

Role of Government Sponsored Schemes in Economic Development of Scheduled Caste in Marathwada Region of Maharashtra State

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Introduction

Economic development is the foundation stone of poverty reduction¹. So every government should need to design different policies, programmes to uplift the poor and socially marginalized community. In India, there are different types of schemes and different types of offices, they provides fund for the upliftment of the weaker section of the society. Which include Lokshahir Annabhau Sathe Development Corporation, Mahatma Phule Backward Class Development Corporation, District Rural Development Agency, and Local self Govt. Agencies, District Industrial Center, Khadi Village and Industries Board, Zilla Parishad, Nagar Parishad etc. Govt. sponsored many offices and different schemes playing vital role in developing to the weaker section of the society.

Due to certain limitations Scheduled Caste communities are selected to access the development through Government Sponsored Schemes in Marathwada Region. Those schemes are selected which directly benefited to Scheduled Caste called as Major Govt. Sponsored Schemes. It is also a part of Lead Bank scheme. Lead Bank allots the target to the Scheduled Commercial Banks and other banks under the guidance of planning committee headed by District Hon'ble Collector.

Objectives of the study

- 1) To highlight the Government Sponsored Scheme and Access the role of scheme in development of Scheduled Caste in Marathwada Region,
- 2) To Study the impact of Government Sponsored Scheme in Marathwada Region.
- 3) To know the Economic upliftment of the SCs due to Government Sponsored Scheme.

Research Methodology Scope and Limitations

There are so many schemes are available for Scheduled caste in India all over the Maharashtra State. But for the effective and find out the impact of such schemes only government sponsored schemes are selected for the study purpose. Mainly there are six major schemes for scheduled caste including their respective offices or development corporations.

The scope of this paper is limited to Marathwada region. Whatever the outcomes or observations it will be possible that this outcomes will not apply to other regions or state. It is not possible to discuss or analyze each and every aspect related to these schemes. In present paper financial analysis has excluded due to certain limitations. The paper highlights only on effectiveness of government sponsored schemes with the help of pilot survey. So whatever the conclusion is drawn, it will be nearer to the truth.

Hypothesis

- 1) At what extent Government Sponsored Schemes plays important role in upliftment of Scheduled Caste in Marathwada Region

Data Collection

To collect primary data structured mixed questionnaire has used. Separate questionnaire has prepared for the beneficiaries. The details of the beneficiaries/information of respondent are collected from respective development corporations including DIC, MPBCDC district office, Regional offices and websites.

Selection of samples

Appropriate selection method is very important step in research. To evaluate the present situation or data collection purposive sampling method has used for data collection.

While selecting the number of beneficiaries, total beneficiaries are taken into account, as well as convenience sampling method is used to collect to relevant data.

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Table No. 1.1
Major Govt. Sponsored Schemes

Sr. No.	Scheme	Objectives
1	SGSY	poverty alleviation scheme in rural / semi urban areas
2	PMEGP	To provide credit to educated unemployed youth for setting up of the self-employment ventures in industries, services and business sectors.
3	MPBCDC SCP	Under SCP BPL/SC or Nav Buddhist people can have 50 thousand to one lakh loan for self employment
	MPBCDC MM	Under margin money beneficiaries can benefit subsidy 10 thousand and avail 25 percent seed money in DRI scheme
	MPBCDC SLRS	upto 50 thousand or less amount for under self employment project for scavengers
	NSFDC	People from SC category can also apply for large size project upto 10 lakhs from NSFDC SC projects upto Rs.10 lacs 20 sub. From MPBCDC 35-75% loan from NSFDC
4	LASDC SCP	Subsidy upto 50% max.Rs.10000/-
	LASDC MM	Subsidy of Rs.10000/- plus 25% seed money loan @ 4%
5	SJSRY	Scheme for Urban Micro Enterprises under Nehru Rojgar Yojana (SUME) Urban Self-Employment Programme (USEP). The Urban Wage Employment Programme (UWEP)
6	KVIB SCP	Special Component Plan
	KVIB MM	Margin Money Plan

(Source: Annual Credit Plan Aurangabad district 2013)

Table No. 1.1 shows Major Govt. Sponsored Schemes which have been selected for the study purpose. Mainly there are 6 schemes and it includes 4 another substitute scheme called as Margin Money Scheme.

