
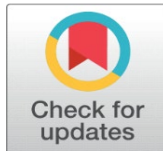
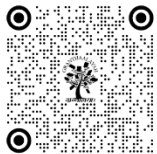


MINORITY ENTREPRENEURSHIP- A STUDY WITH REFERENCE TO DAKSHINA KANNADA AND UDUPI DISTRICTS IN KARNATAKA

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ABSTRACT

Enterprising nature makes man an entrepreneur. Entrepreneurs are persons who initiate, organize, manage and control the affairs of a business unit that combines the factors of production to supply goods and services, whether the business pertains to agriculture, industry, trade or profession. Entrepreneur is the centrifugal of economic activity and propeller of development under free enterprise. The world needs entrepreneurs now more than ever; fresh thinkers, who spot opportunities and apply their talents to overcome obstacles to make their ideas happen. It is the fundamental precept of the Christian faith that God calls not only ministers and other spiritual workers, but everyone to specific roles in his kingdom. Christian Entrepreneurs must realize that they are called to establish and lead business organizations that are designed to achieve results in the secular world. Christian Entrepreneur Organizations differ from secular businesses because they do business while being led by the Holy Spirit. The Christian entrepreneur has a higher call. As an entrepreneur, he must earn profits to keep his enterprise alive, but he must also recognize that earthly profits are not his greatest goal. Christianity changes an entrepreneur's priorities, but Christianity can be integrated with entrepreneurship as entrepreneurs conduct their enterprises in a way that is distinctly Christian. In Islam Religion is the way of life. The urge to become successful entrepreneur-manager is found in the social sanctions in the Muslim community, which rewards independent activities and economic status. Islam does not exert one to work hard to carry on business and earn money for the benefit of the family and community. Trade is in the very blood of Muslims and they do not shirk from selecting their fortune far and near. In the light of the above the present article highlights the concept of Minority Entrepreneurship and the Socio-Economic factors influencing the minority entrepreneurs to start their units.

Keywords: Minority Entrepreneurship, Entrepreneur, Socio-Economic Factors, Development



1. INTRODUCTION

1.1. CONCEPT OF ENTREPRENEURSHIP

Enterprising nature makes man an entrepreneur. Thus, entrepreneurs are persons who initiate, organize, manage and control the affairs of a business unit that combines the factors of production to supply goods and services, whether the business pertains to agriculture, industry, trade or profession (George H E, 1949). Entrepreneur is the centrifugal of economic activity and propeller of development under free enterprise. Different scholars defined the entrepreneurial functions in different ways. Cantillon was the first to use the term entrepreneur (Schumpeter J A, 1954). He portrayed an entrepreneur as one who discharges the function of direction and speculation (Narayana D L, 1966). J.B. Say, moving along in the French (Cantillon) tradition was the first to assign the entrepreneur a definite position in the economic process and stated that the entrepreneur's function is to combine the factors of production into a producing organism.

He certainly failed to make full use of it and presumably did not see all its analytic possibilities (Schumpeter J A, 1954). But to Adam Smith, the father of Political Economy, the entrepreneur was a proprietary capitalist, a supplier of capital and at the same time working as a manager intervening between the labour and the customer. Adam Smith also treated him as employer, master, merchant and undertaker, but explicitly identified him with capitalist, probably in view of the English economic system. David Ricardo, a contemporary of J.B. Say, supported Smith's approach and treated the industrial manufacturer and agricultural farmer synonymously as entrepreneurs throughout his famous book "The Principles of Political Economy and Taxation". According to David Ricardo "the farmer and the manufacturer can no more live without profit than the labourer without wages" (David Ricardo, 1962). For Ricardo, the prime motive of the entrepreneur is to accumulate and without motive there should be no accumulation to facilitate capital formation and economic development. He also stressed that the motive for accumulation will diminish with every diminution of profit and will cease to exist altogether when profits are so low as not to afford an adequate compensation for the risk and trouble which the entrepreneur encounters in employing his capital productively. John Stuart Mill emphasized the function of direction in production process and he repeatedly stressed that the function requires "no ordinary skill". F.H. Knight propounded the theory that the entrepreneurs are a specialized group of people who bear risks and deal with uncertainty.

