like Tea stalls, Dhaba, vegetable vendors etc.

According to the Kathryan usually, it happens in Gujarat because due to the dominance of the uppers caste. As like in Gujarat case where, Patel (upper caste) are dominating politically and economically in Gujarat. Where, Patel members stress their internal solidarity and ethos of the mutual help of each other. Both Authors said that as Jodka research work communities who have customarily dominated. Both authors' arguments are relevant with each other in research work. They are also given some ideas about caste problems in the business. Some lack of Reasons as for why Dalit cannot be equivalent? Even they have reservations and other facilities from the Indian Government as well as also in Private sectors. Did they not mention that how Dalit entrepreneur solidarity can be improved? As they can face the real challenges across of dominates upper caste peoples. Few answers of question from my research work which will fill up the gap. Similarly in another article which is also relevant for my research work on the Dalit in business: self-employed scheduled castes in North West India. Caste is also played an important role in many different ways in business. Even he says the majority of them they did not feel discrimination against in business because of their caste. They could not really get away from it. They never refuse that really caste affects their business. Overall if we see according to the article Dalit entrepreneurs facing the problems because of lack of resources, caste discrimination, and other facts. But the reality is that some of Dalit they feel proud because they are in business and entrepreneur. They do not only feel that their economic position is well but they feel great respectful as compared with other Dalit. Some of successful Dalit entrepreneur they want to help others and provide them employment. They are the role model of their other member of the community. They send their kids, sons, and daughters for good and highly well-known schools because they do not want them to experience caste discrimination. Some of them their willing is to send their children European countries. Whereby, they will not believe in social virtue and the caste system. "Dalit had a lack of economic resources but even when they had economic

¹⁰Jodkha, Surinder.2010.'Dalits in Business: Self-Employed Scheduled Castes in North-WestIndia'.Economic and Political Weekly.Vol45(11):18-19

¹¹ Lum Kathryum .2016, January. Why are there so few Dalit entrepreneurs? The problems of India's casted capitalism .http://thewire.in/19585/why-are-there-so-few-dalitentrepreneurs-the-problem-of-indias-casted-capitalism.(last accessed on 21 October 2016).

resources they were crippled by the lack of social resources"¹². (Jodhka: 2010:48).

Does Caste Identify Matter?

According to the one recent survey that it shows that 27 percent Indian population are still sufferings in the exercise of the untouchability practices. Caste matters are exists in different ways. Many Indians have experienced childhood in an India where we have seen such conduct, however the sort of individuals who read English dialect operation closes presumably consider it something that occurs in provincial, in reverse towns as opposed to urban India.

However, in this overview likewise packs a couple of different astonishments. It demonstrates practically every third Hindu (30 percent) admitted to the practice. That is, they declined to permit Dalits, the previous "untouchables," into their kitchen or to utilize their utensils. In any case, strangely enough, information from the review demonstrated that untouchability was likewise drilled by Sikhs (23 percent), Muslims (18 percent) and Christians (5 percent). These are religions that pride themselves on their revering of equity and the fraternity of confidence. Dr. Amit Thorat, the review's lead specialist, at the National Chamber of Connected Monetary Exploration, was cited by the Indian Express as saying, "These discoveries demonstrate that transformation has not prompted an adjustment in attitudes. Standing character is sticky things, hard to un stick in social settings."13 It means the caste matters and discrimination of untouchability practice is going on. Similarly another case of caste related matter about Haryana according to Dalit Activist Ameet kumar a community correspondent of Haryana Caste violence happened on the basis of the discrimination of caste and purity of the lower and upper caste. According to the Dalit activist 20 Dalit community houses were fired those who had belonged the lower caste of Dalit community by the upper class people of Haryana. In 7 that caste a disabled girl and her father was died in that fire. The reason of the fired of 20 Dalit community members in Harvana by the upper class people only they don't want to lower caste people get the equality status in the Haryana.¹⁴ The above discussions and explanations it shows that caste play a very crucial role in business yet. It effected on the basis of the rural and urba. But caste matter still exists in the society. As above example of Haryana as well as in Gujrat communities both state have a caste matter especially in small business. Some upper caste people have already well settled their business since long time. In this way newly Dalit community member faced problems to started their new own business. On the same time the caste matters also exists because the news business between the upper caste people like as patel and Gujjar communities already well settled in areas. They are already dominant in the market.

Critical Analysis

Personal life and social status has mostly changed said responded but some number of people who don't think felts any change in their status Said as "Hum to pehli bhe aisy he thy abhi bhi wisye he hain". Translation: we are today as we were yesterday .All interviews only one responded said he did not totally changed in terms of personal and social status of Dalit. I think those who said they are totally changed because they were very poor now they are in the well position economically. Those who are saying they did not changed personal and social status their needs and desires is also keeps matter. I also observed from my research during interviews and interaction few things also depend upon the persons living styles and needs too.

