RESEARCH ARTICLE

STUDY ON IMPACT OF GOVERNMENT SCHEMES ON DEVELOPMENT OF WEAKER SECTIONS IN MYSORE DISTRICT

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ARTICLE INFO	ABSTRACT
	This study was deliberate to evaluate the impact government schemes on development of weaker sections in Mysore district. This research article included the following objectives; to a n a l y s e the impact of government schemes on development of weaker sections in Mysore district. The questionnaire format was applied in order to collect data. Primary data source was used and data was analyzed using the chi square statistical tool at 1%, 5%, and 10% Level of significance which was presented in frequency tables and percentages. The respondents under the study were 470 in Mysore district. The study findings revealed that association between government schemes and development of weaker sections in Mysore district, Karnataka state.

INTRODUCTION

The weaker section represents among the most vulnerable community groups in Indian society. They are a stigmatized community and, consequently, suffer from an incapability which is regulated through spiritual belief, practices and their attitudes. Several common characteristics among them are low level economic standards, detachments, inadequate political influence, lack of literacy level and social participation. All together, they strengthen the miserable condition and situation of the weaker sections of society. In India, the primary sector employs more than 76 percent of the weaker sections of the population, primarily through agriculture, their percentage as agricultural labourers noticeably higher than the common population. With support of the welfare of the poor and weak is the commitment of the Nation. It is well evident from the fact that "social-justice, economic and political" has been kept as the first among the objectives in the preamble of the Indian constitution. This should be considered both needed and essential for constituting India as a sovereign, secular, socialist, democratic, and republic. On account of various historical and social factors, persons belonging to the Scheduled Castes and Scheduled Tribes and other Backward Classes (OBC), often referred to as "Dalits", have restricted access to assets and opportunities as well as chances. This affects their achieving equal status and opportunity in respect of others, as envisaged under the Indian constitution.

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With regard to conquer the constraints and attain the preferred objectives, some specific provisions have been made in the Indian constitution for empowerment of the weaker sections. Moreover, special legislation has been enacted in the Governments. Both Central and the States have launched a number of schemes and programmes regularly for the welfare of the weaker sections. Recognizing that the weaker and neglected sections of society deserve better concentration and support from banks, under the chairmanship of Krishnaswamy K.S introduced the theory of 'Weaker Section' within the two main elements of the priority sector, i.e., small scale industries and agriculture, to focus banks' interest on the need to extend increasing finance assistance. Then, in pursuance to other recommendations, under the chairmanship of A. Ghosh, the RBI defined the weaker sections as disadvantaged community of the society, which compromises the following types of people: Landless labourers, small and marginal farmers, and share croppers; Village artisans and other people engaged in village and cottage industries; The beneficiaries of IRDP; and The Scheduled Castes and Tribes; and The various Scheme Beneficiaries.

REVIEW OF LITERATURE

Suryawanshi (2011) in an article, "Role of MPBCDC in economic development of backward classes in Maharashtra with special reference to Nanded District", concluded that for overall development, it is very important to develop every section of society. So, with the help of the central government, the state of Maharashtra provides financial assistance to the backward classes of the state through MPBCDC for

undertaking various projects. He concluded that after receiving financial assistance from the Corporation, the backward classes experienced social and economic growth. *Venkatanaidu* (2012) in this article on Regional Rural Bank Performance, renowned regional rural banks face a number of impediments in their holistic development. The general public still believes that these banks are only for the poor or rural communities. Some people assume them to be private banks and discontinue from having banking relations with RRBs. Not only has this, the confinement to local aspect narrowed down the vision and experience of the RRBs staff ensuing in their little growth. Therefore, there is an important need to allow the RRBs to grow out and face the realities of the world. *Kolesov* (2013) Analyzed that, based on the fact that investment is financing a capital in order to its subsequent augmentation, it should be noted that capital gain should be sufficient to compensate commercial banks refuse in financing other alternative resources for investment in money market, reward and compensate the risk of loss from inflation rate in the forthcoming investment period. Barman and Pal (2015) in an article, "Reservation Policy for Backward Classes in Education in the Context of Modern Indian History", concluded that the depressed classes such as Scheduled Castes, Scheduled Tribes and Other Backward Classes are depressed not only economically but also socially. The solution to the education problem among these depressed classes and their equality is a far-off concept. These classes still need reservation and society needs to feel responsible for the upliftment of these backward classes *Pillai B. et. al,* (2008) made a survey on the performance of SHG in Kerala and found that the very existence of SHG was highly relevant to making the people below the poverty line hopeful and self-reliant. SHG enables them to increase their income, improve their standard of living and status in society. Furthermore, the study suggested that for SHG members to perform better, proper encouragement, training, basic education, and financial assistance should be provided.