2. MINORITY ENTREPRENEURSHIP

2.1. ENTREPRENEURSHIP AND CHRISTIANS

David Frost, the Director General of the British Chamber of Commerce (2008) suggested that "Thriving successful businesses are the lifeblood of prosperous communities. It has never been more important to support the next generation of wealth creating entrepreneurs – particularly in these challenging economic times." The world needs entrepreneurs now more than ever; fresh thinkers, who spot opportunities and apply their talents to overcome obstacles to make their ideas happen. Entrepreneurs need to reframe the threats as an area of business opportunity for all. They must unleash their innovative ideas around the world and inspire solutions that will tackle issues ranging from poverty, unemployment and climatic change. It is the fundamental precept of the Christian faith that God calls not only ministers and other spiritual workers, but everyone to specific roles in his kingdom. Christian Entrepreneurs must realize that they are called to establish and lead business organizations that are designed to achieve results in the secular world. Christian Entrepreneur Organizations differ from secular businesses because they do business while being led by the Holy Spirit.

Unlike many other human activities, entrepreneurship itself is not Christian or unchristian. The entrepreneurial action of creating value for others through speculation and foresight is an integral part of human action, and it can be used as an instrument for good or for evil. Different ideas exist for what should motivate the entrepreneur. Assuming the entrepreneur's behaviour is legal and ethical, some say entrepreneurs should act to maximize value for the shareholders and some say they should act in a way that benefits those with a stake in the decision. Considering every stakeholder is not humanly feasible though entrepreneurial action affects everyone in the market. The entrepreneur's purpose, then, would seem to be to earn the greatest profits he can in a legal and ethical manner. The Christian entrepreneur has a higher call. As an entrepreneur, he must earn profits to keep his enterprise alive, but he must also recognize that earthly profits are not his greatest goal. Christianity changes an entrepreneur's priorities, but Christianity can be integrated with entrepreneurship as entrepreneurs conduct their enterprises in a way that is distinctly Christian.

2.2. ENTREPRENEURSHIP AND MUSLIMS

The basis of society in Islam is religion. It implies that the basic structure of Islamic society is religion and all the other structures may be treated as super-structures; namely, political, economic and socio-cultural. All these super-structures, should by necessity, derive their strength from the religious structure. Going through the textual literature and their medieval and modern interpretations, it appeared that central to the Islamic social system was the religious ideology, which means that the basic religious institutional framework ought to be formed which will determine the types of social, economic and political super-structures in a Islamic society. Therefore, all the human behaviour, both individual and collective, should be expressed in this framework. That is, the economic, social and political behaviour should express within the norms of Islamic ideology. It appears, as if the Islamicists reject the basic economic structure of Karl Marx and political structure of Max Weber as basic to social change and development. From this description it seems that a religious structure is relatively fixed and, therefore social change is not possible. Theoretically, however

this is not implied here. It only means that the Islamic ideology may be interpreted in relation to the change required, which would adapt itself to the change, thereby widening its scope, without altering the spirit of Islam. This relationship amongst various structures is the major focus of the study in relation to the change agent, namely the Muslim entrepreneur.

Islam allows the market forces to determine the prices, except in an extreme emergency situation. Honest dealings are emphasized. Therefore it will reduce undue advertising, cost of which has to be paid by the consumer, will provide cheaper goods, reduce malpractices and build a goodwill, which will boost the demand further. This proves that Islam as an ideology would create relations between the labour and entrepreneur on one hand and entrepreneur and consumer on the other, harmonious, and sustained by rational objective means expressed through science and technology.

