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**Viksit Bharat 2047: Sustainable Development Through World Peace**



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## Impact Assessment Of Deendayal Antyodaya Yojana (Day) In Karad Taluka, Satara

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**1. Introduction-**The Deendayal Antyodaya Yojana (DAY) is one of India's flagship poverty alleviation programs. Launched with the objective of improving the lives of the economically weaker sections of society, the program has been implemented across various states, including Maharashtra. In the context of Karad taluka, Satara, a significant region in Western Maharashtra, DAY has sought to address socio-economic disparities by providing sustainable livelihoods, skill development, and financial inclusion. This study evaluates the impact of DAY in Karad taluka, focusing on several aspects such as poverty alleviation, employment generation, skill development, financial inclusion, social empowerment, and access to healthcare. The study also highlights challenges in implementation and suggests improvements to optimize its effectiveness.

**2. Statement Of The Problem-**This impact assessment study aims to evaluate the effectiveness of the Deendayal Antyodaya Yojana (DAY) in addressing key socio-economic issues in Karad taluka, Satara. The study will examine whether the skill development programs under DAY have successfully equipped beneficiaries with market-relevant skills, thus improving employment outcomes. It was also assess the program's role in enhancing financial inclusion by increasing access to financial services and credit, enabling beneficiaries to engage in income-generating activities and entrepreneurial ventures. Additionally, the study will explore the impact of DAY on income levels and overall livelihoods, as well as its contribution to reducing social disparities, particularly concerning gender, caste, and tribal identities. The program's impact on healthcare access and social security measures will also be analysed, alongside the challenges faced during its implementation in Karad taluka, with a focus on identifying solutions to enhance the program's efficacy.

### 3. Research Objectives

The study aims to achieve the following objectives:

1. To assess the economic outcomes of DAY on beneficiaries, including changes in income, employment, and livelihood opportunities.
2. To examine the impact of DAY on the social empowerment of marginalized communities, especially women, and assess its role in promoting social inclusion.
3. To analyse the role of financial inclusion in improving the economic outcomes of beneficiaries.

### 4. Research Methodology

**a) Data Collection:-**The study utilizes both primary and secondary data. **Primary Data:** Surveys and interviews with beneficiaries of DAY in Karad taluka will provide insights into their experiences, challenges, and the program's impact. A structured interview schedule will be used for data collection. **Secondary Data:** Reports and publications from the government, academic journals, and other relevant sources will provide background information and statistical data.

**b) Sampling Design:-**A stratified random sampling technique will be employed to select a representative sample of 105 beneficiaries from the 8,600 beneficiaries in Karad taluka. The sample size calculation follows Taro Yamane's formula, ensuring a 95% confidence level and 5% margin of error.

### 5. Parameters Of The Study

Key parameters for evaluation include:

1. **Income Levels:** Analysing changes in income before and after program participation.
2. **Employment Opportunities:** Examining the types of employment created and changes in unemployment rates.
3. **Access to Financial Services:** Evaluating the increase in access to financial services, including savings and credit.
4. **Social Inclusion:** Assessing the extent of social inclusion and empowerment, especially among women and marginalized communities. **Healthcare and Social Security:** Reviewing the program's impact on access to healthcare and social security measures.

**6. Scope of the Study-**Geographical Scope: Focused on Karad taluka, Satara, Maharashtra. Time Scope: Data was cover the period from the initiation of the DAY program to the present. Analytical Scope: The study has been analyse the socio-economic impact on beneficiaries, focusing on income, employment, social inclusion, and access to healthcare.