There are many programmes of state/central Government being implemented in the district level of whose main objectives is to provide suitable income generating assets through the banks with credit and subsidy to the beneficiaries below poverty line, unemployed youth, physically handicapped persons, etc. The major programme is SGSY, PMRY and SJSRY. There are also five Corporations viz. Mahatma Phule Backward Class Development Corporation, Lokshair Annabhau Sathe Development Corporation, Vasantrao Naik Vimukta Jati and Nomadic Tribes Development Corporation, Other Backward Class Development Corporation and Leather Industries Development Corporation of Maharashtra who implement the various subsidy oriented schemes for various schemes for various types of backward class communities.

Table No. 1.2
Schemes Awareness

Sr. No.	District	Yes	No	Total
1	Aurangabad	129 (75.8)	41 (24.2)	170 (100)
2	Beed	44 (73.3)	16 (26.7)	60 (100)
3	Hingoli	05 (50)	05 (50)	10 (100)
4	Jalna	46 (76.7)	14 (23.3)	60 (100)
5	Latur	42 (70)	18 (30)	60 (100)
6	Nanded	50 (41.4)	20 (28.6)	70 (100)

7	Osmanabad	13 (65)	07 (20)	20 (100)
8	Parbhani	18 (60)	12 (40)	30 (100)

Note: Figures in the bracket shows percentage (Source: Field Survey March 2014)

Table No. 1.2 shows awareness of the government sponsored schemes. Awareness is important factor while implementing any schemes. In Aurangabad out of 170 respondents 129 respondents responded that they know about these schemes. Means in Aurangabad 24.2 percent respondent responded negatively. In Hingoli District there is need to make aware people to such schemes. Excluding Hingoli district other all eight district showed good awareness.

Table No. 1.3

Improved Income Level

Sr. No.	District	Yes	No	Total
1	Aurangabad	150 (88.2)	20 (11.8)	170 (100)
2	Beed	49 (82)	11 (18.3)	60 (100)
3	Hingoli	09 (90)	01 (10)	10 (100)
4	Jalna	49 (81.7)	11 (18.3)	60 (100)
5	Latur	50 (83.3)	10 (16.7)	60 (100)
6	Nanded	54 (77.1)	16 (22.9)	70 (100)
7	Osmanabad	17 (85)	03 (15)	20 (100)
8	Parbhani	24 (80)	06 (20)	30 (100)
		83.41%	16.59%	100%

Note: Figures in the bracket shows percentage (Source: Field Survey March 2014)

Economic and social upliftment is very important phenomena for any country. There are so many economically backward communities in India which needs finance to uplift. Scheduled is one of them community. Considering survey 83.41% people responded positively. Means More than eighty percent people get increased their income level due to such schemes. Definitely it is good sign for the implementing agency and the government.

Table No. 1.4

Living standard

Sr. No.	District	Yes	No	Total
1	Aurangabad	159 (93.5)	11 (6.5)	170 (100)
2	Beed	48 (80)	12 (20)	60 (100)
3	Hingoli	08 (80)	02 (10)	10 (100)
4	Jalna	50 (83.3)	10 (16.7)	60 (100)
5	Latur	50 (83.3)	10 (16.7)	60 (100)
6	Nanded	56 (80)	14 (20)	70 (100)

7	Osmanabad	15 (75)	05 (25)	20 (100)
8	Parbhani	26 (80.7)	04 (13.3)	30 (100)

Note: Figures in the bracket shows percentage (Source: Field Survey March 2014)

Table No. 1.4 shows the upliftment in living standard due to Government Sponsored Schemes. In Aurangabad 93.5 percent respondent noted that their living standard is increased. In Hingoli & Beed both the district showed eighty percent positive response respectively. In Latur district 16.7 percent respondent noted negative response. Osmanabad has one of the district, where 25% respondent responded that their living standard not yet increased. Looking of the overall response government sponsored schemes showed good performance in Marathwada region excluding Osmanabad district.