Objectives of the study

- To analyse the impact of government schemes on development of weaker sections in Mysore district

Hypotheses of the Study

The following hypotheses are framed to study the objectives of the study

H_0: There is no association between government schemes and development of weaker sections in study area.

H_1: There is an association between government schemes and development of weaker sections in study area

RESEARCH METHODOLOGY

The present study examines the impact of government schemes on development of weaker sections in Mysore district. This study has been carried out only in Mysore district of Karnataka state. The current study is based on the primary and secondary data. The respondents has considered on random sample survey basis. Totally 470 respondents are considered for the present case study. Simple percentage and Chi-Square method is used for analysis.

Statistical tool of the study

Chi-Squared Test: This test is employed for the testing of hypotheses set out in this research study. This χ^2 Test is relating to any statistical hypotheses test, where the sampling distribution of the test statistics is a Chi-squared distribution when the null hypothesis is true. Without other qualification, χ^2 Test often is used as short for Chi-Squared Test of Karl Pearson. The χ^2 Test is employed to determine whether there is a significant difference existing between the expected frequencies, and the observed frequencies in one or more categories. The formula used for testing hypotheses of this research study is given below:

$$X^2 = \frac{(O_{ij} - E_{ij})^2}{E_{ij}}$$

Where, O_{ij} = Observed Frequency of the cell i^{th} row and j^{th} colum E_{ij} = Expected Frequency of the cell i^{th} row and jt^{h} colum

The sample size (n) is calculated according to the formula:

$n = [z2 * p * (1 - p) / e2] / [1 + (z2 * p * (1 - p) / (e2 * N))]$
Where: z = 1.96 for a confidence level (α) of 95%, p = proportion (expressed as a decimal), N = population size, e = margin of error. z = 1.96, p = 0.5, N = 10674, e = 0.05 n = [1.962 * 0.5 * (1 - 0.5) / 0.052] / [1 + (1.962 * 0.5 * (1 - 0.5) / (0.052 * 10674))] n = 384.16 / 1.036 = 370.814
n ≈ 371

The sample size (with finite population correction) is equal to 371 Therefore, as per the above sample size calculation, the sample size is 371 for finite population with 95% confidence level. On the basis of sample size calculator Researcher get 371 sample sizes. Researcher distributed double of 371 questionnaires to respondents, out of 742 responses researcher received 540 questionnaires, out of 540 questionnaires 470 are fully filled valid questionnaire. In order to include a greater number of respondents, sample size is increased to 470 out of 10674 sample population. The research study received 470 valid responses and completed the interview schedule. The response rate was 63.34% (470/742X100). The responses have been recorded and used for the analysis.

Profile of the Mysore District: Mysore town is the administrative headquarters of Mysore District. Mysore city is famous for different places and beautiful gardens. The Royal families, of erstwhile Mysore Princely State, are staying in the place of the city. The world famous ten-days Dasara festivities started by the erstwhile princely rules of Mysore State are even now continued in Mysore city. Mysore Districts historically, famous for other reasons such as - Mysore War, which was fought between Tippusulthan and English Rules. Mysore District is located in the Southern most district of Karnataka State. Earlier, Karnataka state was known as Mysore State.

