



ENTREPRENEURSHIP DEVELOPMENT AMONG SCHEDULED CASTE BENEFICIARIES IN KOLHAPUR DISTRICT: A STUDY OF MPBCDC

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ABSTRACT:

Entrepreneurship development is a key of economic development. In Maharashtra some strata of the society excluded from the development have been identified such as poor people, rural people, women and some marginalized groups like SC, ST, and OBC etc. To provide equal opportunities the central and state governments have taken initiative in the field of 'Entrepreneurial Finance' and 'Self-Employment' (motivation to entrepreneurial activity) especially for these excluded categories of the people. The Maharashtra Government has established one corporation for the development of backward class people i.e. Mahatma Phule Backward Class Development Corporation Limited Mumbai. M.P.B.C.D.C has implemented various schemes on behalf of the Government such as 1) 50% Subsidy Scheme 2) Margin Money Scheme 3) Training Scheme 4) Self Employment Rehabilitation of Manual Scavenger Scheme 5) National Scheduled Castes Finance Development Corporation Schemes 6) National Safai Karamcharis Finance Development Corporation Schemes.

Mahatma Phule Backward Class Development Corporation is one of the leading SC Corporations in Maharashtra which has been started to providing entrepreneurial finance for entrepreneurship development among scheduled castes. The present study has been undertaken to attempt the Entrepreneurship Development among Scheduled Caste Beneficiaries in Kolhapur District: A Study of MPBCDC.

Key Words: *Entrepreneurship development, Schemes implemented by MPBCDC, Maharashtra.*

INTRODUCTION:

Entrepreneurship development is a key of economic development. In Maharashtra some strata of the society excluded from the development have been identified such as poor people, rural people, women and some marginalized groups like SC, ST, and OBC etc. To provide equal opportunities the central and state governments have taken initiative in the field of 'Entrepreneurial Finance' and 'Self-Employment' (motivation to entrepreneurial activity) especially for these excluded categories of the people. The Maharashtra Government has established one corporation for the development of backward class people i.e. Mahatma Phule Backward Class Development Corporation Limited Mumbai. M.P.B.C.D.C has implemented various schemes on behalf of the Government such as 1) 50% Subsidy Scheme 2) Margin Money Scheme 3) Training Scheme 4) Self Employment Rehabilitation of Manual Scavenger Scheme 5) National Scheduled Castes Finance Development Corporation Schemes 6) National Safai Karamcharis Finance Development Corporation Schemes.

Mahatma Phule Backward Class Development Corporation is one of the leading SC Corporations in Maharashtra which has been started to providing entrepreneurial finance for entrepreneurship development among scheduled castes. The present study has been undertaken to attempt the Entrepreneurship Development among Scheduled Caste Beneficiaries in Kolhapur District: A Study of MPBCDC.

STATEMENT OF THE PROBLEM:

Mahatma Phule Backward Class Development Corporation (M.P.B.C.D.C.) has implemented various schemes for the purpose of providing the financial assistance to the applicants belong to SC category. It is need to examine how this corporation has performed to achieve its goal about entrepreneurship development of Scheduled Caste beneficiaries. The present study will cover the performance measurement to identify the role of corporation. The present study entitled as "Entrepreneurship Development among Scheduled Caste Beneficiaries in Kolhapur District: A Study of MPBCDC."

OBJECTIVES:

1. To study the role of M.P.B.C.D.C. in entrepreneurship development of Scheduled Caste beneficiaries in Kolhapur district.
2. To study the various schemes of M.P.B.C.D.C. in Kolhapur district.
3. To suggest measures on the basis of enquiry for their wellbeing & policy formulation.

HYPOTHESIS:

H₀: There is no significant impact of MPBCDC schemes on entrepreneurship

development among SCs in Kolhapur district.

H₁: There is significant impact of MPBCDC schemes on entrepreneurship development among SCs in Kolhapur district.

METHODOLOGY:

This is an analytical and diagnostic research to evaluate the performance of MPBCDC. The researcher has collected the data from primary as well as secondary sources. The primary data have been collected by using structured interview schedule, and non-participative observation. The data have been collected from the corporation officers and beneficiaries of various schemes of MPBCDC implemented in Kolhapur District. The present researcher has adopted stratified random sampling to collect the required data. The sample has been taken 382 beneficiaries, out of total population 7262 beneficiaries which are divided into five schemes of the corporation. The secondary data required for the study have been collected through reports of Mahatma Phule Backward Class Development Corporation (beneficiaries population in Kolhapur district within 10 years i.e. 2001-02 to 2010-11) research papers, articles, different web-sites etc.