In Islam Religion is the way of life (Baig and Khan 1990) (Quoted in Shally Joseph, 2003). The urge to become successful entrepreneur-manager is found in the social sanctions in the Muslim community, which rewards independent activities and economic status. Islam does not exert one to work hard to carry on business and earn money for the benefit of the family and community (Ramaswamy, 1984) (Quoted in Shally Joseph, 2003). Trade is in the very blood of Muslims and they do not shirk from selecting their fortune far and near (Happen, 1980) (Quoted in Shally Joseph, 2003).

3. RESEARCH QUESTION

RQ1: What are the socio-economic factors influencing the minority entrepreneurs to start their units?

3.1. OBJECTIVES

- The present study purports to fulfill the following objectives:
- To study the socio-economic background of minority entrepreneurs;
- To identify the extent to which success in entrepreneurship is associated with education and family background of minority entrepreneurs;

4. RESEARCH METHODOLOGY

Since the study is basically of descriptive nature, a descriptive research design (Sample Survey) has been used in carrying out the present study as the study aimed at finding out the profile of Minority Entrepreneurs with respect to personal characteristics and family background. The District Industries Centre Directory of Small Scale Industries of Dakshina Kannada and Udupi Districts consisting 2454 registered small scale minority units formed the sampling frame for choosing minority entrepreneurs. Accordingly 600 units (24.45% of the total registered units) were randomly selected based on the random number table from Micro and Small Enterprises engaged in manufacturing and service operation, geographically spread over Dakshina Kannada and Udupi Districts. The questionnaire was personally administered and mailed to 600 Minority Entrepreneurs of Dakshina Kannada and Udupi districts who could furnish the information on behalf of their units. The follow up resulted in the collection of 267 completed questionnaires. After carefully going through the filled in questionnaires the researcher eliminated 19 incomplete questionnaires and thereby rendering only 248 usable filled in questionnaires for further analysis. Hence, the effective response rate was 41.33% ($248 \times 100 / 600$) of the total sample. These respondent Minority Entrepreneurs comprised of 85 Christian and 70 Muslim entrepreneurs in Dakshina Kannada and 50 Christian and 43 Muslim entrepreneurs in Udupi.

5. DISCUSSION AND ANALYSIS

Table 1 Gender wise distribution of Sample Minority Entrepreneurs

Location	Religion	Gender		Total
		Male	Female	
Dakshina Kannada	Christian	70 82.4%	15 17.6%	85 100.0%
	Muslim	61 87.1%	9 12.9%	70 100.0
	Total	131 84.5%	24 15.5%	155 100.0%

Udupi	Christian	39 78.0%	11 22.0%	50 100.0%
	Muslim	39 90.7%	4 9.3%	43 100.0%
	Total	78 83.9%	15 16.1%	93 100.0%
Total		209 84.3%	39 15.7%	248 100.0%

Source: Survey Data

Location		Value	df	p	
Dakshina Kannada	Chi-Square Test	.673	1	.412	NS
Udupi	Chi-Square Test	2.755	1	.097	NS
Total	Chi-Square Test	2.791	1	.095	NS

The above Table presents the gender wise distribution of sample minority entrepreneurs. Out of the 85 Christian minority entrepreneurs in Dakshina Kannada District 82.4% were male and 17.6% were female entrepreneurs. Of the 70 Muslim entrepreneurs in Dakshina Kannada 87.1% were male entrepreneurs and 12.9% were female entrepreneurs. Among the 155 sample minority units in Dakshina Kannada District 84.5% were male entrepreneurs and 15.5% were women entrepreneurs. Therefore, the majority of the minority units were run by male entrepreneurs. An analysis of the data for Udupi District also presents a similar picture. Out of the 50 Christian minority units of Udupi district 78% were run by male entrepreneurs and 22% by women entrepreneurs. So also, out of the 43 Muslim minority units 90.7% belong to male entrepreneurs and the rest 9.3% belong to women entrepreneurs. A combined picture from both the district reveals that there were only 39 women minority units in the districts under study. Statistical results show that there is no significant difference between minority entrepreneurs with reference to gender in Dakshina Kannada and Udupi districts ($p=0.095$).

