



DALIT ENTREPRENEURS UNDER DALIT BANDHU SCHEME - A STUDY IN SELECTED MANDALS OF AGENCY AREA OF ETURNAGARAM, TELANGANA

***Dr. Jarupula Chinna**

Assistant Professor, Department of Commerce, Govt. Degree College, Eturnagaram, Mulugu (Dist.), Telangana State, India, 506165.

****Dr. Musham Ravindar**

Associate Professor, Department of Commerce, Govt. Degree College, Eturnagaram, Mulugu (Dist.), Telangana State, India, 506165.

ABSTRACT

It is a universally agreed fact that individuals from the Scheduled Castes are the most mistreated and hopeless segments of Indian society. The government of Telangana State thought that these problems can be addressed by empowering them by providing various income and employment generation opportunities. The introduction of the Dalit Bandhu Scheme is a step forward in this direction. **Telangana Dalit Bandhu Scheme** is a flagship and unique scheme in India to empower the Dalit community people. In view of this flagship program, an attempt is made to elicit the impact of the scheme on the beneficiaries from the perspective of intended aims and objectives to understand the concept of Dalit entrepreneur, examine the economic status of beneficiaries, Ascertain project taken up under this scheme and know the impact of Dalit Bandhu Scheme. This paper is based on the secondary and primary data. Primary data were collected from all the beneficiaries who got financial aid under the scheme. Based on the findings of the study it is concluded that the Dalit Bandhu scheme is very much helpful in uplifting the Dalit Community people economically and empowering them to become entrepreneurs and employment creators. This scheme also helped to take up new initiatives for providing employment other than the agriculture sector. It is suggested that female applicants need to be encouraged for the empowerment of women.

KEYWORDS: Dalit Bandhu, empowerment, Rural Sector, marginal farmers

INTRODUCTION:

It is a universally agreed fact that individuals from the Scheduled Castes are the most mistreated and hopeless segments of Indian society. Untouchability, the most inhumane of practices, was historically the underlying cause of this horrible position in which this group of people finds themselves. The government of Telangana State thought that these problems can be addressed by empowering them by providing various income and employment generation opportunities. The introduction of the Dalit Bandhu Scheme is a step forward in this direction. **Telangana Dalit Bandhu Scheme** is a flagship and unique scheme in India to empower the Dalit family by providing one-time financial aid. Through a DBT of Rs 10 lakh per family, it is envisioned as a development as well as a welfare scheme for empowering Dalit families and encouraging them to emerge as entrepreneurs. In view of this flagship program, an attempt is made to elicit the impact of the scheme on the beneficiaries from the perspective intended aims and objectives of the scheme in the tribal agency area of Eturnagaram, in the Mulugu district of Telangana State.

OBJECTIVES OF THE STUDY:

The present study is intended to analyze the Dalit entrepreneurs under Dalit Bandhu Scheme in selected mandals in the Eturnagaram agency area. The objectives of the study are:

1. To understand the concept of Dalit entrepreneur
2. To examine the economic status of beneficiaries.
3. To ascertain projects taken up under this scheme
4. To identify the factors that influence Dalit community people to emerge as entrepreneurs.
5. To know the impact of the Dalit Bandhu Scheme on the empowerment of Dalits through entrepreneurship.

METHODOLOGY OF THE STUDY:

The study is based on both primary and secondary data. Sources of secondary data are the office records and files of the selected Mandal offices, district offices, research journals, books, newspapers, magazines, the internet, and other published literature on the Dalit Bandhu Scheme. Primary data were collected by administering a structured schedule among selected beneficiaries under the Dalit Bandhu scheme. Personal interviews of beneficiaries, officials involved in implementing the scheme, village-level political heads, and observations also form part of the primary data. The primary data was collected from all the selected beneficiaries from five mandals in Eturnagaram agency areas namely, Eturnagaram, Wagedu, Mangapet,

Venkatapur, and Kannaigudem. Data collected has been analyzed using simple statistical methods like averages. Inferences are drawn from the findings of the analysis.

SAMPLE DESIGN:

For the present study, information was collected from 78 all the selected beneficiaries of the scheme, from randomly selected 5 mandals, in the Eturnagaram Agency area.

ANALYSIS OF THE DATA:

The study focused on the Mandal-wise, Occupation-wise, Age-wise, and gender-wise distribution of the respondents. The study also focused on the Education status, size of family, land possession, and annual income of the sample respondents. The study mainly focused on the utilization of the scheme, projects taken up by the beneficiaries, benefits accrued from the scheme, etc. The details are presented in the following tables.

1. STUDY AREA

Table 1 presents the mandal-wise distribution of beneficiaries of 5 mandals.

