

Original Article

Participation of Scheduled Caste Women Beneficiaries in Mahatma Phule Backward Classes Development Corporation's Schemes: A Special Reference to Nashik District (Period 2010- 2021)

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Abstract

Any country's half of the population is female, and therefore the economic development of that country also depends on the economic development of its women. Considering the India's economic and social conditions, major sections of society, such as Dalits, Adivasis, and women, have remained distant from the development process. The central and state governments have taken the initiative in entrepreneurial finance and self-employment to provide equal opportunities for development to such segments of society. As part of these efforts, the Government of Maharashtra has established the Mahatma Phule Backward Classes Development Corporation at the state level for the development of backward classes. The Corporation implements various schemes on behalf of the state government. The Mahatma Phule Backward Classes Development Corporation is a leading Scheduled Caste Finance and Development Corporation that works for the development of Scheduled Castes in Maharashtra. This corporation provides financial assistance for employment and self-employment ventures for people from Scheduled Castes. This research paper studies the extent of participation of Scheduled Caste women beneficiaries in the Mahatma Phule Backward Classes Development Corporation's schemes in Nashik district.

Keywords: Scheduled Castes, Corporation schemes, Nashik district, employment and self-employment, women's participation.

Introduction:

After independence, the '20-Point Programme' was initiated in India during the Fifth Five-Year Plan for social and economic development. Subsequently, on January 14, 1982, Indira Gandhi announced a new 20-Point Programme. This programme focused on improving the living standards and creating basic infrastructure for the people, especially those in rural areas and weaker sections of the country. In accordance with the provisions of the 1986 20-Point Programme, the Maharashtra government established numerous corporations with the main objective of providing financial assistance for self-employment to economically weaker, educated unemployed individuals from backward categories in the state. The aim was to achieve economic and social upliftment, prosperity, and development of backward communities through self-employment. A total of 51 corporations were created, including the Mahatma Phule Economic Development Corporation, Sant Rohidas Leather Industries and Charmakar Development Corporation, Annabhau Sathe Development Corporation, Maharashtra State Other Backward Classes Finance and Development Corporation, Maulana Azad Development Corporation, and Vasantao Naik Vimukta Jati and Bhatkya Jamati Development Corporation.

The Mahatma Phule Backward Classes Development Corporation was established on July 10, 1978, under the Companies Act of 1956, through a Maharashtra government resolution dated February 2, 1978. The purpose was to uplift the living standards of Scheduled Caste and Neo-Buddhist people living below the poverty line. The corporation currently operates under the Social Justice Department of the Maharashtra government.

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Through this corporation, many schemes are implemented to provide employment and self-employment opportunities for Scheduled Caste and Neo-Buddhist individuals living below the poverty line, as well as for the dependents of sanitation workers, to accelerate their economic progress. The main schemes include providing seed capital, subsidized loans, financial assistance for self-employment, and training. This study analyses the participation of Scheduled Caste women beneficiaries in the Corporation's schemes in Nashik district.

Importance of Research:

It is important to examine the extent of participation of Scheduled Caste women beneficiaries from Nashik district in the various schemes of the Mahatma Phule Backward Classes Development Corporation. This is because it provides information about the employment and self-employment status of Scheduled Caste women in Nashik district.

Research Objectives:

1. To study the three major schemes of the Corporation in the context of Nashik district.
2. To study the participation of Scheduled Caste women beneficiaries from Nashik district in the Corporation's schemes.
3. To suggest some recommendations and suggestions based on the facts obtained after the study.

Research Methodology and Data Collection:

Table 1: Funds/Financial Benefits Received by Beneficiaries from the Corporation under 50% Grant Scheme.

