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IMPACT OF DR. B.R. AMBEDKAR DEVELOPMENT CORPORATION ON ECONOMIC EMPOWERMENT OF SCHEDULED CASTE WOMEN IN KALABURAGI: A STUDY OF MICRO CREDIT PRERANA SCHEME

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ABSTRACT:

The main aim of the present study is to examine the impact of Dr. B.R. Ambedkar Development Corporation's role of micro credit Prerana scheme on women empowerment. The study is descriptive in nature owing to it being a 'fact-finding' investigation, accompanied by adequate interpretation. It examines some aspects of the stated problem that can be expressed unambiguously. It collects descriptive information. Data required for the study has been collected from primary and secondary sources. Primary data has been collected from 250 Micro credit Prerana Scheme beneficiaries and Secondary data has been downloaded from the websites of the government of Karnataka, the government of India. The present study examined the impact of Karnataka government Micro credit Prerana scheme on women empowerment. The research is focused on only one dimension of women empowerment i.e., women empowerment among political, social, psychological, economic empowerment by considering Micro credit scheme of Dr. B.R. Ambedkar Development Corporation of Karnataka Government.



KEYWORDS: Dr. B.R. Ambedkar Development Corporation, Scheduled Caste, Micro credit Scheme.

1. INTRODUCTION:

Women empowerment is a crucial aspect of social and economic development, aimed at providing women with the tools and opportunities necessary to achieve financial independence, self-reliance, and a better quality of life. In India, various government and non-governmental initiatives have been implemented to promote women's empowerment, particularly in marginalized communities.

Kalaburagi, a district in the state of Karnataka, is one such region where women face significant socio-economic challenges. These include limited access to education and employment opportunities, social constraints, and economic dependency. Addressing these issues requires targeted interventions that can provide women with the means to improve their socio-economic status and contribute actively to their communities.

The Dr. B.R. Ambedkar Development Corporation, named after the prominent social reformer and architect of the Indian Constitution, Dr. B.R. Ambedkar, is dedicated to promoting the welfare and development of marginalized communities, particularly Scheduled Castes. The corporation has launched various schemes and programs aimed at enhancing the socio-economic conditions of these

communities. One of the key initiatives is the Self-Employment Scheme, which seeks to empower women by providing them with financial assistance, entrepreneurial training, and other support to start and manage their businesses.

➤ **Establishment of Dr. B. R. Ambedkar Development Corporation**

The Karnataka Scheduled Castes and Scheduled Tribes Development Corporation were established by the Government of Karnataka on 20.03.1975 for the economic Development of Scheduled castes and Scheduled Tribes. It was renamed as Dr. B.R.Ambedkar Development Corporation Ltd on 16.08.2005 At Present the corporation is implementing economic development programmes for the Scheduled caste only. Head quarter Bangalore second head office Tumkuru . The Ambedkar Development Corporation is headed by a Chairperson and followed by an District Manager. Under the DM are four general managers each with specific functions of plan and action, Implementation and transaction, Finances and Development. Karnataka is divided into four sectors. They are Bengaluru, Mysuru, Bagalakote and Kalburgi and each of these regions have a deputy general assisted by personal and office staff.

➤ **Programmes of The Dr.B.R.Ambedkar Development Corporation**

1. Micro Credit Prerana Scheme
2. Land Purchase Scheme
3. Ganga Kalyan Scheme
4. Unnati Scheme
5. Samruddhi Scheme
6. Airavatha Scheme

➤ **Women Empowerment**

In society, women have been assumed to be a weaker gender for many centuries. Breaking this barrier and getting equal access to men can be called women empowerment. Women empowerment is a movement that strives to eliminate the social, economic, and political divide between men and women. The term women empowerment only came into existence in the 19th century. Empowerment itself means giving power out. Women have been considered a weaker gender worldwide for thousands of years. Although India gained independence, women were still not given equal socio-economic status. Therefore, the government bodies work toward the overall development of women in our society. The United Nations termed the period from 1975 to 1985 the Decade for women. Additionally, 2001 was considered the International year for women's Empowerment, which was also adopted by India. Types of Women Empowerment However, empowerment of women now can be categorized into five main parts, Women Empowerment is necessary for the overall development of society. Here are the types of empowerment that focus on different issues women face.

i. Social Empowerment

This type of empowerment talks about the social differences women have gone through. India has made a lot of progress after its independence. Still, in a few places, women face injustices regarding health, family decisions, marriage decisions, childbirth, etc. having an equal say in all of these matters can be a way to give women social empowerment and not limit them to a certain place.

ii. Educational Empowerment

Since historical times, education has been one of the most important ways for women to acquire equal socio-economic status. Women were denied the right to education in previous times. Even today, female literacy rates across India tend to be lower than in other nations. As a result, it is the need of the hour to grant women access to education to help them study and become the breadwinners of the family.