Table 2 Composition of Minority Entrepreneurs based on their Qualification

Location	Religion	Educational Qualification		Total
		Non- Technical (General)	Technical & Non Technical	
Dakshina Kannada	Christian	37 43.5%	48 56.5%	85 100.0%
	Muslim	34 48.6%	36 51.4%	70 100.0%
	Total	71 45.8%	84 54.2%	155 100.0%
Udupi	Christian	23 46.0%	27 54.0%	50 100.0%
	Muslim	18 41.9%	25 58.1%	43 100.0%
	Total	41 44.1%	52 55.9%	93 100.0%
Total		112 45.2%	136 54.8%	248 100.0%

Source Survey Data

Location		Value	df	p	
Dakshina Kannada	Chi-Square Test	.393	1	.531	NS
Udupi	Chi-Square Test	.161	1	.689	NS
Total	Chi-Square Test	.061	1	.804	NS

Table 2 presents composition of Christian and Muslim entrepreneurs possessing non-technical (General) and technical as well as non-technical qualifications in the districts under study. In Dakshina Kannada district 56.5% of the Christian entrepreneurs possess both technical and non-technical qualification and 43.5% of Christian entrepreneurs possess only non-technical (General) qualification. Among the Muslim entrepreneurs in Dakshina Kannada district 51.4% of the entrepreneurs possess both technical and non-technical qualification and 48.6% possess only non-technical qualification (General). Overall, 54.2% of the minority entrepreneurs possess technical as well as non-technical qualification and 45.8% possess only non-technical qualification. In the Udupi district, 54% of the Christian entrepreneurs possess technical as well as non-technical qualification whereas 46% possess only non-technical qualification. As far as Muslim entrepreneurs are concerned 58.1% of the entrepreneurs possess technical and non-technical qualification and 41.9% possess only non-technical qualification. In the Udupi district on the whole 55.9% of the respondents possess technical and non-technical qualifications and 44.1% possess non-technical (General) qualification only. Chi-square results reveal that there is no significant difference between Christian and Muslim entrepreneurs possessing technical and non-technical qualifications in Dakshina Kannada and Udupi districts ($p=0.804$).

Table 2 (a): Non-Technical (General) Qualification of the Minority Entrepreneurs

Location	Religion	Educational Qualification - Non-technical (General)					Total
		Below SSLC	SSLC	PUC	Degree	PG Degree	
Dakshina Kannada	Christian	3	13	47	19	3	85
		3.5%	15.3%	55.3%	22.4%	3.5%	100.0%
	Muslim	7	20	34	9	0	70
		10.0%	28.6%	48.6%	12.9%	.0%	100.0%
Udupi	Christian	0	2	27	17	4	50
		.0%	4.0%	54.0%	34.0%	8.0%	100.0%
	Muslim	2	8	31	2	0	43
		4.7%	18.6%	72.1%	4.7%	.0%	100%
Total	Total	2	10	58	19	4	93
		2.2%	10.8%	62.4%	20.4%	4.3%	100.0%
Total		12	43	139	47	7	248
		4.8%	17.3%	56.0%	19.0%	2.8%	100.0%

Source Survey Data

Location		Value	df	p	
Dakshina Kannada	Chi-Square Test	.393	1	.531	NS
Udupi	Fisher's Exact Test			$p<0.001$	HS
Total	Chi-Square Test	26.064	4	$p<0.001$	HS