Sr. No.	Year	Total Beneficiaries	Grant Disbursed (Rs. Lakh)	Bank Loan (Rs. Lakh)	Total Amount (Rs. Lakh)
1	2010	417	41.7	112.06	153.76
2	2011	75	7.5	21.5	29
3	2012	10	1	3.5	4.5
4	2013	240	24	74.83	98.83
5	2014	140	14	47.815	61.815
6	2015	78	7.8	27.95	35.75
7	2016	20	2	8	10
8	2017	19	1.9	3.3	5.2
9	2018	31	3.1	9.6	12.7
10	2019	15	1.5	6	7.5
11	2020	9	0.9	3.6	4.5
12	2021	4	0.4	1.6	02
Total		1058	105.8	319.755	425.055

Source: Mahatma Phule Backward Classes Development Corporation, Nashik District
 (Right to Information Letter Ja.kra./Ji.vya./Ji.ka.na./Pra.sha./1519/2023 Dated 15/09/2023)

The data shows that a total of ₹4.25 crore was distributed to 1,058 Scheduled Caste beneficiaries in Nashik district through the 50% grant scheme from 2010 to 2021. This includes a

This research paper adopts a descriptive social research methodology. The research paper is based on primary and secondary data. For this research paper, reference literature and websites that provide information for the period from 2010 to 2021 have been used. For primary data collection, 400 beneficiaries were selected as a sample from 15 talukas of Nashik district, and study-related information was obtained from them through a scheduled.

Participation of Scheduled Caste Women Beneficiaries in Corporation Schemes in Nashik District:

This study analyses three specific schemes: 50% Subsidy Grant Scheme, Seed Capital Scheme, and Training Scheme.

50% Subsidy Grant Scheme:

Under this scheme, the Corporation provides financial assistance for businesses with a project investment of at least ₹20,000 and a maximum of ₹50,000 to individuals from Scheduled Caste and Neo-Buddhist communities. In this scheme, 50% of the amount is provided as a grant by the Corporation, and the remaining 50% is provided as a loan by a nationalized bank. The maximum grant limit is up to ₹10,00037. Interest is charged on the bank loan as per bank rules. The loan is generally to be repaid directly to the bank within 3 years. An analysis of the beneficiaries who have availed of this scheme is as follows.

grant of ₹1.058 million and a loan of ₹3.19755 million from various banks. The data also shows that the implementation of this scheme lacks consistency. The scheme was implemented well in

the years 2010, 2013, and 2014. The implementation was satisfactory in 2011 and 2015. However, the implementation of the grant scheme was not

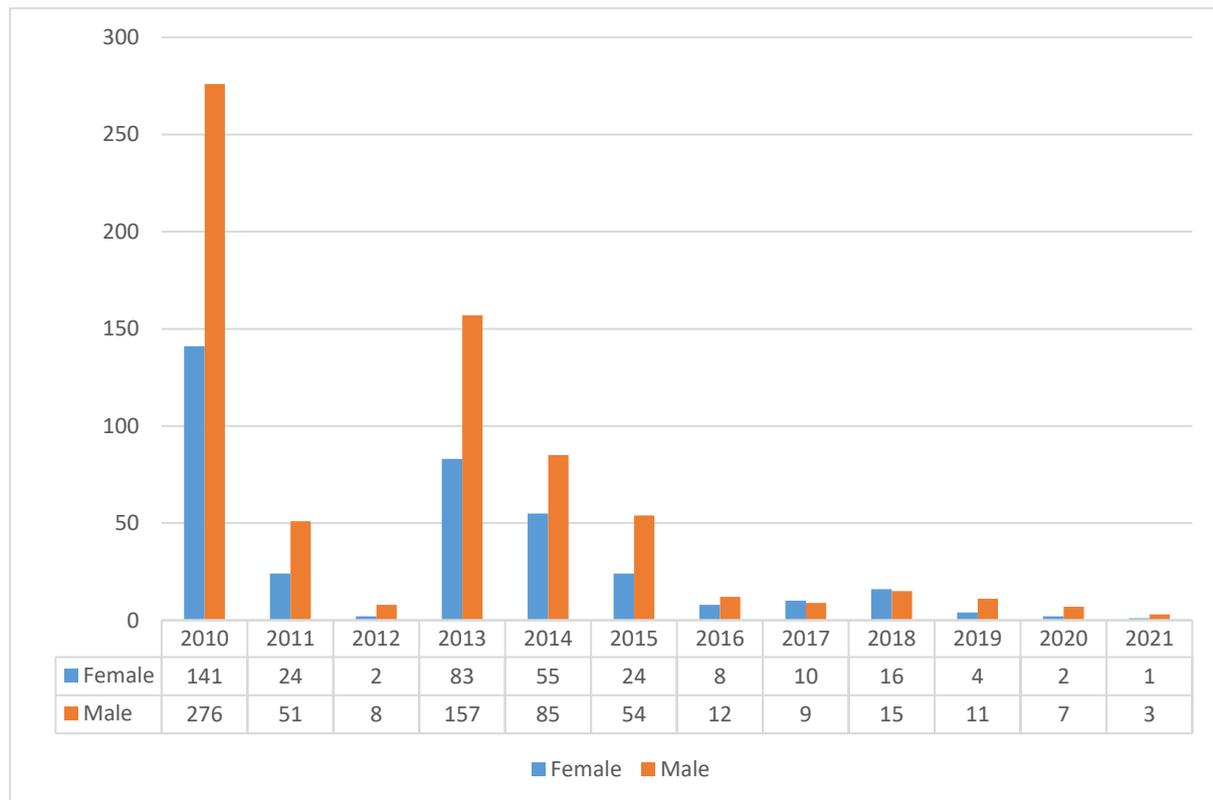
satisfactory in the years 2012, 2016, 2017, 2018, 2019, 2020, and 2021.