Table No. 1.5

Changes Made in Children's Education of SC & ST in Marathwada Region

Sr. No.	District	English medium school	Sent children city for education	Semi English medium school	Provide private coaching	Total
1	Aurangabad	69 (56.5)	15 (12.2)	14 (11.4)	24 (19.7)	122 (100)
2	Beed	22 (52.3)	02 (4.7)	03 (7.1)	15 (35.8)	42 (100)
3	Hingoli	05 (35.7)	04 (28.5)	01 (7.1)	04 (28.5)	14 (100)
4	Jalna	20 (52.6)	05 (13.1)	05 (13.1)	08 (21.0)	38 (100)
5	Latur	17 (42.5)	03 (7.5)	05 (12.5)	15 (37.5)	40 (100)
6	Nanded	21 (38.1)	05 (9.1)	04 (7.2)	25 (45.4)	55 (100)
7	Osmanabad	06 (4.0)	02 (13.3)	04 (26.7)	03 (2.0)	15 (100)
8	Parbhani	07 (36.9)	02 (10.5)	06 (31.5)	04 (21.0)	19 (100)

Note: Figures in the bracket shows percentage (Source: Field Survey March 2014)

Table No. 1.5 shows social upliftment or it can be said as signal of economic upliftment. 56.5 percent respondent noted that they admit their child in English medium school in Aurangabad district. Both Beed and Jalna district noted 52.4, 52.6 respectively sent their children in English medium school. 10.5 percent beneficiaries said that they sent their child in the city for education. 4.7 percent respondent responded that they sent their children in city for education from Beed. Only two percent children were sent for coaching classes in osmanabad. The reason behind that many of the people from Osmanabad district they are workers. Due to that the percentage curve showed negative growth.

Table No. 1.6

Purchase Capacity

Sr. No.	District	Yes	No	Total
1	Aurangabad	152 (89.4)	18 (10.5)	170 (100)
2	Beed	50 (83.3)	10 (16.7)	60 (100)
3	Hingoli	09 (90)	01 (10)	10 (100)
4	Jalna	49 (81.7)	11 (18.3)	60 (100)
5		48	12	60

	Latur	(80)	(20)	(100)
6	Nanded	55 (78.5)	15 (21.4)	70 (100)
7	Osmanabad	15 (75)	05 (25)	20 (100)
8	Parbhani	26 (86.7)	04 (15.3)	30 (100)

Note: Figures in the bracket shows percentage (Source: Field Survey March 2014)

Increase in purchased capacity is one of the main indicator in Economics while discussing economic position. In Aurangabad 89.4 percent respondent noted that their purchase capacity has increased. Only 18 people denoted negative response. Out of 60 persons 50 said that they have increased their income level as well as purchased capacity in Beed district. Looking of the overall figures 83.05 percent of an average people noted positive response. Means definitely in Marathwada region government sponsored schemes is getting effectiveness and expected result.

Table No. 1.7

Annual Income Level of the Selected Respondents

Sr. No.	District	10 to 20 th.	20 to 40 th.	40 to 60 th.	More than 60 th.	Total
1	Aurangabad	42 (24.7)	65 (38.2)	27 (15.9)	36 (21.1)	170 (100)
2	Beed	19 (39.5)	24 (50)	4 (8.3)	01 (2.0)	48 (100)
3	Hingoli	02 (28.5)	05 (71.4)	-- ()	-- ()	07 (100)
4	Jalna	16 (34.7)	25 (54.3)	05 (10.8)	-- ()	46 (100)
5	Latur	27 (56.2)	16 (33.3)	05 (10.4)	-- ()	48 (100)
6	Nanded	23 (41.8)	24 (43.6)	07 (12.72)	01 (1.8)	55 (100)
7	Osmanabad	10 (59)	05 (29.4)	01 (5.8)	01 (5.8)	17 (100)
8	Parbhani	08 (30.8)	12 (41.1)	-- ()	06 (23.0)	26 (100)

Note: Figures in the bracket shows percentage (Source: Field Survey March 2014)

The main of this paper is to evaluate the effectiveness of government sponsored schemes and find out the impact. Table No. 1.7 shows in what extent income annual income increased. In Aurangabad 24.7 percent respondent denoted that they increases their income level up to twenty thousand. Out of 170 respondent 65 noted up to forty thousand income level extent. 21.1 percent beneficiaries said that they have uplifted their increased their income level up to sixteen thousand. In Hingoli, Jalna and Latur respectively noted zero response in above sixty thousand category. Only Osmanabad district showed unsatisfactory result. Excluding osmanabad Marathwada region get benefited from government sponsored schemes.