Mostly they were saying society is not posing a hindrance in their business because Delhi is a capital city no one asks us about caste before buy to product with our shop. It is very common they know that they are form Dalit community colony where majority of the Dalit communities shops keepers are there. One responded was said Some time it happened I am giving some stuffs without money on borrow for few days of my customer but they takes more time to return amount it create bit problems otherwise no any problems due to my caste on my business. It may be happening hindrance out of Delhi on caste basis their business or in other states of India. In our area where we are living it is free from this type of discrimination and never affected business on the basis of caste. But according to one of my respondent said "Police wali tang karty hain agar monthly nai detay hai tu" translation: policeman harass on not being given their monthly bribe. In the villages it happened that this shop is Gujar or Patel's and this shop of Dalit still. On the other side only one respond said he affected of his small business. No any bank gives us a facility to provide a loan due to Dalit. I think due to small shop of him. He was applying different banks for loan but he did not get. He thinks that he has affected only by his caste.

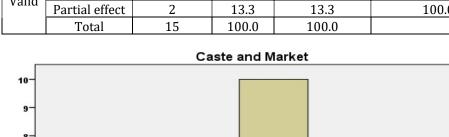
On society changes after successful entrepreneur mostly they were saying that they changed as who fell changes like as surrounding people's behavior, attitudes of their neighbors and way of interacting and communication styles of the people. They mostly felt few changes. On the other side the five responds said that during interviews they had never seen changes same thing exists in the minds of people. Yes it can be changed after if when entire communities will educate and they will aware about their social and economical problems but still people of Dalit community suffering. They are very poor and lack of basic facilities. I observed during conversation a person said that the society partially changed after successful entrepreneur because if we see the past history of Dalit communities and present situation its better rather than past situations. The society cannot be change whether he or she may Dalit millionaire or petty entrepreneurs inside the minds of the people it will remain because it depends upon the society and their thoughts. It can't be sudden changed. For entire change it can happen, gradually it is happening but, it will take more time.

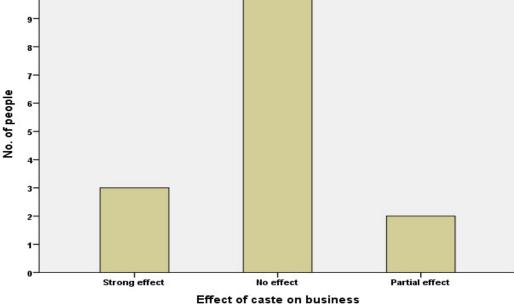
¹² Jodkha, Surinder.2010.'Dalits in Business: Self-Employed Scheduled Castes in North-West India'.Economic and Political Weekly.Vol.45(11):41

¹³ http://www.huffingtonpost.com/shashi-tharoor/castewont-disappear-india_b_625735(last accessed 0n March17, 2017)

¹⁴ http://www.videovolunteers.org/caste-violence-inharyana/(last accessed on 20 March 2017)

| Impact of Caste on Business Prospects | | | | | | | | | |
|---------------------------------------|-------|----------------|-----------|---------|---------------|---------------------------|--|--|--|
| | | | Frequency | Percent | Valid Percent | Cumulative Percent | | | |
| | Valid | Strong effect | 3 | 20.0 | 20.0 | 20.0 | | | |
| | | No effect | 10 | 66.7 | 66.7 | 86.7 | | | |
| | | Partial effect | 2 | 13.3 | 13.3 | 100.0 | | | |
| | | Total | 15 | 100.0 | 100.0 | | | | |





on small business particularly in the large cities. Because the large cities people who never have been asking from any one about their caste before purchases the product form the shop. It can be effects on the some rural areas of the villages. Reason is that the city people are usually very much busy in their daily routine works. They have not a time to ask about his caste from the shop keepers .Other reason is everyone focused on their own work during their busy schedule of life. Those people who said the caste effects on their business their financial positions were very week. Due to large number of family members suffer in poverty they think that their family is suffering due to the caste. Caste also effects on their business. Caste play very important role in business but according to one of my respondent said that it will affect in some rural areas of the villages form Rajasthan, Gujarat and Utterpradesh. The caste can be effect on the business because where dominancy of the upper caste people there. They are already in business with good reputation in the market with their name like as Agarwal shop, Gupat shops etc. where if anyone from Dalit community member who is going to do start new business in the market it can be effect on caste matter. It is all depend upon the place and as well as areas.

Dealing with the loans What is the loan?

If you have never received a loan to purchase something, you are certainly in the minority. Loans can be a great thing, but they can also get you into trouble. One of the keys to being financially successful understands when loans are a good solution for your situation. Loans are never a good idea if you can't afford to pay them back in the required time frame. Let's explore what a loan is and find out some of the common ways to borrow money.