The above Table presents non-technical qualification of minority entrepreneurs. Of the total Christian entrepreneurs 55.3% possess PUC qualification, 22.4% possess Degree qualification and 15.3% possess SSLC qualification. In Dakshina Kannada district very few Christian minority entrepreneurs (3.5%) possess Post Graduate degree and 3.5% of them are below SSLC. Among the Muslim entrepreneurs in Dakshina Kannada district 48.6% of the respondents possess PUC qualification, 28.6% possess SSLC qualification, 12.9% possess Degree qualification and 10% have qualification below SSLC. It is interesting to observe that none of Muslim entrepreneurs possess Post-Graduate qualification. Chi-square results show that there is no significant relationship between Christian and Muslim entrepreneurs with reference to non-technical educational qualification in Dakshina Kannada district ($p=0.531$). In the Udupi district, out of the total Christian entrepreneurs, 54% possess PUC qualification, 34% possess Degree qualification, 8% of the entrepreneurs possess Post-Graduate qualification and 4% possess SSLC qualification. It is interesting to observe that no one is having below SSLC qualification. Among the Muslim entrepreneurs a high majority (72.1%) possesses PUC qualification, 18.6% possess SSLC qualification, 4.7% possess Degree qualification and 4.7% are below SSLC. As in Dakshina Kannada district in Udupi District also not even a single Muslim entrepreneur possessed post graduate qualification. Application of Fishers Exact Test reveals a highly significant relationship between Christian and

Muslim entrepreneurs with reference to the non-technical qualification in Udupi district ($p < 0.001$). The chi-square results are also highly significant for Christian and Muslim entrepreneurs with reference to non-technical educational qualification between the districts ($p < 0.001$).

Table 2 (b): Technical Qualification of the Minority Entrepreneurs

Location	Religion	Educational Qualification - Technical				Total
		Short-term Certificate	ITI	Engineering Diploma	Engineering Degree	
Dakshina Kannada	Christian	11 22.9%	16 33.3%	16 33.3%	5 10.4%	48 100.0%
	Muslim	8 22.2%	21 58.3%	7 19.4%	0 .0%	36 100.0%
	Total	19 22.6%	37 44.0%	23 27.4%	5 6.0%	84 100.0%
Udupi	Christian	7 25.9%	8 29.6%	7 25.9%	5 18.5%	27 100.0%
	Muslim	2 8.0%	10 40.0%	11 44.0%	2 8.0%	25 100.0%
	Total	9 17.3%	18 34.6%	18 34.6%	7 13.5%	52 100.0%
Total		28 20.6%	55 40.4%	41 30.1%	12 8.8%	136 100.0%

Source Survey Data

Location		Value	df	p	
Dakshina Kannada	Chi-Square Test	8.123	3	.044	HS
Udupi	Chi-Square Test	5.105	3	.164	NS
Total	Chi-Square Test	8.201	3	.042	HS

The above Table presents the technical qualification possessed by the minority entrepreneurs. Of the total Christian minority entrepreneurs in Dakshina Kannada district 33.3% each possess Engineering Diploma and ITI qualification. 22.9% of Christian minority entrepreneurs possess short term certificate course and 10.4% possess an Engineering Degree. Among the Muslim entrepreneurs majority (58.3%) possess ITI qualification, 22.2% possess short term certificate course and 19.4% possess engineering diploma and no one holds an engineering degree. Chi-square results show that there is significant difference between Christian and Muslim entrepreneurs with regard to technical qualification in Dakshina Kannada district ($p = 0.044$). In the Udupi district, 29.6% of the Christian minority entrepreneurs possess ITI qualification, 25.9% each possess engineering diploma and short term certificate course. Of the total Christian respondents possessing technical qualification only 18.5% possess an engineering degree. Among the Muslim entrepreneurs 44% possess engineering diploma and 40% possess ITI certificate. A very few (8%) each possess an Engineering degree and short term certificate course. Chi-square results show that there is no significant relationship between Christian and Muslim entrepreneurs with reference to technical qualification in Udupi district ($p = 0.164$). However, the Chi-square results show a significant relationship between minority entrepreneurs with reference to technical qualification possessed by them between the districts ($p = 0.042$).