Table 1
Mandal-wise Distribution of Customers of the Dalit Bandhu Scheme

Mandals	No. of Respondents	Percent
Eturnagaram	10	13
Mangapet	13	16
Wazedu	20	26
Venkatapur	20	26
Kannaigudem	15	19
Total	78	100

Source: Compiled from schedules

The above table reveals that out of 78 total respondents, 10 are from Eturnagaram, 13 are from Mangapet Mandal, 20 are from Wazedu Mandal, 20 are from Venkatapur and 15 are from Kannaigudem Mandal. The distribution reveals that 13 percent of respondents are from Eturnagaram, 16 percent from Mangapet, and 26 percent each from Wazedu and Venkatapur mandals. The percentage of beneficiaries is higher in Wazedu and Venkatapur mandals. The reason is that these two mandalas are having comparatively advanced cultivating activities and there is scope for the mechanization of agriculture activities and also for taking up nonfarming activities in the locality.

2. OCCUPATION OF RESPONDENTS:

Occupation-wise classification of the respondents has been shown in Table 2.

Table 2
Occupational Status of Beneficiaries

Occupational Status	No. of Respondents	Percent
Farmer	33	42
Farm Laborer	0	0
Self employee	11	14
Govt. Employee	0	0
Private employee	10	13
Industry	0	0
Service	9	12
Kooli	15	19
Others (specify)	0	0
Total	78	100

Source: Compiled from the questionnaire

From the above table, it is observed that out of 78 total respondents, 42 percent of respondents were farmers, 14 percent are self-employees, 13 percent of respondents are private employees, 12 the percentage of respondents belong to service and 19 percent of respondents are Kooli. The occupational status of customers reveals that 42 percent of customers belong to the agriculture sector and 80 percent of beneficiaries have their source of employment in the rural sector.

3. AGE-WISE DISTRIBUTION OF RESPONDENTS

Table- 3
Age-wise Distribution of Customers

Age	No. of Respondents	Percent
<30 yrs	15	19
30-40 yrs	55	70
40-50 yrs	8	11
>50 yrs	0	0
Total	78	100

Source: Compiled from the questionnaire

Table-3 presents age wise distribution of respondents. 70 percent of beneficiaries fall in the age group of below 40 years with a high potential to emerge as entrepreneurs and take up any emerging nonfarm activity in rural areas.

4. GENDER-WISE DISTRIBUTION OF RESPONDENTS

Table -4

Gender-wise distributions of Beneficiaries

Gender	No. of Respondents	Percentage
Male	67	86
Female	11	14
Total	78	100

Source: Compiled from the questionnaire

As per Table -4, 67 out of the total 78 beneficiaries are male, constituting 86 percent of the total respondents. This shows the male dominating position of male in the community.

5. SOCIAL STATUS

As this scheme is meant for Dalit Community people all the beneficiaries are from the Scheduled Castes.

6. EDUCATION STATUS OF RESPONDENTS

Table 5

Education-wise Distribution of Beneficiaries

Education	No. of Respondents	Percent
Illiterates	11	14
Matriculates	20	26
Graduates	47	60
Post Graduates	0	0
Professionals	0	0
Total	78	100

Source: Compiled from the questionnaire

The table demonstrates the education qualification of the total of 78 respondents, out of which 11 are illiterates, 20 are Matriculate, 47 are Graduates, no respondents are postgraduates and Professionals. 26 percent are Matriculate, 60 percent of respondents are Graduates, and zero percent are postgraduates and professionals. It indicates that illiterate Dalits are also getting the benefit of the Scheme along with educated ones.

60 percent of respondents are Graduates. These show that the scheme helps eradicate unemployment among educated people of the Dalit community.

7. TYPE OF THE FAMILY OF BENEFICIARIES:

The distribution of the sample respondents based on the nature of the family is given in Table 6.

Table -6
Distribution of Beneficiaries by Type of the Family

Type of Family	No. of Respondents	Percent
Joint	47	60
Nuclear	31	40
Total	78	100

Source: Compiled from the questionnaire

The above table indicates that, the Type of Family of a sample of 78 respondents out of which 47 (60 percent of them belonged to joint family) and 31 (40 percent respondents have a nuclear family).

8. SIZE OF FAMILY:

The distribution of respondent customers based on the size of the family has been presented in Table 7.

Table- 7
Distribution of Beneficiaries based on the Size of Family

Family Size	No. of Respondents	Percent
<4	22	28
4-6	50	64
>6	6	8
Total	78	100

Source: Compiled from the questionnaire

The table indicates the family size of a total of 78 respondents. Out of these 22 respondents are having a family size of less than 4 members, and 50 respondents are having a family size between 4 to 6. 64 percent of respondents are having large size families.