Above graph clearly showed that the caste does not effects One "A loan is when you receive money from a friend, bank or financial institution in exchange for future repayment of the principal, plus interest. The principal is the amount you borrowed, and the interest is the amount charged for receiving the loan". Since lenders are taking a risk that you may not repay the loan, they have to offset that risk by charging a fee known as interest.¹⁵ Similarly for the more understanding about the loan as "A loan is a lump sum of money that you borrow with the expectation of paying it back either all at once or over time, usually with interest. Loans are typically a fixed amount, like \$5,000 or \$15,000. The exact amount of the loan and interest rate varies depending on your income, debt, credit history, and a few other factors"¹⁶(Irby:2015)

> There are so many different types of loans you can borrow. Knowing your loan options will help you make better decisions about the type of loan you need to meet your goals. It only depends upon the person to person. Loans typically are secured or unsecured. A secured loan involves pledging an asset (such as a car, boat or house) as collateral for the loan. If the borrower defaults, or doesn't pay back the loan, the lender takes possession of the asset. An unsecured loan option is preferred, but not as common. If the borrower doesn't pay back the unsecured loan, the lender doesn't have the right to take anything in return.

¹⁵ http://study.com/academy/lesson/what-is-a-loandefinition-types-advantages-disadvantages.html(last accessed 23March 2017)

¹⁶https://www.thebalance.com/seven-types-of-loans-960034 (last accessed 0n 24th march 2017)

Types of the Loan

There are many types of loans on the basis of conditions. First they should have to know about the loan and in need to match their task. According to the definitions of loan various types of the loan as, personal loan, secured loan, unsecured loan, mortgage loan and small business loan. But here as stated above nature of description loan we are going to categorize the three types of loan. These are the open ended loans, closed ended loans, and convention loan.

Open-ended Loans

A loan that does not have a definitive end date, For example, revolving lines of credit such as those offered by credit cards would be considered open ended loans.¹⁷

Closed-ended Loans

The closed ended loans can be define as common type of consumer installment loan where (in contrast to an open ended loan) the borrower cannot change the number and amount of installments, maturity date and credit terms also called closed ended credit.¹⁸

Conventional Loans

A borrow uses this long term loan from non government lender to buy a house. Conventional loans include fixed term and fixed rate mortgages, but not loans backed by the Federal Housing Administrations (FHA), Rural Housing services (RHS) or department of veterans Affairs (Business Dictionary)

Sources of Loans

Sources can be various. But according to The Hartford's 2014 Small Business Success Study more small business owners (46 percent) believe it's only slightly or not difficult an at all to get a loan or other capital for their business. Here 39 percent increase from 2012. However, 36 percent of the small business owners surveyed used personal sources of funding, such as personal savings, retirement savings or capital from their family and friends, over traditional sources of funding such as bank loans, bank credit lines or Small Business Administration (SBA) loans.(Burg:2014)¹⁹. But here in this case studied of economic sources I find that peoples are rarely giving the priority to loan. I sought three sources of loan in my study and research work. Here there are three sources of loan. I found in my field work mostly people who are giving the priority to take the loan from non institutional. From the above knowledge and understanding these are categorized following sorts. That is given below as,

- 1. Institutional Loan
- 2. Non-Institutional loan
- 3. Own capital

Institutional loan

A loan that is only taken from the any Institutions like as any bank, financial institutions, Insurance companies or other private or government organizations that is said to be as Institutional loan. Usually it happens that loan is fixed loan on the basis of certain terms and conditions of the applicants for a fixed time period. For the small business loan a scheme polices, rules and conditions are different. It only depends on the various institutions. Because it may be varies from private financial institutions to governments institutions.

Non-Institutional loan

A loan that has not taken from the any Institutions like as any bank, financial institutions, Insurance companies or other private or government organizations. In spite that loan has only taken from their any relatives, friends or third parties. That loan said to be as Non-Institutional loan. Usually it happens this type of loan not is fixed. It only happened on the basis of both parties willing. It is not necessary certain terms and conditions of the applicants for a fixed time period. For the small business loan or other smaller loan it is usually given on the basis of identity from the surety of persons on the mortgages. The practices of mortgages for loan have been seen in my observations with respondents.

Own Capital

The wealth, whether in money or property, owned or employed in business by an individual, firm or corporation etc. (Dictionary) the own capital is the owner of businessman or entrepreneurs and acquired, whether it can be savings or ancestors properties or own earnings is called as own capital. The Real or economic capital only depends upon the goods and services, products and other physical things. All these things are included in the own capital.