Table 3 Family Structure of the Minority Entrepreneurs

Location	Religion	Type of family		Total
		Nuclear	Joint Family	
Dakshina Kannada	Christian	70 82.4%	15 17.6%	85 100.0%
	Muslim	24 34.3%	46 65.7%	70 100.0%
	Total	94 60.6%	61 39.4%	155 100.0%
Udupi	Christian	44 88.0%	6 12.0%	50 100.0%
	Muslim	20 46.5%	23 53.5%	43 100.0%

	Total	64 68.8	29 31.2%	93 100.0%	
Total		158 63.7%	90 36.3%	248 100.0%	
Source Survey Data					
Location		Value	df	p	
Dakshina Kannada	Chi-Square Test	37.161	1	p<0.001	HS
Udupi	Chi-Square Test	18.544	1	p<0.001	HS
Total	Chi-Square Test	55.095	1	p<0.001	HS

The above Table presents information regarding the type of the family structure of minority entrepreneurs in Dakshina Kannada and Udupi districts. In Dakshina Kannada district 82.4% of the Christian entrepreneurs have nuclear families and 17.6% live in joint families. Among Muslim entrepreneurs 65.7% live in joint families and the remaining 34.3% have nuclear families. The chi-square test results show a highly significant relationship between Christian and Muslim entrepreneurs and the type of family in Dakshina Kannada district ($p<0.001$). Even in Udupi district the survey results show a similar picture. 88% of the Christian entrepreneurs have nuclear families and only 12% were living in joint families. Among Muslim entrepreneurs 53.5% were living in joint families and 46.5% had nuclear families. As in the case of Dakshina Kannada District, even in Udupi district Chi-square results show a significant relationship ($p<0.001$). Further, a comparison between the districts also shows a significant relationship between minority entrepreneurs and the type of family ($p<0.001$).

Table 4 Primary occupation of the parents of the Minority Entrepreneurs

Location	Religion	Primary Occupation of Parents										Total
		Government Service	Private Service	Agriculturist	Worker	Own Industry	Own Business	Beedi Rolling	Contractor	Fish Seller/ Merchant	Flower Merchant/ Seller	
Dakshina Kannada	Christian	8 9.4%	13 15.3%	37 43.5%	3 3.5%	2 2.4%	14 16.5%	0 .0%	4 4.7%	0 .0%	4 4.7%	85 100%
	Muslim	2 2.9%	5 7.1%	1 1.4%	8 11.4%	7 10.0%	22 31.4%	4 5.7%	6 8.6%	15 21.4%	0 .0%	70 100%
	Total	10 6.5%	18 11.6%	38 24.5%	11 7.1%	9 5.8%	36 23.2%	4 2.6%	10 6.5%	15 9.7%	4 2.6%	155 100%
Udupi	Christian	5 10.0%	8 16.0%	14 28.0%	8 16.0%	4 8.0%	6 12.0%	0 .0%	3 6.0%	0 .0%	2 4.0%	50 100%
	Muslim	1 2.3%	2 4.7%	0 .0%	5 11.6%	4 9.3%	10 23.3%	1 2.3%	8 18.6%	9 20.9%	3 7.0%	43 100%
	Total	6 6.5%	10 10.8%	14 15.1%	13 14.0%	8 8.6%	16 17.2%	1 1.1%	11 11.8%	9 9.7%	5 5.4%	93 100%
Total		16 6.5%	28 11.3%	52 21.0%	24 9.7%	17 6.9%	52 21.0%	5 2.0%	21 8.5%	24 9.7%	9 3.6%	248 100%

Source: Survey Data

Location		p	
Dakshina Kannada	Fisher's Exact Test	p<0.001	HS
Udupi	Fisher's Exact Test	p<0.001	HS