Women Should be given Free and Compulsory education to understand their rights and duties in the society. Girls that are allowed to attend school and keep learning can grow up to become upstanding citizens of India. Beti Bachao Beti Padhao was launched with the idea that women can only be saved if they are educated.

iii. Economic Empowerment

Financially Independent women are seen as powerful people. Having equal access to work opportunities and participating in all kinds of markets can help women break down the barriers of inequality and defy traditional gender roles. Another important way to empower women financially is to enable them to make their own decisions in the way they run their homes.

Many organizations have realized the importance of economic empowerment and are actively working towards making women entrepreneurs and setting up microfinance facilities. Creating more employment opportunities for women can also reduce poverty in the country.

iv. Political Empowerment

Political is one of the strongest and most compelling ways to make a difference in society. It gives women the confidence and skills required to be equal to men society. Moreover, the participation of women in political activities is critical to creating a sustainable government body.

India has witnessed a lot of strong female politicians over the past few decades. Indira Gandhi, Prathiba Patil, and Nirmala Sitaraman are a few examples of strong women in Indian politics.

v. Psychological Empowerment

Even though a large population of women are strong and independent, they still cannot step out of their homes alone at night without worry. Women are vulnerable to various crimes such as harassment, exploitation, rape, and honour killing. Not only are these a threat to their survival, but they also have lasting psychological effects that can affect a woman's confidence.

Psychological empowerment allows women to live a life where they are not controlled by fear. It entails creating a space where women are free to be themselves without fearing for their safety and well-being.

2. REVIEW OF LITERATURE:

Satyajit Das (2015) In his study analysis about Ambedkar's and women's development he stated that, Dr. B. R. Ambedkar, he was added, clearly a path-maker for all women, regardless of religion, caste, creed, gender, or other factors. Through his ideas and views, he started a new trend of women rising forward. Not only women, but all Indians should be grateful to him for his enormous and never-ending developmental efforts. His ideas for a society built on equality have still to be achieved in order to rebuild Indian society and improve women's lives. Dr. Ambedkar was campaigned for women's emancipation his entire life, fighting against all forms of discrimination against women. However, prejudice against women continues to exist in Indian culture. As a result, it is no longer necessary to carry out Ambedkar's wishes for a better future for women.

Murthy Vijayakumar and Thakur Jaikishan (2015) this article explain the Scheduled caste women constitute half of scheduled caste population and are deprived, suppressed and oppressed due to their caste, gender and poverty. As such, to study the problems and challenges faced by these women, a survey based study is made in Gulbarga district. The primary data was collected from total 400 scheduled caste women and interview. It was found that though scheduled caste women are living in twenty-first century, still they are suffering and facing many problems due to their caste and gender. In this study discussed the problems and challenges faced by these women.

M.Shweta (2021) According to author, Micro credit scheme is a loan scheme provided by micro financial institutions which are offered chiefly for micro enterprise activities such as agricultural activities, artisan activities etc. In order to enable self -help groups to set up ventures and earn incomes micro credit schemes are provided loans to them. In this study made an analyses of number of self- help

groups of micro credit and also to study the amount of fund released from self- help groups. The primary functions is to offer women credit which enhances their economic status and also help them to earn extra income through which they can gain financial autonomy.

3. NEED OF THE STUDY:

The present study chosen for research has its own importance and Significance. It was observed that majority of the particularly women from marginalized communities was reeling below the poverty line and their Economic and Social Status is sympathetic and their improvement in status is hidden in the all-round development. In order to help the marginal community women's the development of the Karnataka Dr.B.R.Ambedkar Development Corporation is providing the micro credit loan for improving their status socially and economically. Apart from this it is functioning very well for the sack of all the Schduele Caste people to lead a productive life with equal opportunities.

4. STATEMENT OF THE PROBLEM:

The Dr.B.R.Ambedkar Development Corporation Improving Self employment progammes their Micro Credit Prerana Scheme's role in promoting women's empowerment in Kalaburagi. It seeks to identify opportunities for improvement, inform evidence-based policymaking, and contribute to the broader discourse on inclusive development and gender equality. Ultimately, the goal is to pave the way for more effective interventions that empower women to realize their full potential as entrepreneurs and agents of change in society.