Administration: Mysore district consists of seven revenue taluks, and there are H.D. Kote, Hunsur, K.R. Nagar, Nanjanagud, Periyapatna, T. Narsipura and Mysore (Urban and Rural). There are two sub-divisions which have Hunsur and Mysore. There are 1216 villages, 11 statutory towns, 235 Gram Panchayats, and 226 wards. As elsewhere, the deputy commissioner is the district magistrate and manages

Calculation of sample size

Sl.No	Taluks ofMysore District	Taluk wisepopulation of Mysoredistrict	Taluk wise beneficiaries ofweaker section	Sample Respondents
1	Mysore	1281768	15463	67
2	Hunsur	282963	52671	67
3	Krishna rajaNagar	252657	29960	68
4	Heggada Devana Kote	263706	50738	67
5	Nanjanagud	384922	42040	67
6	T. Narasipura	292035	21262	67
7	Periyapatna	243076	14981	67
	Total	3001127	227115	470

(Population source: District census report 2011)

administrative the district. The Assistant Commissioners are responsible for managing the sub-divisions of the district. Mysore District has Nine Municipalities, One City corporate, from Mysore city, Seven Taluk panchayats, 46 Zillapanchayat constituency, one parliamentary constituency and 11 assembly constituencies.

Location and size: Officially the Mysore district is in the southern part of the state of Karnataka. Mysore District is geographically lies between 12° 18′ 26″ north latitude and 76° 38′ 59″ east longitude. Mysore District occupies an area covers 6854 square kilometres .It is located at an altitude of 740 meter (2,427 ft). The total area of Mysore district is 6307 sq. km and its claim 3.29 percent of total area of Karnataka State Mysore district shares its boundary with four districts and one state of kodagu, Hassan, Mandya, and Chamarajanagara districts and Kerala state. Karnataka State divided in to 4 Revenue divisions; Mysore is one among the four. Presently the district has 7 taluks, 33 hobilies, 226 gram panchayat, 19 cities/towns, two city municipality corporation and one city corporation , one town panchayat, The district having 1336 villages ,currently Mysore district having 3001127 population respectively. Mysore district closely connected with State capital of Bangalore which is rich in economic and commercial activities

Data analysis and Interpretations

Gender-wise Distribution of Sample Respondents: The involvement and got facilities of commercial banks is not a matter of male or female but it is about to how the people are doing banks activity is very important. The following frequency and percentage table shows that gender of the respondents. From the above Table 1 and Chart 1 depicts the gender-wise distribution of the respondents in the study area. Out of 470 respondents, 56.0 percent of the respondents are male respondents and the remaining 44 percent of the respondents are female respondents in the study area

Age Structure of the Respondents: This section deals with the age structure of the available account holders' members in sample households in the district. These account holders' groups of the population have been collected above the age group of 30 years where they benefited in commercial banks facilities/ benefits which show in the following Table 2. Table -2 and Chart –2 reveals the age structure of the respondents in Mysore district. Out of 470 respondents, 30.6 percent of the respondents in the age group of less than 30 years, 48.1 percent of the respondents in the age between 30 to 50 years, and the remaining only 21.3 percent of the respondents in the age group of above 50 years. In the above table results that the majority of the respondents in the age group between 30 to 50 years are opined that they have opened account in commercial banks.

Table 1. Gender-wise Distribution of the Respondents

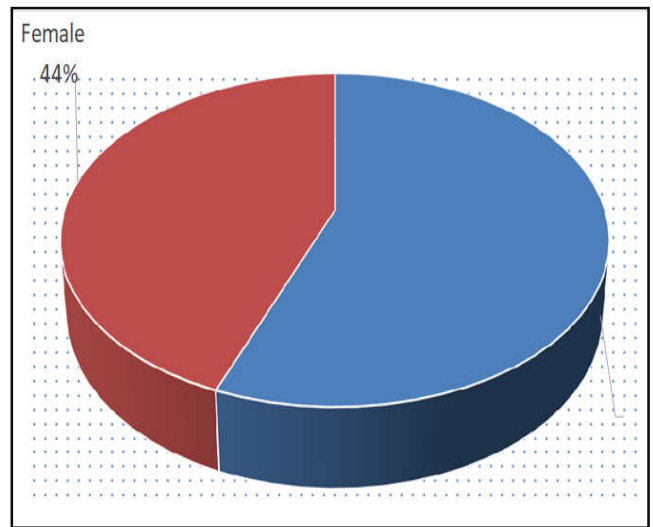| S. No	Gender	Frequency	Percent
1	Male	263	56.0
2	Female	207	44.0
	Total	470	100.0