Total	Fisher's Exact Test	p<0.001	HS
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The above Table 4 presents the primary occupation of the parents of minority entrepreneurs. In Dakshina Kannada District 43.5% of the parents of Christian entrepreneurs were agriculturists, 16.5% had own business, 15.3% were in private service, 9.4% were in government service, and 4.7% were contractors. It is implied from the above data that only a small percentage (2.4%) of the parents of Christian entrepreneurs had their own industry and there was no adequate entrepreneurial background. The data for Muslim entrepreneurs shows that 31.4% of the parents had own business, 21.4% were fish merchants, 10% had their own industry, 11.4% were daily wage workers and the remaining were either contractors or were in government or private service. Fisher's Exact Test results show a highly significant relationship between Christian and Muslim entrepreneurs regarding parent's primary occupation in Dakshina Kannada District ($p<0.001$). In the Udupi district 28% of parents of the Christian minority entrepreneurs were agriculturists, 16% were in private service, 10% in the government service, 16% were daily workers, 12% had own business, 8% had own industry and remaining were flower merchants. 23.3% of the parents of Muslim entrepreneurs had own business, 9.3% had own industry, 20.9% were fish sellers, 7% were flower merchants, 11.6% were workers and the remaining were in private or government service. It is revealed from the study that Muslim entrepreneurs had some business back ground before starting their own enterprises. Fisher's Exact Test reveals a highly significant relationship between Christian and Muslim entrepreneurs regarding parents' primary occupation in Udupi district ($p<0.001$). Further, Fisher's Exact Test also shows a highly significant relationship between these two districts as far as minority entrepreneurs and their parents' primary occupation ($p<0.001$).

Table 5 Educational level of the fathers of the Minority Entrepreneurs

Location	Religion	Fathers Educational Level							Total
		Illiterate	Below S.S.L.C	S.S.L.C	PUC	Degree	PG Degree	Professional Course	
Dakshina Kannada	Christian	10 11.8%	21 24.7%	29 34.1%	6 7.1%	14 16.5%	3 3.5%	2 2.4%	85 100%
	Muslim	17 24.3%	12 17.1%	24 34.3%	11 15.7%	6 8.6%	0 .0%	0 .0%	70 100%
	Total	27 17.4%	33 21.3%	53 34.2%	17 11.0%	20 12.9%	3 1.9%	2 1.3%	155 100%
Udupi	Christian	1 2.0%	13 26.0%	15 30.0%	9 18.0%	7 14.0%	4 8.0%	1 2.0%	50 100%
	Muslim	8 18.6%	9 20.9%	9 20.9%	10 23.3%	7 16.3%	0 .0%	0 .0%	43 100%
	Total	9 9.7%	22 23.7%	24 25.8%	19 20.4%	14 15.1%	4 4.3%	1 1.1%	93 100%
Total		36 14.5%	55 22.2%	77 31.0%	36 14.5%	34 13.7%	7 2.8%	3 1.2%	248 100%

Source Survey Data

Location		Value	df	p	
Dakshina Kannada	Chi-Square Test	13.083	6	.042	sig
Udupi	Chi-Square Test	14.902	6	.021	sig
Total	Chi-Square Test	21.186	6	.002	HS

The Table 5 shows the educational level of the fathers of minority entrepreneurs. In Dakshina Kannada District 34.1% of the fathers of Christian entrepreneurs have SSLC as their qualification, 7.1% have PUC, 24.7% were below SSLC, 16.5% were Degree holders, 3.5% were Post-Graduates, 2.4% had finished professional course and 11.8% were illiterates. The survey results for Muslims show that 34.3% of the fathers have SSLC as their qualification, 15.7% have

PUC, 17.1% were below SSLC, 8.6% were degree holders and the remaining 24.3% were illiterates. A comparison between Christian and Muslim entrepreneurs shows that a very low percent of the fathers of Muslim entrepreneurs have completed higher education. Chi-square test results show a significant relationship between Christian and Muslim entrepreneurs relating to their fathers educational level in Dakshina Kannada District ($p=0.042$). In Udupi district 30% of the fathers of Christian entrepreneurs were SSLC, 18% were PUC, 14% were Degree holders, 8% were Post-Graduates, 2% finished professional courses, 26% were below SSLC and the remaining were illiterates. The data for Muslim entrepreneurs shows that 23.3% of the fathers of the entrepreneurs completed PUC, 20.9% were SSLC, 16.3% were Degree holders, 20.9% were below SSLC and the remaining were illiterates. The data reveals that none of the fathers of Muslim entrepreneurs had post graduate or professional qualification. Chi-square test results show a significant relationship between Christian and Muslim entrepreneurs and their fathers educational level in Udupi district also ($p=0.021$). Chi-square test results for minority entrepreneurs show a highly significant relationship relating to their fathers educational level between these two districts ($p=0.002$).