Table 2: Gender-wise Classification of Beneficiaries of the 50% Grant Scheme.

Sr. No.	Year	Female	Male	Total Beneficiaries
1	2010	141	276	417
2	2011	24	51	75
3	2012	2	8	10
4	2013	83	157	240
5	2014	55	85	140
6	2015	24	54	78
7	2016	8	12	20
8	2017	10	9	19
9	2018	16	15	31
10	2019	4	11	15
11	2020	2	7	9
12	2021	1	3	4
Total		370	688	1058
Percentage		34.97	65.03	100

Source: Mahatma Phule Backward Classes Development Corporation, Nashik District (Right to Information Letter Ja.kra./Ji.vya./Ji.ka.na./Pra.sha./1519/2023 Dated 15/09/2023)

Figure1: Gender-wise Classification of Beneficiaries of the 50% Grant Scheme.



Based on the data, the participation of female beneficiaries in the 50% grant scheme is 34.97%, while the participation of male beneficiaries is 65.03%. The participation of female beneficiaries in this scheme is, on average, low and unsatisfactory compared to male beneficiaries.

Seed Capital Scheme:

Under this scheme, beneficiaries' projects with a minimum investment of ₹50,000 and a maximum of ₹500,000 are considered. 20% of the project limit is provided by the Corporation as seed capital. An interest rate of 4% is charged on the

seed capital approved by the Corporation. This seed capital includes a grant of up to ₹10,000 provided by the Corporation. 75% of the project limit is approved as a loan by any nationalized bank after being recommended by the Corporation. Interest is charged on the bank loan as per bank rules. The beneficiary must contribute 5% of the project amount as their own share. The 75% bank

loan and the 20% Corporation's seed capital must be repaid simultaneously in equal instalments within 5 years. The funds received from the authorized share capital of the Corporation are used to implement the seed capital scheme. The analysis of the beneficiaries who have availed of this scheme is as follows.

Table 3: Funds/Financial Benefits Received by Beneficiaries from the Corporation. under Seed Capital Scheme.

Sr. No.	Year	Total Beneficiaries	Seed Capital (Rs. Lakh)	Grant (Rs. Lakh)	Disbursement (Rs. Lakh)	Bank Loan (Rs. Lakh)	Total Amount (Rs. Lakh)
1	2010	92	25.7	9.2	34.9	163.55	198.45
2	2011	69	32.21	6.7	38.91	138.25	177.16
3	2012	39	15.19	3.9	19.09	71.72	90.81
4	2013	60	22.42	4.9	27.32	108.91	136.23
5	2014	111	46.41	10.4	56.81	215.44	272.25
6	2015	190	68.68	17.31	85.99	318.96	404.95
7	2016	87	34.93	8.7	43.63	163.62	207.25
8	2017	43	14.33	4.3	18.63	67.07	85.7
9	2018	92	31.79	9.2	40.99	157.28	198.27
10	2019	55	22.84	5.5	28.34	105.54	133.88
11	2020	30	11.72	3	14.72	55.17	69.89
12	2021	9	2.97	0.9	3.87	15.05	18.92
Total		877	329.19	84.01	413.2	1580.56	1993.76