Source: Primary Data

Chart 1. Gender-wise Distribution of the Respondents

Table 2. Age Structure of the Respondents

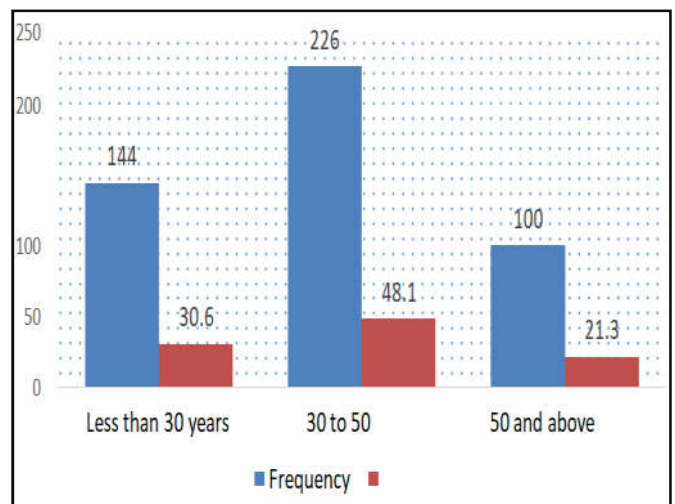| S. No	Age Structure	Frequency	Percent
1	Below 30 years	144	30.6
2	30 to 50 years	226	48.1
3	50 and above years	100	21.3
	Total	470	100.0

Source: Primary Data

Chart 2. Age Structure of the Respondents

Caste Structure: The activity of bank will be done by the different group of the weaker section community in the selected sample area. In order to know the sample distribution of the respondents on the basis of caste structure of the society has been explained with help of the following table – 3. The above Table – 3 and Char – 3 presents the caste structure of the respondents in the study area. Out of 470 total respondents, the majorities (42.1%) of the respondents belong to SC/ST community and they have the highest account of banks, 23.8 percent of the respondents belong to OBC community, 20.2 percent of the respondents belong to general category and the remaining only 13.8 percent of the respondents belongs to minorities' community

Table 3. Caste Structure of the Respondents

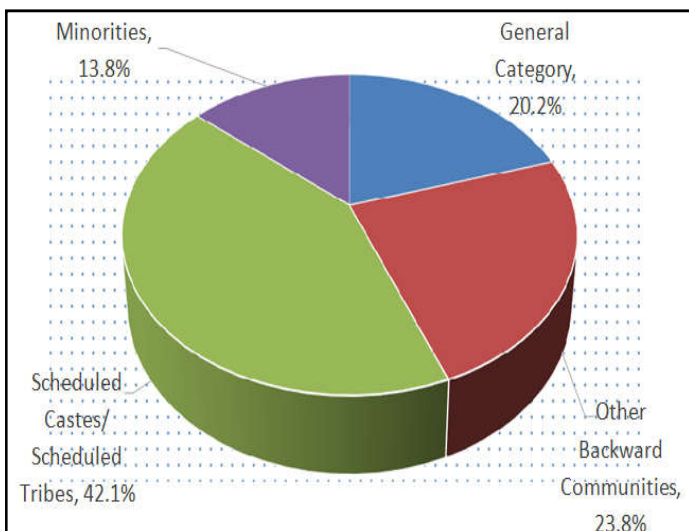| S. No	Religion Status	Frequency	Percent
1	General	95	20.2
2	Other Backward Communities	112	23.8
3	Scheduled Castes/ Scheduled Tribes	198	42.1
4	Minorities	65	13.8
	Total	470	100.0

Source: Primary Data

Chart 3. Caste Structure of the Respondents

Occupational Status: Occupation of the respondents who availed loan benefits from the commercial banks is very important to find out the concentration of activity to avail the benefit loan from the commercial banks in the district. Table – 4.10 deals with the occupation- wise classification of the respondents.