Table 6 Educational level of the mothers of the Minority Entrepreneurs

Location	Religion	Mothers Education Level						Total
		Illiterate	Below S.S.L.C	S.S.L.C	PUC	Degree	PG Degree	
Dakshina Kannada	Christian	18 21.2%	18 21.2%	34 40.0%	9 10.6%	4 4.7%	2 2.4%	85 100%
	Muslim	35 50.0%	20 28.6%	13 18.6%	2 2.9%	0 .0%	0 .0%	70 100%
	Total	53 34.2%	38 24.5%	47 30.3%	11 7.1%	4 2.6%	2 1.3%	155 100%
Udupi	Christian	9 18.0%	16 32.0%	14 28.0%	9 18.0%	2 4.0%	0 .0%	50 100%
	Muslim	14 32.6%	20 46.5%	8 18.6%	0 .0%	1 2.3%	0 .0%	43 100%
	Total	23 24.7%	36 38.7%	22 23.7%	9 9.7%	3 3.2%	0 .0%	93 100%
Total		76 30.6%	74 29.8%	69 27.8%	20 8.0%	7 2.8%	2 .8%	248 100%

Source Survey Data

Location		p	
Dakshina Kannada	Fisher's Exact Test	$p<0.001$	HS
Udupi	Fisher's Exact Test	$p<0.001$	HS
Total	Fisher's Exact Test	$p<0.001$	HS

The above Table reveals the data relating the mother's educational level of the minority entrepreneurs. In Dakshina Kannada district 40% of the mothers of Christian entrepreneurs were SSLC, 10.6% completed PUC, 4.7% were graduates, 2.4% were post-graduates, 21.2% were below SSLC and the remaining were illiterates. The survey results show that 50% of the mothers of Muslim entrepreneurs were illiterates, 28.6% were below SSLC, 18.6% completed SSLC, and the remaining 2.9% finished PUC. It is interesting to note that there were none who finished their graduation or post-graduation. Fisher's Exact Test results show a highly significant relationship between Christian and Muslim entrepreneurs regarding their mothers educational level in Dakshina Kannada district ($p<0.001$). In Udupi district 32% of the mothers of Christian entrepreneurs were below SSLC, 28% passed SSLC, 18% were PUC, 4% completed graduation and the remaining were illiterates. The data for Muslim entrepreneurs shows that 46.5% of the mothers of Muslim entrepreneurs were below SSLC, 18.6% completed SSLC, 2.3% were graduates and the remaining 32.6% were illiterates.

There were no post graduate mothers of minority entrepreneurs at all in Udupi district. Fisher's Exact Test shows a highly significant relationship between Muslim and Christian entrepreneurs with regard to their mothers educational level in Udupi District also ($p < 0.001$). Fisher's Exact Test result also shows a highly significant relationship between minority entrepreneurs and their mothers educational level between the districts ($p < 0.001$).

6. CONCLUSION

Entrepreneurship is a socio-economic phenomenon. Profile of Minority Entrepreneurs provides a comprehensive picture of various characteristics influencing their entrepreneurial ability. These details help us to understand not only the socio-economic status but also the factors that motivated them to choose the self-employment career. An analysis of the above tables show that socio-economic background variables such as Gender, Religion, Educational Qualification of the Minority Entrepreneur, Type of Family, Parent's Primary Occupation, Father's Educational Level and Mother's Educational Level were associated with the performance of the minority units.

CONFLICT OF INTERESTS

None.

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