9. POSSESSION OF LAND:

Table -8
Distribution of Beneficiaries based on the size of Cultivated land

Cultivable Land (Acres)	No. of Respondents	Percent
<0.5	5	6
0.5-2.5	56	72
2.5-5	17	22
Total	78	100

Source: Compiled from the questionnaire

The above table indicates the size of the cultivable land (in acres) of the sample 78 respondents. From the table, it is clear that 56 of the respondents own land between 0.5 to 2.5, acres 17 of the respondents have a land size between 2.5 to 5 acres. It shows that a total of 100 percent of respondents are marginal farmers.

10. ANNUAL INCOME OF THE FAMILY:

Table- 9
Annual Income of the Family

Mandals	No. & %	< 1 lakh	1-1.5 lakh	1.5-3 lakh	>3 lakhs	Total
Eturnagaram	No.	6	4	0	0	10
	%	60	40	0	0	100
Mangapet	No.	6	7	0	0	13
	%	46	54	0	0	100
Wazedu	No.	15	5	0	0	20
	%	75	25	0	0	100
Venkatapur	No.	17	3	0	0	20
	%	85	15	0	0	100
Kannaigudem	No.	13	2	0	0	15
	%	87	13	0	0	100
Total	No.	57	21	0	0	78
	%	73	27	0	0	100

Source: Compiled from the questionnaire

The table reveals that, the mandal-wise distribution of respondents based on their Annual Income. Out of 10 respondents of Eturnagaram, 60 percent of the respondents are in the range of an annual income of less than Rs.1 lakh, and 40 percent of the respondents are in the annual income range of Rs 1-1.5 lakhs. Out of 6 respondents of Mangapet, 46 percent of the respondents have an annual income of less than Rs.1 lakh, and 54 percent have an annual income between Rs. 1-1.5 lakh. Seventy-five percent of the respondents from Wazedu Mandal fall in the range of less than Rs.1 lakh income and 85 percentage respondents from Venkatapur mandal also fall in the same income group whereas 87 percent from Kannaigudem fall in this range. Out of the total 78 respondents 73 percent fall in the range of less than Rs. 1 lakh and the remaining 23 percent fall in the less than Rs.1.5 lakh only.

It can be concluded from the table that the Income status of the beneficiaries reveals that the scheme helped 100 percent of households move up above the poverty line.

**11. PERCEPTION OF THE BENEFICIARIES ON THE UTILIZATION OF THE DALIT BANDHU
SCHEME**

Table 10

Dalit Bandhu Scheme help you to take up this project

Mandals		Yes	No	Total
Eturnagaram	No.	9	1	10
	%	90	10	100
Mangapet	No.	12	1	13
	%	90	10	100
Wazedu	No.	20	0	20
	%	100	0	100
Venkatapur	No.	18	2	20
	%	90	10	100
Kannaigudem	No.	15	0	15
	%	100	0	100
Total	No.	74	4	78
	%	95	5	100

Source: Compiled from the questionnaire

The perception of beneficiaries on utilization of the scheme is presented in Table-10. Figures in the table that in aggregate the Dalit Bandhu scheme helped 95 percent of respondents to take up the project they wish and utilization of the scheme appropriately. It is 100 percent of respondents from Wazedu and Kannaigudem mandals who got benefits under the scheme utilized the scheme as per their purpose mentioned in an application form and successfully initiated the project.

It can be concluded that only 5 percent of respondents have not utilized sanctioned loans for productive purposes. Ninety-five percent of beneficiaries revealed that they could manage the project sanctioned under the Dalit Bandhu scheme on their own for employment and income generation.

11. MANDAL-WISE DISTRIBUTION OF BENEFICIARIES AND SCHEME SANCTIONED**Table -11****Mandal-wise Distribution of Beneficiaries and Scheme sanctioned**

Mandals	No. and Percent	Name of the Scheme									
		Tractor and Trailer	Car Taxi (Car Cab Transport)	Cloth Emporium/Textile and Ready Made Shop	Auto Mobile (Spare parts and servicing Units)	Cement/Steel (Sub Dealership Shop)	Mini Dairy	Hotel and Catering (Dhaba Service and Auto Trally	4 Wheeler Vehicle (Passenger and Goods Transport)	Footwear Shop	Total Beneficiaries
Eturnagaram	No.	6	2	0	1	1	0	0	0	0	10
	%	14	13	0	100	25	0	0	0	0	
Mangapet	No.	4	2	0	0	1	1	1	4	0	13
	%	9	13	0	0	25	100	100	67	0	
Wazedu	No.	14	4	2	0	0	0	0	0	0	20
	%	32	26	40	0	0	0	0	0	0	
Venkatapur	No.	9	6	2	0	2	0	0	0	1	20
	%	20	4	40	0	50	0	0	0	100	
Kannaigudem	No.	11	1	1	0	0	0	0	2	0	15
	%	25	6	20	0	0	0	0	33	0	
Total	No.	44	15	5	1	4	1	1	6	1	78
	%	56	19	7	1	6	1	1	8	1	100