Table 4 and Chart 4 depicts that the occupation status of the respondents in the study area. Self-employed is the major occupation in the study area. It is found from the study that out of 470 sample respondents, the majority of the respondents were depending on self-employed as their occupation i.e., 24.3 percent 20.4 percent of the respondents are engaged in housewife, same percent of the respondents are engaged in private job employee and daily workers respectively (14.3%), 13.4 percent of the respondents are business workers, 7.7 percent of the respondents are government job employees, and the remaining only 5.7 percent of the respondents are agriculture labourers.

Table 4 . Occupational Status of the Respondents

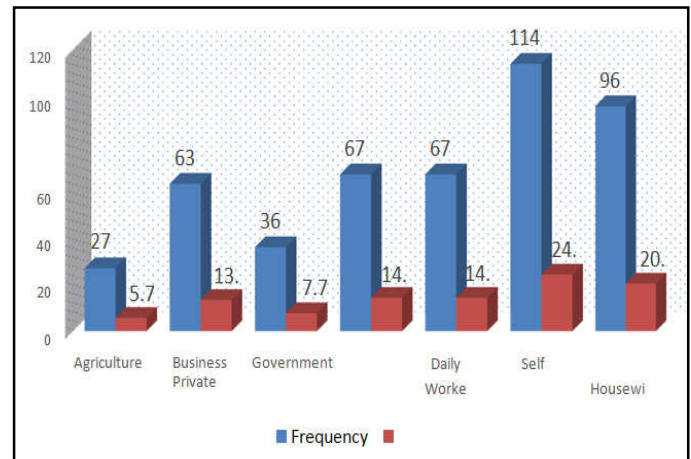| S. No	Occupation	Frequency	Percent
1	Agriculture	27	5.7
2	Business	63	13.4
3	Government	36	7.7
4	Private Employee	67	14.3
5	Daily Worker	67	14.3
6	Self Employed	114	24.3
7	Housewife	96	20.4
	Total	470	100

Source: Primary Da

Chart 4. Occupoccupational Status of the Respondents

Testing of Hypothesis

For the purpose of testing of hypothesis the following null and alternative hypothesis are formulated

H_0: There is no association between government schemes and development of weaker sections in study area.

H_1: There is an association between government schemes and development of weaker sections in study area

The above Table – 5 shows the Chi-square Test has been conducted to find the relationship between the various development schemes and benefits to the financial empowerment of weaker sections. As in the table, all the variables are statistically significant at 1% level. Hence, the null hypothesis is rejected and the alternative hypothesis is accepted. It implies that government schemes significantly impact on development of weaker sections. Accordingly, the mentioned government schemes have been significantly benefited to the development of weaker sections in Mysore district.

Findings of the study

- It is field study found from the age structure of the respondents in Mysore district. Out of 470 respondents, 30.6 percent of the respondents in the age group of less than 30 years, 48.1 percent of the respondents in the age between 30 to 50 years, and the remaining only 21.3 percent of the respondents in the age group of above 50 years. In the above table results that the majority of the respondents in the age group between 30 to 50 years are opined that they have opened account in commercial banks.