Economic Aids or Capitals

Mostly they had taken the loan from the non institutionalization. Three people those who grant the loan from the Government or private bank. It has to be seen mostly people are avoid to take loan from any institution, bank or any other organization. In my observation and interviews six persons those who had take the loan from Non- Institutions. One of my respondents he did not take loan from bank said: "I had taken money from my wife, whom she had hidden from me "and that two persons they had took loan from the Financial Institution like as Bank whether it can be Government or Private bank. Rest of the all responded previously they were labor or daily wages worker they had save their money from their daily income and started their small business from their saving income.

Mostly peoples they were faced difficulty to get loan because of their caste. According to my responds even bankers when saw their identity in ration card or any other document or heard from someone their areas name then she said "Sanjay camp ka nam suntay he chahra badal jata hai" Translation: as soon as they hear the name of sanjay camp, their facial expression changes. The bankers behave sudden changed with us. Because we are from sanjay camp colony where everyone knows from this areas mostly Dalit are living. From Seven people they got loan easily from the bank with the reference or sources of some one. Little number of peoples they have supporting documents that can get a loan easily with the references. But rests of three respondents have a zero experience of bank loans. Because they never been bank for the loan purpose. They were only giving the priority to take loan with their relatives and neighbors. Because they are scared from bank penalties and Banks

 ¹⁷http://www.investorwords.com/8659/open_ended_loa
n.html#ixzz4ceVVZZD8 Last accessed 28march 2017)
¹⁸ http://www.businessdictionary.com/definition/closedend-loan.html (last accessed 28 March 2017)
¹⁹https://www.forbes.com/sites/thehartford/2014/11/2
6/the-top-5-sources-where-small-business-ownersshould-look-for-loans/#1884357651e2(last accessed 24th March2017)

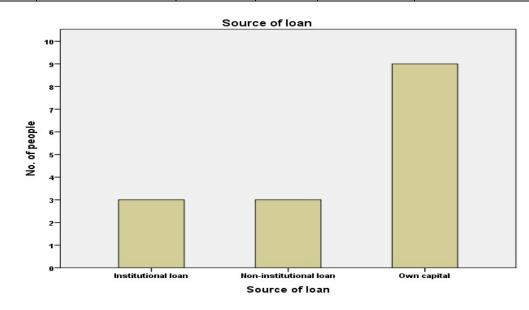
terms and conditions of loan schemes. Another thing neither well educated and lack of awareness that's why. They think that only government and private jobs officers and educated people can open an account in banks. They shared me about their experience regarding caste issues that bank officers they never enquired about caste details. But in my one responded told me that when bank officers listen the name of only Sanjay Camp there behave and attitudes were suddenly changed while they were dealing with Dalit customers. Because they know they are Dalit. It means personal life and social status exist matter still. About the financial institution mostly people were saying that they are not working well for the benefit of Dalit communities because I think they did not get facilities from the loan scheme or other benefits. Those they are saying who have not an experience of bank account and usually they are taking a small loan from their relatives or friends in their neighbor's from 10,000 - 30,000 Indian Rupees. Usually I Saw during field work they were not interested in any financial institution. It was observed by me during conversation with them.

The government and private banks experience usually it was not same. I found in my responded mostly they have negative responses from them. Two responds that had a positive response, rest of the other they have no experience of bank regarding because I already told in the above they are giving the priority to take only non-institution loan. Here those who have a negative respond from bank because they were saving bank officers behave and attitude different with Dalit customers and other caste customers. Mostly they were giving the good response others customers and rich persons. I think it can be reason may be in there account have a small amount as compared with others they may be cream party usually manager can do this especially in private banks. Sometimes managers they need more account those who are financial sounds business man or landlords. It is only depend 245 upon the economic status because they are giving the

priority on to the financial positions. Mostly they are giving the seat to customers and talk in good way rather than others local customers. Even customers service officers behave was entirely changed with us. On the other hand those responded who have neither positive nor negative experience about the bank officers their views were as said its better we should have to take a loan from our neighbors who gives us on 5% mortgage in the same colony in our area. Here we have no need to fill up any form or stand in long queue and follow the terms and conditions like as banks or other financial institutions.

Dalit communities they have a low faith in the financial institution of the country because they thinks that these institutions just introduced the schemes or jobs for the Dalit communities it is simply a politics. The benefits of those schemes were only taken dalit millionaires who are the involved in the political or social groups. They gave the facilities only millionaires and rich dalit communities' members who are already in financial sound. Small entrepreneurs had never taken the benefit from any schemes or any small projects from financial institution for their improvement. Most of the peoples were said, they haven't believed in financial institution of the country. Because some of the responds they were saying that who have not believe because of these institutions are only announced schemes or any projects for Dalit in only newspapers or advertisements but very rarely implemented. May be local government people involved in that discrimination and injustices with Dalit communities who are very poor's. But that's reality they never implemented. Sometimes It is only limited for the announcement till. Even they were said, that we have not faith in Prime minster Mudra Loan Yojana or Pradhan Mantri Mudra Yojana. One of my respondents when asked about the financial institutions said "Oonchi Dukan Pheka Pakwaan" Translations in English: High shop, vapid food. Only the perception of status is high but the reality is something else.