Source: Compiled from the questionnaire

The table exhibits the mandal-wise distribution of beneficiaries and the scheme sanctioned. This table presents the different projects proposed and sanctioned. The main projects proposed to be taken up by applicants are Tractor and Trailer, Car Taxi (Car Cab Transport), Cloth Emporium/Textile and Ready Made clothe Shop, Auto Mobile (Spare parts and servicing Units), Cement/Steel (Sub Dealership Shop), Mini Dairy, Hotel and Catering (Dhaba Service and Auto Trally, Four Wheeler Vehicle (Passenger and Goods Transport), Footwear Shop. Out of the total 78 respondents, 44 respondents have taken Tractor and Trailer which constitute 56 percent of all the projects. Nineteen percent of respondents have taken Car Taxi (Car Cab Transport). After these, Four Wheeler Vehicle (Passenger and Goods Transport) was the preferred project by the applicants. This leads to conclude that 83 percent of respondents preferred to take up service sector-related activities over manufacturing activities. Mini dairy, hotels are the least preferred projects as they are not fully confident of success in those activities competing with already existing entrepreneurs.

Table- 12

Main benefits and assistance provided under the Scheme

Mandals	No. and Percent	Name of the Scheme				Total Beneficiaries
		Providing financial assistance	Providing technical Assistance	Providing operational assistance	Providing Market Assistance	
Eturnagaram	No.	8	1	1	0	10
	%	80	10	10		100
Mangapet	No.	10	1	1	1	13
	%	77	8	7	8	100
Wazedu	No.	15	2	1	1	20
	%	75	20	2.5	2.5	100
Venkatapur	No.	16	1	1	2	20
	%	80	5	5	10	100
Kannaigudem	No.	13	1	1	0	15
	%	87	7	6	0	100
Total	No.	65	6	5	4	78
	%	83	8	6	5	100

This scheme helped 83 percent of respondents to get financial assistance, only 17 percent got technical and operational, and marketing assistance. It is concluded that the main benefit derived from the scheme is financial assistance.

FINDINGS OF THE STUDY:

- The percentage of beneficiaries is higher in Wazedu and Venkatapur mandals. The reason is that these two Mandals are having comparatively advanced cultivating activities and there is scope for the mechanization of agriculture activities and also for taking up non service activities related to the farm sector in the locality.
- The occupational status of customers reveals that 42 percent of customers belong to the agriculture sector and 80 percent of beneficiaries have their source of employment in the rural sector.
- 70 percent of beneficiaries fall in the age group of below 40 years with a high potential to emerge as entrepreneurs and take up any emerging nonfarm activity in rural areas.
- The percentage of male and female beneficiaries of the bank is 86 and 14 respectively.

- 60 percent of respondents are Graduates. This shows that the scheme helps eradicate unemployment among educated people of the Dalit community. Illiterate Dalits are also getting the benefit of the Scheme along with educated ones.
- 100 percent of beneficiaries are marginal farmers and agriculture laborers.
- The income status of the beneficiaries reveals that the scheme helped 73 percent of households move up above the poverty line.
- Ninety-five percent of beneficiaries revealed that they could manage the project sanctioned under the Dalit Bandhu scheme on their own for employment and income generation.
- Out of the total projects sanctioned, 56 percent are Tractors and 19 percent are Taxi cars.
- 83 percent of respondents preferred to take up service sector-related activities than manufacturing activities. Mini dairy, hotels are the least preferred projects as they are not fully confident of success in those activities competing with already existing entrepreneurs.
- This scheme helped 83 percent of respondents to get only financial assistance and 17 percent got technical and operational and marketing assistance along with financial assistance.

CONCLUSIONS AND SUGGESTIONS

CONCLUSIONS:

Based on the findings of the study it is concluded that the Dalit Bandhu scheme is very much helpful in uplifting the Dalit Community people economically and empowering them to become entrepreneurs and employment creators. This scheme also helped to take up new initiatives for providing employment other than the agriculture sector. It also helped to use modern technology in cultivation activities.

SUGGESTIONS:

- Technical and operational and marketing assistance also should be extended to beneficiaries along with financial assistance for effective implementation of the scheme and sustainable development of the community.
- Female applicants need to be encouraged for the empowerment of women.

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