Table no 5. Results of Chi-square test for Availment of government schemes to Development of weaker sections

Sl.No	Schemes	No of Samples(Out of Total 470 Samples)	Chi- Square Value	Df	Sig.
1	Rajiv Gandhi Udyami Mitra Yojana Sampoorna GrameenRozgar Yojana (SGRY)	453 (96.4%)	404.460	1	0.000*
2	Rural Housing Schemes, Rajiv Awas Yojana	423 (90.0%)	300.800	1	0.000*
3	Valmiki Ambedkar Awas Yojana (VAMBAY)	103 (21.9%)	148.289	1	0.000*
4	National Rural Livelihood Mission (NRLM)	389 (82.8%)	201.838	1	0.001*
5	National Safai Karamcharis Finance and DevelopmentCorporation (NSKFDC)	383 (81.5%)	186.417	1	0.000*
6	Skill Development Training	466 (99.1%)	454.136	1	0.000*
7	Babu Jagjivan Ram Chhatrawas Yojana (BJRCY)	43 (9.1%)	313.736	1	0.000*
8	Pradhan Mantri Awas Yojana (PMAY)	462 (98.3%)	438.545	1	0.000*
9	Start-up village entrepreneurship programme	469 (99.8%)	466.009	1	0.000*
10	Jawahar Rozgar Yojana	387 (82.3%)	196.630	1	0.000*
11	Deen Dayal Upadhyaya Antyodaya Yojana	402 (85.5%)	237.353	1	0.000*

Source: Data Processed from the Statistical Data collected in the Mysore District. Note: *, **, ***, denotes significant at 1%, 5%, and 10% level.

- Out of 470 total respondents, the majority of the respondents (78.9%) are come under the Christian and other religion, 15.3 per cent of respondents come under the Hindu religion, and remaining Muslim respondents are also involved in bank activity which is about only 5.7 per cent

- The field study presents the caste structure of the respondents in the study area. Out of 470 total respondents, the majority (42.1%) of the respondents belongs to SC/ST community and they have the highest account of banks, 23.8 percent of the respondents belong to OBC community, 20.2 percent of the respondents belong to general category and the remaining only 13.8percent of the respondents belongs to minority's community

- It is found in the field study that the occupation status of the respondents inthe study area. Self-employed is the major occupation in the study area. It is found from the study that out of 470 sample respondents, the majority of the respondents were depending on self-employed as their occupation i.e., 24.3 percent. 20.4 percent of the respondents are engaged in housewife, same percent of the respondents are engaged in private job employee and daily workers respectively (14.3%), 13.4 percent of the respondents are business workers, 7.7 percent of the respondents are government job employees, and the remaining only 5.7 percent of the respondents are agriculture labourers.

- It is found in the study that the Chi-square Test has been conducted to find the relationship between the various development schemes and benefits to the financial empowerment of weaker sections. As in the table, all the variables are statistically significant at 1% level. Hence, the null hypothesis is rejected and the alternative hypothesis is accepted. It implies that government schemes significantly impact on development of weaker sections. Accordingly, the various government schemes have been significantly benefited to the development of weaker sections in Mysore district.

Suggestions

- Commercial banks should provide more advances and extent benefit schemes to self-employed individuals in weaker sections for better financial inclusion. Because it

was discovered in the field survey that the majority of respondents are self-employed

- Government has to take necessary steps to create awareness among people through media, conducting meetings about development programmes, etc. Beneficiaries felt that the relatives of local leader, elected representatives and the officials are first to get benefits followed by the followers of these leaders

- The allocation of shares in the District Credit Plan for the district as a whole should be intended to provide a prospective to each participating bank on the amount expected to lend for the district's weaker sections and priority sectors. Efforts should be made to allocate additional resources as needed to carry out genuine development programmes, particularly in underserved areas. Thus, resource availability should not be viewed in the narrow context of what can be raised within the district, and resources should flow to backward areas in need of and with the potential for higher levels of investment.

Conclusion

Today, the fact remains that number of people in the study area especially in rural area they don't have any idea about government shemes available them and lack of knowledge of financial services through government schemes. A nation can grow economically and socially if its weaker section can turn out to be financial independent. After analyzing the facts and figures, it can be concluded that, unquestionably, government schemes is playing a vital role for the economic and social development of weaker sections in study area, but still there is a long road ahead to achieve the desired outcomes. Financial Inclusion through schemes has not yielded the desired results and there is a long road ahead, but no doubt it's working on the positive side

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