| sis | | | | | | | | |
|-------|------------------------|-----------|---------|---------------|---------------------------|--|--|--|
| | | Frequency | Percent | Valid Percent | Cumulative Percent | | | |
| | Institutional loan | 3 | 20.0 | 20.0 | 20.0 | | | |
| Valid | Non-institutional loan | 3 | 20.0 | 20.0 | 40.0 | | | |
| | Own capital | 9 | 60.0 | 60.0 | 100.0 | | | |
| | Total | 15 | 100.0 | 100.0 | | | | |



Data Analysis

After above studied it also get the information about the Dalit community people that they are very rarely give the priority to take loan from the institutions whether it may be private financial institute or government financial institute. Mostly they are comes in the own capital or Savings. Most of them only preferred to take loan from their relatives because who can easily approached towards them for start with their business. Another reason can be for the priority to the relatives or neighbors that they believe on them. In other reasons are the banks loans have to repay with in specific time with proper installments. Therefore they are avoiding taking loan from the any banks. They are only giving the priority to take loan from neighbors or relatives because they have to repay in long terms, non avoidable and there is no any strict terms and conditions like in Banks or other financial institutions.

Petty Enterprise and Socioeconomic Changes in the life of Dalit

General Statement

The word derives from the French language "entre" (to enter) and "prendre" (to take), and in a general sense applies to any person starting a new project or trying a new opportunity. An entrepreneur is an individual who accepts financial risks and undertakes new financial ventures.²⁰ It is said to be an entrepreneur.

An entrepreneurship is a business or other organization started by an entrepreneur, or business person. The enterprise can be for profit or be a non-profit venture. Business management skills, marketing knowledge, an understanding of the demand of the product or service as well as risk management analysis are all crucial considerations in an entrepreneurship. In the petty ar entrepreneurship a business person or entrepreneurs involved in only small business that business he or she took a financial risks for the for the profit. An entrepreneur should have to marketing awareness. They may be larger or smaller entrepreneurs. An entrepreneur perceive the intended that how the product or services can be promoted, what price it should be sold for, how and when the product will be produced and how and where the product will be sold. There are many marketing details to be figured out if the entrepreneurship is to be a success.

Caste and Effects of Entrepreneurship

According to the 'Caste and entrepreneurship', in India the authors focused on the particularly relationship between the caste and entrepreneurship .what is the role of Caste in entrepreneurship? How has the caste map of entrepreneur changed? As stated by the comprehensive data on enterprise ownership for the economic census of 1990, 1998, and 2005.They showed the significance of caste difference in the entrepreneurship over the India. The Scheduled tribes and scheduled caste are underrepresented in the ownership of enterprise and share of the workforce employed them. The rise of Dalit millionaires drives in part by new economic freedom. Which is not appearing representative of the border swathes of the SC and ST population at until 2005. Authors suggested that the development of the enterprises depends on upon the social networks, right workers, and

making certain links with the customers and suppliers.²¹ (Laxmi, Tarun, Ashutosh 2013:55). They said that the caste is not only affecting on business it also plays a crucial role in the politics. The arguments which are related to my research work it also supporting to my research work regarding my research questions. In the Planning commission report according to the survey on the Entrepreneurs challenges for SC entrepreneurs studied on across five states namely Bihar, Maharashtra, Punjab, utter Pradesh and West Bengal covered five districts in each of the state. Overall 1551 SC interviews were conducted. From the all information about Sc Entrepreneurs which gives the basic idea about Dalit entrepreneur that it is a proprietorship concern, not registered with the government. Usually, it is young business set up 4 to 5 years engaged in providing services. It is always a small business whichever is in small size. The number of employees is less than 3, the initially capital outlay less than Rs. 1 lakh and initial turnover less than 50,000. More ever mostly in other cases, it has been set up funds borrowed under government schemes. Whichever it has been the only marginal improvement in the capital base of this business from the time of initial setting up and the present, most of them have shown a positive growth in turnover.²²(Planning Commission Report 2006:27:50)

The entire study of the reports which helps us to find out the influence on the Government Schemes and initiatives targeted particularly for the benefit of entrepreneurs. The work has been done for the SC entrepreneurs who are also relevant from my research question. Some information which is based on interviews supporting to my research work. Further also helps to find out my research problems. That gives the knowledge about the improvement in capital base business and also showed the past and present positions regarding the entrepreneurs. In the same way according to the author Aseem Prakash the caste and entrepreneurs, Dalit have been facing the problems to initiates the business from long time to until now. This also affects their socioeconomic status as well as in political positions. Dalit entrepreneurs to interpret and understand the socioeconomic and political structure which effect their entry and sustenance in the markets as owners of capital and ultimately their endeavor to earn a living without being dependent on caste base economic structures where the fruits of the labours were mostly appropriated by the dominant upper castes.(Prakash:2015:09).