Source: Mahatma Phule Backward Classes Development Corporation, Nashik District (Right to Information Letter Ja.kra./Ji.vya./Ji.ka.na./Pra.sha./1519/2023 Dated 15/09/2023)

Based on the data, through the seed capital scheme, a total of ₹199.376 million was distributed to 877 Scheduled Caste beneficiaries in Nashik district during 2010 to 2021. This amount includes ₹41.302 million in seed capital and grants, and ₹158.056 million as loans from various banks. The data shows that the implementation of this

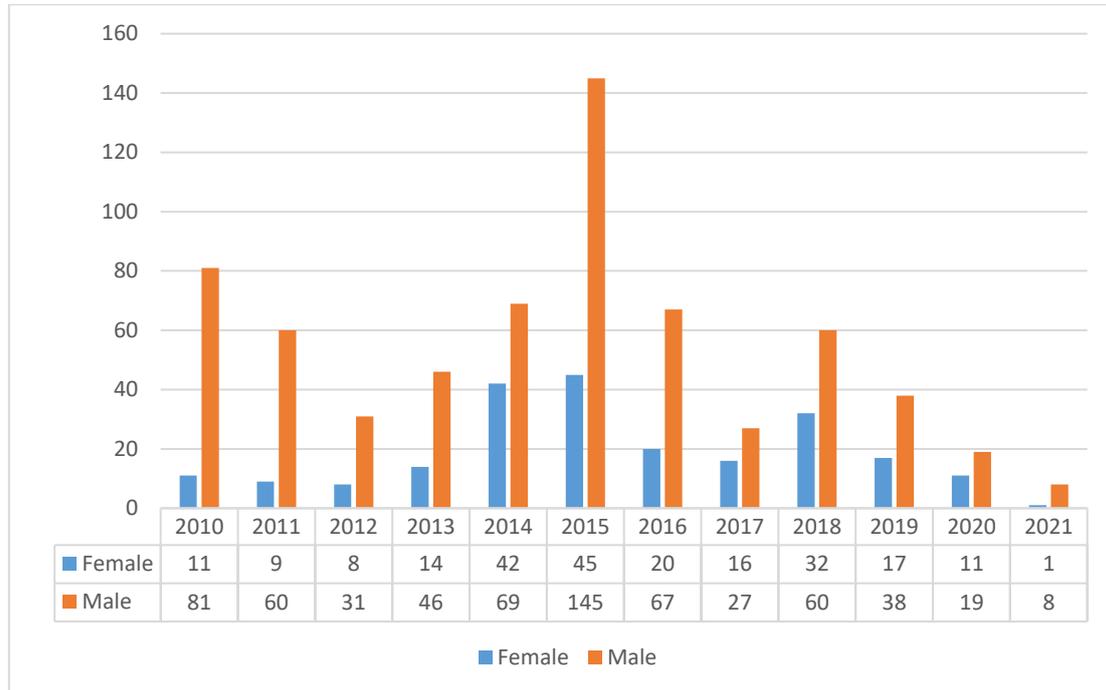
scheme also lacks consistency. The seed capital scheme was implemented well in 2015 and 2014. The implementation of this scheme was satisfactory in the years 2010, 2011, 2013, 2016, 2018, and 2019. However, the implementation of the seed capital scheme was unsatisfactory in the years 2012, 2017, 2020, and 2021.

Table 4: Gender-wise Classification of Beneficiaries of the Seed Capital Scheme.