DATA ANALYSIS AND INTERPRETATION:

MPBCDC has provided the financial assistance to the people belongs to Scheduled Castes, for the purpose of entrepreneurship development and improving the economic condition of scheduled castes people. Corporation has provides the financial assistance to various business units who have started the business under various schemes belong to Scheduled Castes entrepreneurs. i.e. 50% Subsidy Scheme, Margin Money Scheme, Self Employment Rehabilitation of Manual Scavenger Schemes, National Scheduled Caste Finance Development Corporation Schemes and National Safai Karamcharis Finance Development Corporation Schemes. The detailed analysis and evaluation have been given below on the basis of following parameters.

Role of MPBCDC Schemes in Entrepreneurship Development among Scheduled Caste Beneficiaries (Support and Benefits):

MPBCDC has provided the financial assistance to the people belongs to Scheduled Castes, for the purpose of entrepreneurship development among scheduled castes people. Corporation provides the financial assistance to various business units who have started the business under various schemes belong to Scheduled Castes entrepreneurs. i.e. 50% Subsidy Scheme, Margin Money Scheme, Self Employment Rehabilitation of Manual Scavenger Schemes,

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National Scheduled Caste Finance Development Corporation Schemes and National Safai Karamcharis Finance Development Corporation Schemes. The analysis of data regarding the role of MPBCDC schemes in entrepreneurship development among scheduled caste beneficiaries has been presented in this section. However, researcher has used following various related parameters for data analysis and performance evaluation purpose: (1) Started the business units, (2) Entrepreneur, (3) Entrepreneurship development, (4) Sustain the business units, (5) Generate employment, (6) Help to business units, (7) Motivated for business, (8) Support to entrepreneurial activity.

The detailed analysis and evaluation have been given below on the basis of following parameters.

Table1: Support and Benefits

| Sr. No. | Statement | Opinion Levels | | | | | Total Score | Mean Score | P.V. |
|---------|---|----------------|----|----|-----|------|-------------|------------|------|
| | | 1 | 2 | 3 | 4 | 5 | | | |
| 1 | I started the business due to scheme of corporation | 48 | 44 | 12 | 192 | 1300 | 1596 | 4.18 | 83.6 |
| 2 | I became an Entrepreneur due to benefits of corporation scheme | 77 | 68 | 69 | 124 | 1085 | 1423 | 3.73 | 74.6 |
| 3 | I have Entrepreneurship Development due to financial support of corporation | 77 | 64 | 78 | 136 | 1065 | 1420 | 3.72 | 74.4 |
| 4 | I sustained sustain the business due to benefits of corporation scheme | 73 | 60 | 36 | 160 | 1135 | 1464 | 3.83 | 76.6 |
| 5 | I could generate employment due to benefits of corporation scheme | 96 | 82 | 45 | 108 | 1015 | 1346 | 3.52 | 70.4 |
| 6 | I could help to business unit due to scheme of corporation | 40 | 38 | 24 | 204 | 1320 | 1626 | 4.26 | 85.2 |
| 7 | Corporation scheme has motivated to establish the business | 50 | 42 | 33 | 204 | 1245 | 1574 | 4.12 | 82.4 |
| 8 | Corporation scheme has supported to entrepreneurial activity | 70 | 62 | 66 | 128 | 1135 | 1461 | 3.82 | 76.4 |

Source: Field Survey

| | | |
|------------------|--------------------|---------------------------|
| A most favorable | A neutral attitude | Most unfavorable attitude |
| 382 x 5 = 1910 | 382 x 3=1146 | 382 x 1=382 |

Table 1 includes that scores for individual statement would be included between 382 to 1910, if the score happens to be above 1146, it shows favorable opinion to be the given point of view, a score of below 1146 would mean unfavorable opinion and a score of exactly 1146 would be suggestive of a neutral attitude. If the score happens to be above 1910 it shows most favorable opinion to be given point of view and if the score happens to be below 382 it shows most unfavorable opinion to be given point of view.

1. The first statement is 'I started the business due to scheme of corporation'. The response for this statement shows the favorable attitude because the total score value is 1596 i.e. 83.6 percentile value and mean is 4.18.
2. The second statement is 'I became an Entrepreneur due to benefits of corporation scheme'. The response for this statement shows the favorable attitude because the total score value is 1423 i.e. 74.6 percentile value and mean is 3.73.
3. The third statement is 'I have Entrepreneurship Development due to financial support of corporation'. The response for this statement shows the favorable attitude because the total score value is 1420 i.e. 74.4 percentile value and mean is 3.72.
4. The fourth statement is 'I sustained sustain the business due to benefits of corporation scheme'. The response for this statement shows the favorable attitude because the total score value is 1464 i.e. 76.6 percentile value and mean is 3.83.
5. The fifth statement is 'I could generate employment due to benefits of corporation scheme'. The response for this statement shows the favorable attitude because the total score value is 1346 i.e. 70.4 percentile value and mean is 3.52.
6. The sixth statement is 'I could help to business unit due to scheme of corporation'. The response for this statement shows the favorable attitude because the total score value is 1626 i.e. 85.2 percentile value and mean is 4.26.
7. The seventh statement is 'Corporation scheme has 'motivated to establish the business'. The response for this statement shows the favorable attitude because the total score value is 1574 i.e. 82.4 percentile value and mean is 4.12.
8. The eighth statement is 'Corporation scheme has supported to entrepreneurial activity'. The response for this statement shows the favorable attitude because the total score value is 1461 i.e. 76.4 percentile value and mean is 3.82.