As Dalit, the community had remained economically deprived and entrapped in the different cycles of poverty. The social and economic position of Dalit entrepreneur in India is based on class and Caste society which affects the entrepreneurs. According to the Vshindra Mishra Zee media Editor "that economic disparity increasing which is more danger than the caste system. In caste system can be a lot of mistakes, demerits, but exists humanity and human approach. But after the economic discrimination no one accepts as a human with each other"²³(Mishra: 2013) similarly about the Caste of Dalit thinker Chander Bhan

²¹Iyer ,Lakshmi , Tarun Khanna, Ashutosh Varshney.2013. 'Caste and Entrepreneurship in India' Economic & Political Weekly. Vol. XL VII (6)pp.52.

²²http://planningcommission.gov.in/reports/sereport/ser/s tdy_ecsc.pdf. (Last accessed on October 21, 2016).

²⁰http://www.wisegeek.com/what-is-an-

entrepreneurship.htm (last accessed on 26 march 2017)

Prasad said that "Caste always divide', but mostly Dalit Politician doing politics on the basis of Caste and Jati. They make new polarization. They use caste as an old tool to raise the issues in politics. Moreover, they could not stand on the level of the upper caste.²⁴

In this discussion, they talked about the reservation and creamy layer. Which is also play a very important role in Dalit community of India? But which is also a barrier for some Dalit they already get benefit from the reservation? They said that caste disparity begins from economic basis slowly and gradually it breaks due to economic disparity. Youngsters playing a very important role to broke the caste disparity. The whole discussion also supports to my research works. They focused on the Dalit caste in India and present socioeconomic status of their community.

According to Dalit thinker, chander Prashad Bhan said regarding the caste it always divides. Similarly, an author who said that "Schedule caste entrepreneurship in developing country like India which is riddled with a unique caste system not existent anywhere else in the world".25 (Krishnaveer, Abhishek: 2016:55). Both arguments are same meanings regarding the caste and on the importance of entrepreneurship. Additionally, the other author said "caste had significance and suggests that poverty and other welfare outcomes. They focused on the education and labor market" (Maitreyi, Soumya:03). He said that the education and occupation are the ceremonial part; they save by upper caste peoples. Dalit they were illiterate, landless were meant to serve as in pure occupation moved down through the generations. Overall the mobility is a very in rare case. Because of the past condition of Dalit such as lack of resources, no social network, lack of assets, poorness and so on. The reality is that the Caste changing with respect to time in various ways and reflections of economic positions and self-assertion, that's why Dalit had together over. SN 941

Change in Socioeconomic Status

Probably they were saying that economic status of Dalit has been changed and improved. These are the individual's efforts and hard works of the people who are the successful businessman. They had taken the loan and became a successful businessman. They never took the loan from any institutions whether it private or government institutions. They had taken the help from their relatives and friends. Five responded was said that they are partially improved but people of Dalit communities still suffering in basic problems. The contemporary situations of Dalit communities are still in poverty and poorness. They are living homeless, lack of education. Even they haven't facility to water supply drinking water; it means they are living below of poor line. One person said economic status of Dalit has not change it same as like previous. He said we are still using drinking water it comes from gutter line sometimes that water mixed. Without education, economic, social and basic facilities how Dalit can improve their socioeconomic status? We think he said as because Dalit economic status according to population of Dalit condition is entirely same because he was very poor and lives life below the poverty line.

We focused on the economic status matter more than social status conducted by us fifteen interviews where most of the people were saying that they are never discriminated in Delhi because it is a capital city no one has a time to ask about caste discrimination usually everyone is busy in daily works in their routines. Here on of respondent said: "Unch nech ka mat bhaid gauon mein hota hoga jesy keh Rajasthan, Mathura aur Haryana mein Bhi abhi bhi hota hai" this type of discrimination happens in rural areas like, Rajasthan, Mathura and Haryana. Three numbers of responds they were saying discrimination partially happening sometime they were not expressed by their words but partially it exists. Here I am connecting with the economic and social status with the rural and urban areas it is varies from place to place and area to area. But still today very rarely this type practice is happening inside the India.