Sr. No.	Year	Female	Male	Total Beneficiaries
1	2010	11	81	92
2	2011	9	60	69
3	2012	8	31	39
4	2013	14	46	60
5	2014	42	69	111
6	2015	45	145	190
7	2016	20	67	87
8	2017	16	27	43
9	2018	32	60	92
10	2019	17	38	55
11	2020	11	19	30
12	2021	1	8	9
Total		226	651	877
Percentage		25.77	74.23	100

Source: Mahatma Phule Backward Classes Development Corporation, Nashik District (Right to Information Letter Ja.kra./Ji.vya./Ji.ka.na./Pra.sha./1519/2023 Dated 15/09/2023)

Figure 2: Gender-wise Classification of Beneficiaries of the Seed Capital Scheme.



Based on the data, the participation of female beneficiaries in the seed capital scheme is 25.77%, while the participation of male beneficiaries is 74.23%. This means that the participation of female beneficiaries in this scheme is, on average, very low and unsatisfactory compared to male beneficiaries.

Training Scheme:

Under the training scheme, the Corporation provides various types of vocational training through government-approved vocational training institutes to develop technical skills in

Scheduled Caste and Neo-Buddhist youths. Under this scheme, free training for 2 to 4 months is provided by government-approved institutions for students aged 18 to 40 who have completed at least the fourth grade or higher education, to help them become self-employed. The beneficiaries of this scheme receive a monthly stipend of ₹1,000 during the training period. The Corporation also pays a maximum of ₹12,000 per trainee as training fees to the training institute. An analysis of the beneficiaries who have availed of this scheme is as follows.

Table 5: Funds/Financial Benefits Received by Training Scheme Beneficiaries from the Corporation

Sr. No.	Year	Total Beneficiaries	Scholarships benefit distributed (Rs. Lakh)	Training fees of training institutions (Rs. Lakh)	Total Amount (Rs. Lakh)
1	2010-11	0	0	0	0
2	2011-12	30	0.9	3.6	4.5
3	2012-13	0	0	0	0
4	2013-14	0	0	0	0
5	2014-15	89	2.67	10.68	13.35
6	2015-16	70	2.1	8.4	10.5
7	2016-17	90	2.7	10.8	13.5
8	2017-18	NA	NA	NA	NA
9	2018-19	761	22.83	91.32	114.15
10	2019-20	573	17.19	68.76	85.95
11	2020-21	0	0	0	0
Total		1613	48.39	193.56	241.95

Source: Mahatma Phule Backward Classes Development Corporation, Nashik District
 (Right to Information Letter Ja.kra./Ji.vya./Ji.ka.na./Pra.sha./1519/2023 Dated 15/09/2023)

Based on the data, a total of ₹24.195 million was distributed to 1,613 Scheduled Caste beneficiaries in Nashik district through the training scheme during 2010 to 2021. This includes ₹4.839 million as a stipend and ₹19.356 million as training fees for the training institutes. The data shows that the implementation of the training scheme is not

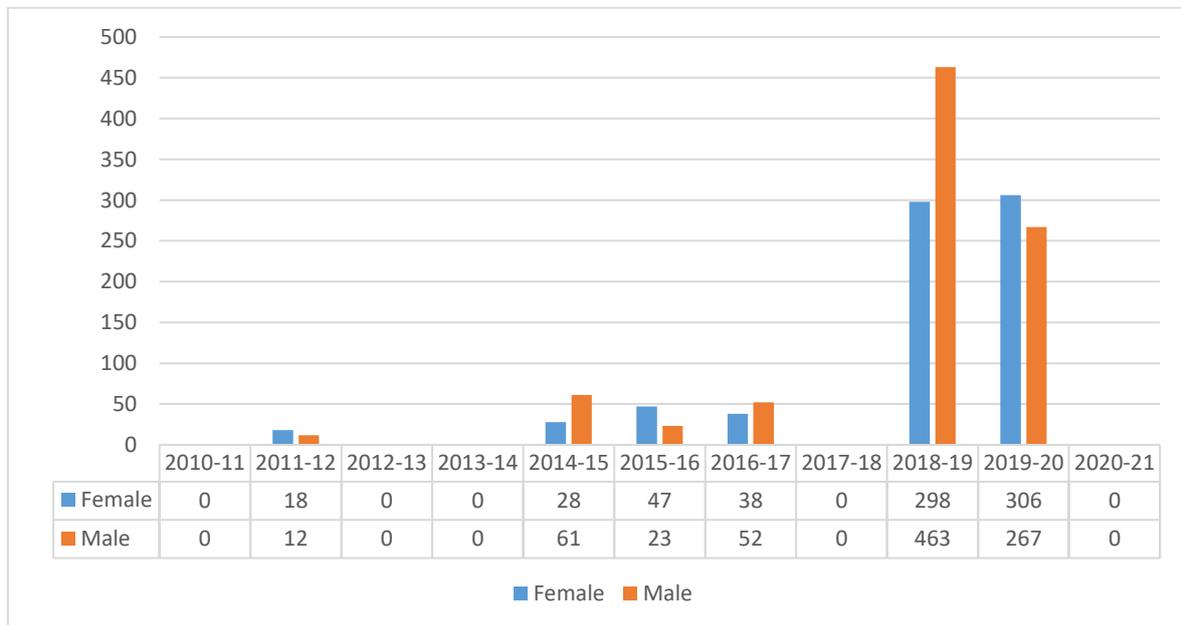
consistent. The training scheme was implemented well in the years 2018-19 and 2019-20. The scheme was implemented but was not satisfactory in the years 2014-15, 2015-16, 2016-17, and 2011-12. The training scheme was not implemented at all in the years 2010-11, 2012-13, 2013-14, and 2020-21. Information for the year 2017-18 was not available.