5. OBJECTIVES:

1. To Study the Role of Self employment scheme in women empowerment
2. To evaluate the Role of Dr. B.R. Ambedkar Development Corporation in empowerment of women.
3. To analyze about the Micro Credit- Prerana scheme in kalaburagi District.
4. To Suggest Policy Measures for effective implementation of self employment schemes in the women empowerment

6. HYPOTHESIS:

H0: The Micro Credit - Prerana scheme does not have a significant impact on the economic status of women in Kalaburagi District

H0: The women self-employment scheme is not an effective instrument for enhancing Women's empowerment through increased income and social status

7. METHODOLOGY:

Kalaburagi District is chosen as the area of study, the study has considered the period from the year 2018 to 2023. For the present research work, Total Two Hundred Fifty beneficiaries have been selected from Micro Credit Preran Scheme of DR.B.R.Ambedkar Development Corporation of Kalaburagi i.e., Afzalpur and Kalaburagi have identified. In the present study we have used "Simple Random Sampling" technique. We have selected 250. For the purpose of data collection both primary and secondary sources were utilized. A suitable questionnaire was developed to generate primary data. Questions were asked pertaining to Beneficiaries of DR.B.R.Ambedkar Development Corporation Self Employment Programmes with usefulness, effectiveness and need. The questionnaire was designed to get personal information, educational information, employment information, Self-employment Programme information and impact and development by programmes from respondents of Self-employment Programme. Secondary data was collected using published reports, books, research papers, articles, websites and Kalaburagi District at a Glance. Data collected through the interview schedule was tabulated and analyzed using the simple statistical tools such as percentage; ratio and appropriate Suitable tool i.e chi- square test and T- test were used for the data analysis. And for easy to understand some of the tables, used in the present study.

Table No. 7.1
Monthly income

SI.NO	Monthly income	Frequency	Percent
1	5,000 – 10,000	76	30.4
2	10,000-15,000	104	41.6
3	15,000 – 20,000	38	15.2
4	20,000-25,000	29	11.6
5	25,000 -30,000	3	1.2
Total		250	100.0

Source: Field Survey

Table No.7.1 Reveals that Majority of beneficiaries 41.6% are earning 10,000-15,000. 30.4% are earning 5,000 – 10,000. 15.2% are earning 15,000 – 20,000. 11.6% are earning 20,000-25,000. 1.2% are earning 25,000- 30,000. It is clear from the above table more percent are earning between 10,000-15,000.

Table No.7.2
Ownership of House

SI.NO	Ownership of House	No.of Respondents	Percentage
1	Own	224	89.6
2	Rented	26	10.4
	Total	250	100.0

Source: Field Survey

Table No.7.2 It is evident from the above table that large numbers of respondents 224 are having their own house (89.6%) and 10.4% of respondents are staying in the rented house. This shows that considerable amount of sample respondents are not getting the housing facilities provide by the state government and central government.

Table NO.7.3
Type of the house

SI.NO	Type of the house	No.of Respondants	Percentage
1	Pucca House (RCC	82	32.8
2	Semi Pucca (Tile Roofed)	143	57.2
3	Katcha House (Tacthed)	25	10.0
	Total	250	100.0

Source: Field Survey

Table No.7.3 Reveals Majority of the respondents 57.2% has Semi pucca house and 32.8% of the respondents has pucca house. 10.0% has katcha house.

Table No- 7.4: Cross Tabulation Results for Marital Status Level of Literacy

Marital Status	Education					Total
	Illiterate	Primary	Secondary	Graduation	Higher education	
Married	95	31	64	5	0	195
	48.7%	15.8%	32.8%	2.5%	0%	100%
Unmarried	5	4	13	2	1	25
	20%	16%	52%	8%	4%	100%
Widow	14	7	6	0	0	27
	51.85%	25.92%	22.22	0%	0%	100%
Divorce	1	1	1	0	0	3
	33.3%	33.3%	33.3%	0%	0%	100%
Total	115	43	84	7	1	250
	46%	17.2%	33.6%	2.8	1.6	100%

Chi-square- 22.043

Source: Field Survey

The Pearson chi-square test of association has been used to assess the relationship between a subset of socioeconomic characteristics and a subset of respondents' attitudes.

Table displays the findings of the correlation between marital status and literacy level. Because of the statistical significance of the Pearson Chi-square value of 22.043 at the 1% level of significance; the results indicate a substantial link between the degree of marital status and level of literacy.

The test's results also demonstrate that, in comparison to married and unmarried, majority of illiterate and secondary education respondents are level of literacy. It implies that, the respondents' level of literacy is influenced by their marital status.

Table No- 7.5: Cross Tabulation Results for Type of Family Level of Standard of Living after Starting Self-Employment

Type of Family	Impact on beneficiary Standard of Living after Starting Self-Employment				Total
	Very highly	Highly	Moderately	A little	
Nuclear family	12	38	129	11	190
	6.31%	20%	67.89%	5.78%	100%
Joint family	1	17	41	1	60
	1.66%	28.33%	68.33%	1.66%	100%
Total	13	55	170	12	250
	5.2%	22%	68%	4.8%	100%

Chi-square 4.951

Source: Field Survey

The Pearson chi-square test of association has been used to assess the relationship between a subset of socioeconomic characteristics and a subset of respondents' attitudes.