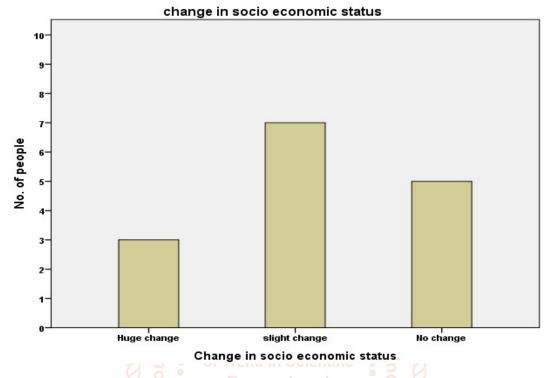
Mostly we saw the people they were looked for some better alternatives because they wanted to be earn more and their wish to become richest person as compared to the other relatives and neighbors. Here we have conducted fifteen interviews in which only two responded their views were different rests of the other were same. One respondent said that "Jawan hoty to aur koi achha business dhondty" Translation: if we were young then must find any alternatives of well profitable business. Nevertheless, now aged people like us cannot seek alternatives. Now we had not such efficiency of work for more work to find other good business. Similarly another responded was saying that economic inequality forces me but we have many compulsions we cannot find the alternatives. We have not proper education like as business even we are only intermediate passed. That's why we always scared to take risk in business. We always try to avoid from any risks.

In the focus of economic importance mostly they were said that our social status changed after involvement into the business. Focusing on the economic importance we have taken the fifteen interviews in which nine persons they were saying that social status has been changed. Their position has changed as compared to the past. Their status changed of family as well as own with respective of the society in neighbors. As one said "Pehli shadi biya mein nai bhulaty thi par ab bhulati hain" Translation: before start the business people were not inviting us in their marriage ceremony but now they invites us. The two responded were saying they are not changed because we think that their business are small and their earning may be hand to mouth. They cannot save their amount in their current business. It can be reason. One responded said that he has partially changed because he is in good position now as compared to the previous time. Prior he was a labor was working on daily wages after saving the money he started the business. Now their positions are better only of start the business. In my interviews where three peoples they said that we are totally changed with respect to social status due to only better financial position as compared to the others. Because the reasons can be they were very active, educated and involved in business as well as local politics.

^{4,5 &}lt;sup>.</sup>https://www.youtube.com/watch?v=WaXzmNajxVQ(last accessed Oct 21, 2016) ²⁵ Krishnaveer, Mr , Challa Abhishek.2016.'Entrepreneurial communication challenges for Dalit in India'. Journal of Humanities and social science .Vol.21 (1):54-55

Data Analysis Change in Socioeconomic Status

| | Frequency | Percent | Valid Percent | Cumulative Percent |
|---------------|-----------|---------|---------------|---------------------------|
| Huge change | 3 | 20.0 | 20.0 | 20.0 |
| Slight change | 7 | 46.7 | 46.7 | 66.7 |
| No change | 5 | 33.3 | 33.3 | 100.0 |
| Total | 15 | 100.0 | 100.0 | |



After the above systematic investigation into and study of materials and sources in order to establish facts and reaches conclusion that shows now their positions are good rather than past times . It is better only after started the new business. Few numbers of peoples said that we are totally changed with respect to social status due for entered into new business. Because they were very highly proactive, educated and involved in business as well as local politics. Everyone knows them in the society after long time in the same areas living.

The result in terms of entrepreneurship and changed their socioeconomic status mostly people had been partially changes in social life in the society. Because there previous economic positions and present positions is good than past. They changed as people are at least interacting in good way. Sometimes they invited in their homes for social gathering previous it was not. As they have improved their financial positions. In this way they felt changes in socioeconomic positions.

In end according to survey in the Dalit communities only few numbers of respondent entrepreneurs who said they are seeing no any change in their life in terms of socioeconomic status. Reason is that, they were very poorest. Their family members are more than five. It also depends upon the income and family members. If previous their position was good at that time family members were small but now family members are more than five than income is same. Overall they felt changes in terms of socially as well as economically. Because after they interned into the business their financial positions and wealth also improved with respect to society in their family and community. Simple example previous they were not have cycle. But now days they have a motor bike or car and felt changes in their social as well economic prospects.

Conclusions

Eventually we have found some problems regarding petty entrepreneurship and focused only in terms of social and economical status changed. The caste signified on the business. Mostly the people are dealings with the financial aids from the non institutional loans. Social status does not change within the petty entrepreneur because they were involved in small business. That is not effect too much in metro cities. Caste does not impact in business especially in large cities it might be effect on the some rural areas. Because people are very much busy in their routine works. Other reason is everyone focused on their own work during their busy life. The sources of the loan are institutional non institutional and own capitals. Mostly they are giving the priority to take loan from the own capitals. In own capitals they borrowed from their relatives, neighbors and self savings from daily wages. For the business they are giving the preferred to take loan only own capitals. Reason is that it is easy to approach for loan as compared with other institutional loan.