Table No. 1.8

Selected Parameters about Socio-Economic Change in Marathwada Region

Sr. No.	Parameters	Yes	No
1	Increase in income	83.41	16.59
2	Increase in purchase capacity	83.07	16.93
3	Increase in living standard	81.97	18.03
Total		82.81	17.18

(Source: Calculated from table no. 1.3, 1.4 and 1.6)

Table No. 1.8 shows different parameters and percentages about economic change in Marathwada region. 83.41 percent beneficiaries responded that their income increased due to loan avail. 16.59 percent respondents responded negative response. Due to growth in income purchase

capacity definitely will increase. 83.07 respondents responded that they are sure about purchase capacity increased. 81.97 percent people remarked positively about growth in living standard. Considering three parameters figure and percentage showed very strong position. Total three parameters noted above 80 percent performance. Means all the indicators showed satisfactory growth.

From the above table and analysis it is clear that 82.81 percent averagely respondent noted positive response. Means hypothesis can be accepted. Definitely there is scope for the development, but as concern to statistical analysis the level of the satisfaction is higher than considered. So H_0 can be accepted.

H_0 = Accepted

Concluding Remark

India is developing country means needs to develop in all sector. The main first and foremost source of Indian economy is the bank. Bank is the backbone of Indian economy. India is a welfare State, committed to the welfare and development of its people and of vulnerable sections in particular. The preamble, Directive Principles of State Policy, Fundamental Rights and specific sections, viz., Articles 38, 39 and 46 in the Constitution of India, stand testimony to the commitment of the State to its people. Socially disadvantaged groups of Scheduled Castes/ Scheduled Tribes have received special focus over the years for their social and economic advancement. Government has taken several steps for framing appropriate policies needed to design and implement various welfare programmes for achieving the objective of creating favorable environment to ensure speedy socio economic development of SCs/ STs. For the well being of these communities, special target-oriented programmes are being implemented by earmarking funds, providing subsidies, offering reservations in employment and educational institutions etc. Government sponsored schemes is one the important program in that scheduled so each and every sector need to do its job clearly and neatly.

Bank

Scheduled Commercial Banks playing vital role in upliftment of weaker sections specially scheduled caste and scheduled tribes. As mentioned above SCBs gave more importance to the government sponsored schemes according to guideline of RBI.

While planning SLBC and DLBC should give more emphasis on these sectors. Worried point is recovery rate. Study strongly recommends that there must be growth in recovery rate. The role of manager is important in recovery, they should notice that it is his prior duty to guide the beneficiary and make them aware to repay the loan in time.

It is general observation that many managers not visited to the field where beneficiaries established the plant or business. So managers must organize the meeting of said community and guide them properly.

Development Corporation

The role of Development Corporation is also very important. First of all they should make them aware of schemes of corporation and loan procedure. While transferring the file to the respective branch they should check whether beneficiary have desired to do business or not. If they imagine it is his social duty not an official procedure. So they will get joy and it will help to made friendly environment among beneficiaries and officers.

Individual beneficiaries

While selecting business or trade, beneficiary should take some training or experience about it. Market survey will be helpful while marketing and awareness of market activities. It is obligatory duty of beneficiaries to repay the loan sanctioned by banks. While doing field survey researcher observed there is major role of mediators in the region. So beneficiaries must be aware of such people and not to give him commission for the loan procedure. And need to select proper business which will help to uplift them socially and economically.

Today too, after 65 years the said community not uplifted socially and economically if we observed detail profile of same caste. No doubt, Scheduled Commercial Banks and Government are playing very important role to uplift them. Today too, after independence some of us found the sun of bread and butter but many of us hunting the animal in the forest for his daily bread and butter. They don't know today too what is independence. Means need to moderate the planning and check whether we are margining the equal development way and constitutional way.

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