Table displays the findings of the correlation between type of family and Standard of Living level before self employment. Because of the statistical significance of the Pearson Chi-square value of 4.951 at the degree of freedom 3 at the p-value .175 level of significance; the results indicate a

substantial link between the degree of type of family and Standard of Living level of after self employment.

The test’s results also demonstrate that, in comparison to nuclear family and joint family, majority of moderately and highly respondents are level of Standard of Living. It implies that, the respondents’ level of Standard of Living after self employment is influenced by their type of family.

Table No- 7.6 Mean SD and t-value of Yearly Income Before and After Starting Self- Employment
Source: Field Survey

Yearly Income	Mean	SD	N	t-value	DF	P-Value	Remark
Impact on beneficiary Yearly family income before Starting Self-Employment	2.4720	1.00262	250	-18.804	249	.000	S
Impact on beneficiary Yearly family income after Starting Self-Employment	3.3400	1.01811	250				

Table No 7.6 Presents the statistical results in this aspect. It reveals that the obtained t-value is - 18.804 statistically significant at less than 5 percent level of significance indicating that there is significant association between Yearly Income before and after self employment. Furthermore variation is noticed across responses of after self employment because the SD value of after self employment is greater when compared to the value of before self employment.

8. FINDINGS:

- Monthly Income after Starting Self-employment i.e., 41.6% of Earning beneficiaries 10,000-15,000. 30.4% of beneficiaries Earning 5,000 – 10,000. 15.2% of beneficiaries earning 15,000 – 20,000. 11.6% of beneficiaries earning 20,000-25,000. and 1.2% of beneficiaries earning 25,000-30,000.
- 89.6% of beneficiaries have Own house and 10.4% beneficiaries have rented house. They also Majority in having Own house.
- 57.2% beneficiaries have Semi pucca house, 32.8% Pucca House (RCC) and 10.0% Katcha house.
- The findings of the correlation between marital status and literacy level. Because of the statistical significance of the Pearson Chi-square value of 22.043 at the 1% level of significance; the results indicate a substantial link between the degree of marital status and level of literacy. The test’s results also demonstrate that, in comparison to married and unmarried, majority of illiterate and primary education respondents are level of literacy. It implies that, the respondents’ level of literacy is influenced by their marital status.
- Standard of living after Self- employment of beneficiaries 6.31% nuclear families and 1.66% joint families are responded that standard of living after self employment is very high. 20% of nuclear families and 28.33% joint families are responded that standard of living after self employment is a High. 67.89% of nuclear families and 68.33% joint families are responded that standard of living after self employment is Moderate.5.78% of nuclear families and 1.66% joint families are responded that standard of living after self employment is a little. Majority of the beneficiaries 68% of nuclear families and joint families is Modarete level. 22% of nuclear families and joint families is high level and 5.2% beneficiaries are nuclear families and joint families in very high level. 4.8% beneficiaries

are nuclear families and joint families in a little level. Chi-square test reveals that there is no association between type of family and Standard of Living after self employment.

- Statistical analysis reveals that the t- Value obtained is -18.804 which are significant at less than 5 percent level of Significance indicating that there is significant relationship between yearly family income before and after starting self employment. Further, slightly more variation is noticed across responses of after self employment. Because the SD value of it greater when compared to the before self employment.

9. SUGGESTIONS:

- ❖ There is need to increase loan amount of self employment programme
- ❖ Loan amount of Micro credit Prerana scheme is very less and there is need to increase due To these beneficiaries will get complete benefit of it.
- ❖ MLA committee should provide loan immediately after the selection of loan
- ❖ There is need to improvement in the orientation and Skill development Programme of SHGs Government still needs to create awareness about Programme in the Dr.B.R. Ambedkar Development Corporation.
- ❖ Awareness is created through mass media Communication
- ❖ Highest priority should be given to the rural women about the programmes and schemes.
- ❖ There is need of reduction of interest rate of DRBRADC.

10. CONCLUSION:

The self-employment schemes implemented by Dr. B.R. Ambedkar Development Corporation have emerged as a transformative initiative for women belonging to the scheduled caste community. These schemes have been instrumental in addressing unemployment by offering sustainable employment opportunities. The impact of these schemes extends beyond mere economic benefits. Socially, they have empowered women, fostering a sense of equality within the community and contributing to the overall upliftment of their social status. Economically, the schemes have provided a stable income source, enabling women to contribute significantly to their households and, importantly, ensuring a better educational future for their children.

While the self-employment Microcredit Prerana scheme under Dr. B.R. Ambedkar Development Corporation have made significant strides in empowering women within the scheduled caste community, there remains room for improvement in terms of awareness and equitable benefit distribution. By addressing these challenges, the corporation can further strengthen its impact and ensure that all eligible women can reap the benefits of these transformative programs.

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