Testing of Hypothesis:

H₀: There is no significant impact of MPBCDC schemes on entrepreneurship development among SCs in Kolhapur district.

H₁: There is significant impact of MPBCDC schemes on entrepreneurship development among SCs in Kolhapur district.

| One-sample t test | | | | | | Result |
|-------------------|-------|---------|--------|---------|---------|-------------------------|
| Mean | S.D | SE Mean | 95% CI | T Value | P Value | H ₀ = Reject |
| 3.8973 | 1.352 | 0.0692 | 3.7832 | 12.97 | 0.0000 | H ₁ = Accept |

One-sample t- test is used for testing of this hypothesis.

$$H_0 = \mu = 3$$

$$H_1 = \mu \neq 3$$

For testing of this hypothesis, eight statements were examined on the basis of 5 point likert scale i.e. 'started the business due to scheme of corporation', 'help to become an entrepreneur due to benefits of corporation scheme', 'help to entrepreneurship development due to financial support of corporation', 'help to sustain the business due to benefits of corporation scheme', 'help to generating employment due to benefits of corporation scheme', 'help to business unit due to scheme of corporation', 'motivated for establish the business due to corporation scheme', 'support to entrepreneurial activity due to benefits of corporation scheme'.

The average mean score of eight statements is 3.8973 with standard deviation of 1.352 and standard error of mean is 0.0692. And t- value is 12.97 and p- value is 0. Hence, p- value is less than 0.05; reject the null hypothesis at 5% level of significance and alternative hypothesis i.e. 'There is significant impact of MPBCDC schemes on entrepreneurship development among SCs in Kolhapur district' is accepted.

On the basis of eight statements it is found that there is significant impact of MPBCDC schemes on entrepreneurship development among SCs in Kolhapur district. It means corporation has supported to beneficiaries for improving the economic condition, entrepreneurship development and to become entrepreneur.

FINDINGS:**1. Started the Business**

The response for this statement shows the favorable attitude because the total score value is 1596 i.e. 83.6 percentile value and mean is 4.18. It

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means beneficiaries are starting the business units due to scheme of corporation.

2. Help to became an Entrepreneur

The response for this statement shows the favorable attitude because the total score value is 1423 i.e. 74.6 percentile value and mean is 3.73. It means corporation has help to beneficiaries for became entrepreneur.

3. Help to Entrepreneurship Development

The response for this statement shows the favorable attitude because the total score value is 1420 i.e. 74.4 percentile value and mean is 3.72. It means corporation has help to beneficiaries for entrepreneurship development.

4. Help to Sustain the business

The response for this statement shows the favorable attitude because the total score value is 1464 i.e. 76.6 percentile value and mean is 3.83. It means corporation has help to beneficiaries for sustained the business of beneficiaries.

5. Help to Generating Employment

The response for this statement shows the favorable attitude because the total score value is 1346 i.e. 70.4 percentile value and mean is 3.52. It means corporation has help to beneficiaries for generating employment.

6. Help to Business Unit

The response for this statement shows the favorable attitude because the total score value is 1626 i.e. 85.2 percentile value and mean is 4.26. It means corporation has help to beneficiaries' business unit.

7. Motivation for establish the business

The response for this statement shows the favorable attitude because the total score value is 1574 i.e. 82.4 percentile value and mean is 4.12. It means corporation has motivated to beneficiaries for establish their business.

8. Support to Entrepreneurial Activity

The response for this statement shows the favorable attitude because the total score value is 1461 i.e. 76.4 percentile value and mean is 3.82. It means corporation has supported to beneficiaries for entrepreneurial activity.

CONCLUSION:

Corporation has provided the financial assistance to their beneficiaries under various schemes i.e. 50% Subsidy Scheme, Margin Money Scheme, SRMS Schemes, NSFDC and NSKFDC Schemes in Kolhapur District. Its role is very important to provide required entrepreneurial finance to the beneficiaries belongs to Scheduled Castes beneficiaries. It is found that there significant

impact of MPBCDC schemes on entrepreneurship development among SCs in Kolhapur district. Corporation has supported to beneficiaries for entrepreneurship development improving the economic condition, and to become entrepreneur. However, role of Mahatma Phule Backward Class Development is going to proper way in entrepreneurship development among scheduled caste beneficiaries in Kolhapur district.

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