They are doing business on small levels in market like as small shops, tea stalls, vegetable vendors and general stores etc. There are many challenges to faces them by new business in the market. Like Very difficult to find a right locations. They find locations then other problems rose up dominant of the other businessman. Because the business is

new settle. Other important challenged faced by corruption of the government agencies. Research has a great importance in the society to seek actual problems of the society. Present time the dalit communities are facing so many basic problems for survive who are living in the jheera village. The importance of the research is that, whether the change in the economic status of the Dalit entrepreneurs eventually leads in the upliftment of their social status as in the whether it abolishes their discrimination based on their social status in the society.

In this survey and research conducted fifteen unstructured interviews by us from the small dalit entrepreneurs who are involved in various petty businesses in particular areas. We only used unstructured method during my field work because unstructured interviews expand the qualitative data with the help of open ended questions. In the open ended questions they can explain more detail in their own words and as well with their native language. They will not fell any hesitant during the answers. The unstructured method gives the chance and deep selection of the words to the respondent as he or she can explain the detail stories and life styles related with the questions. As in this way after meetings and gatherings I had able to understand their sentiments and present problems who they are suffering in above mentioned four villages of Delhi. Nevertheless, the unstructured interviews in addition to expand the authority for the reason is that it gives the interviewers the chances to more enquiry for very intense understanding as well as can also ask for the more elucidation. Moreover, understand in content analysis with written form, visual communications. During this work focused on the main three components in terms of the small entrepreneurs. Dalit entrepreneurs and their sources of their economic aids/capital, Caste identity and matters in the small business and last one was the improvement in the socioeconomic status.

The sample of the small entrepreneurs was the only specific areas of the market. After the deep study and probe that shows the on the certain level of caste effects on the business point of view. Another interesting observation after the study samples about the caste in entrepreneurships. Partially caste matters exist in the business in some areas. But it depends upon the areas. The overhead explanations, facts that are evidence to conclude about the market the caste play role on the small business. It may be depends upon the areas basis. According to the few responds it has been more affected in the rural areas of the some states like as Rajasthan, Gujarat and Utterpradesh.

Further study also gives the information about the Dalit communities' people who they are very rarely gives the priority to take loan from the institutions whether it may be private or government banks. After the close observation of samples the information comes about the entrepreneurs usually tried to chose the own capital or like savings. Two or three respondent were saying who had save their amount in past business from their daily wages incomes .On the basis of knowledge and data that small entrepreneurs who are involved in different business gives the priority dealing with loan on own capitals rather than institutional or non institutional. After the above systematic investigation into and study of materials and sources in order to establish facts and reach new conclusion that shows that now their positions are better only of start the business. During my interviews three peoples who was said that they are totally changed with respect to social status due to only better financial position as compared to the others. Because the reasons can be they were very active, educated and involved in business as well as local politics. In the last part my focused was only entrepreneurship and changes in their socioeconomic status. Mostly people they have been change in social life in the society in terms socioeconomic positions. Very rarely to my respondent Dalit who are small entrepreneurs they are not seeing any small change in their life in terms of socioeconomic status.

In the end, it has to be seen regarding research problems and findings those Dalit people who are involved in the small business that Caste does not matter in terms of business prospects. But similarly the views were different sometimes caste matter depends upon the place to place and as well areas. If we will study closely on both sides of the rural and urban sides the results will be different on rural and urban bases. Especially in metro cities caste not affected on the business whether business will be lager or small. But places and areas has an effect on caste. In small entrepreneurs people believe in the own capital rather than the institution or institution because they are getting easy loan in the own capital or other relatives. Usually they are giving the priority to take financial help with relatives or neighbors. Second thing is that the Dalit families who involved in small business after that they had changed their socioeconomic status as well as also they improved them as compared with the other Dalit families. I think that, if in Dalit families those who have specific business education enter into the business for entrepreneurship they can be more successful rather than others. They will be very much familiar about the business tactics whether it can be small or lager business. Some suggestions as the banks should have to be introduced new loan schemes targeted to the petty entrepreneurship. As the small entrepreneurs can take a more benefit in that loan schemes. The Bank educations and awareness campaign should be launched for the petty entrepreneurship. As people can knows about the loan schemes and facilities about the loan for small business. Government should encouraged petty entrepreneurs by the drafting the small entrepreneur's friendly laws as they can easily approached to them. In this way the ratio of small number of entrepreneurs will be increased and they will be more success full in their relevant business.

Banking process should be made easier particularly for the petty entrepreneurs. In this type of programs Small business man can easily approach to the banks to fulfill their needs. But present situation is the schemes of loans are available but small entrepreneurs are facing difficulties for granting loan. So if the Banks and other related financial institutions create easiness for petty entrepreneurs can take more benefited. The corruptions of the government agencies should be stop and the guilty punished. In this way petty entrepreneurs can enhance their business for better profit in the market.

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