Table 6: Gender-wise Classification of Beneficiaries of the Training Scheme

Sr. No.	Year	Female	Male	Total Beneficiaries
1	2010-11	0	0	0
2	2011-12	18	12	30
3	2012-13	0	0	0
4	2013-14	0	0	0
5	2014-15	28	61	89
6	2015-16	47	23	70
7	2016-17	38	52	90
8	2017-18	NA	NA	NA
9	2018-19	298	463	761
10	2019-20	306	267	573
11	2020-21	0	0	0
Total		735	878	1613
Percentage		45.57	54.43	100

Source: Mahatma Phule Backward Classes Development Corporation, Nashik District (Right to Information Letter Ja.kra./Ji.vya./Ji.ka.na./Pra.sha./1519/2023 Dated 15/09/2023)

Figure 2: Gender-wise Classification of Beneficiaries of the Training Scheme.



According to the data, the participation of female beneficiaries in this scheme is 45.57%, while the participation of male beneficiaries is 54.43%. The participation of female beneficiaries is, on average, slightly less than that of male beneficiaries, but it is satisfactory compared to the other schemes.

Findings:

1. The implementation of the three schemes, 50% Grant Scheme, Seed Capital Scheme, and Training Scheme lacks consistency.
2. The implementation of all three schemes was done well for some periods, was satisfactory for some, but was not satisfactory for most of the period.

3. The training scheme was not implemented at all in the years 2010-11, 2012-13, 2013-14, and 2020-21.
4. The number of female beneficiaries in all three schemes is less than the male beneficiaries.
5. Compared to the 50% Grant Scheme and the Seed Capital Scheme, the number of female beneficiaries in the training scheme is slightly less than the male beneficiaries but is satisfactory.

Recommendations:

1. The 50% Grant Scheme, Seed Capital Scheme, and Training Scheme should be implemented every year. For this purpose, the Corporation should have an annual plan for scheme-wise fund distribution and physical performance and take action according to the plan.
2. Measures are needed to increase the participation of female beneficiaries to the average level in the 50% Grant Scheme and the Seed Capital Scheme. For this, the Corporation should determine the ratio of male and female beneficiaries while making the annual plan for scheme-wise fund distribution and physical performance.

Conclusion:

The Corporation has made a significant contribution to the economic development of Scheduled Castes in Nashik district. Through its schemes, the Corporation has helped eligible and needy beneficiaries from economically weaker sections of the Scheduled Castes to start their own businesses. Due to the benefits of the Corporation's schemes, many unemployed beneficiaries have started their own businesses today. There is no doubt that if the Corporation implements its various schemes better and without any interruption, it will benefit the needy backward class beneficiaries and their economic and social status will definitely improve.

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Conflicts of interest

The authors declare that there are no conflicts of interest regarding the publication of this paper

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