



**BENEFICIARIES OF SELF-EMPLOYMENT AND
POVERTY ALLEVIATION SCHEMES:
A CASE STUDY OF DR. B.R. AMBEDKAR DEVELOPMENT CORPORATION**

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ABSTRACT:

The scheduled castes are most backward sections of the society and as such, they are facing socio-economic inequality and poverty. Realizing their problems, the Government has implemented various poverty alleviation schemes and self-employment schemes and in Karnataka state, Dr. B.R. Ambedkar Development Corporation has been incorporated to implement various schemes for the welfare of scheduled castes. There are mainly three poverty alleviation and self-employment schemes from which, many of the scheduled castes living below poverty line are benefitted. To evaluate the usefulness and effectiveness of these schemes, a survey has been made in Kalaburagi district using interview schedules. Kalaburagi district is located in Karnataka state. Total 120 self-employed scheduled caste persons who were gained benefits from poverty alleviation and self-employment schemes were surveyed. It is suggested to reduce the rigid official formalities to be fulfilled as experienced by beneficiaries. Further, delay in sanction of benefits from various schemes should be avoided.



INTRODUCTION:

Poverty is a social-economic phenomenon in which a section of society is unable to fulfil even its basic necessities of life. The minimum needs are food, clothing, housing, education and other basic minimum human needs. Humanity faces pains and miseries if it does not attain a subsistence level of such needs. It is generally agreed that only those who fail to reach a certain minimum consumption standard should be regarded as poor. Poverty is about contradiction of opportunities and fulfilment of human potential. Poverty and inequality are closely related and inequality appears to have been on the rise worldwide in recent decades at both national and international levels (Sreedhar, 2015). Poverty alleviation has been recognized as a key goal of Millennium Development Goal Structure (MDGs) adopted by U.N. as a follow-up of WSSD at Johannesburg. This goal element calls upon the Nation States to bring down the poverty level, defined in terms of daily income of less than dollar a day for a household, to half of its present level (Mishra, 2020).

Poverty is a multidimensional phenomenon and therefore it should be undertaken by offering opportunities, generating powers and encourage competences. Certainly, the procedure of economic development bolster for generating creative employment chances. Though, it is argued that the

development procedure frequently circumvents various existing in rural India (Katekhaye and Magda, 2017).

Poverty is a pressing problem in India. The Indian planners and policy makers lay emphasis on various strategies which aim at eradicating poverty from the country. Poverty alleviation through rapid economic growth and direct attack on poverty through launching specific poverty alleviation programmes are the two broad aspects of poverty alleviation strategies in India. The approach of poverty alleviation through economic growth focuses on the poverty reducing potentials of growth process by appropriate choice of policies and strategies which would enhance the flow of benefits to the poor. Among the developing countries, India has a relatively good record in addressing the issue of poverty (Taramol, 2015).

In India, it is observed that, due to poverty, there is more socio-economic inequalities prevailed. The weaker sections such as scheduled castes are deprived from economic opportunities. As these castes have lower social status and some are isolated and alienated from mainstream of the society and poverty is also one of the reasons for their underdevelopment social inequality. Hence, the Government has implemented various measures and schemes to alleviate the poverty of scheduled castes and Dr. B.R. Ambedkar Development Corporation is functioning to alleviate poverty and encourage self-employment among the scheduled castes in Karnataka state.

Poverty is a situation that people are unable to fulfil their basic needs of life like food, clothing, employment, housing, education and other basic human needs. Poverty alleviation programmes in India are for development of people in both Urban and Rural areas. Since percentage of poverty is high in rural areas, many programmes were launched by Government for betterment of rural people. Poverty alleviation programmes are grouped under different heads like self-employment, food security, social security and wage employment (Balaji, 2018). From the date of inception of planning commission Indian planners have been concerned with the rural development. In 1952 government of India has introduced the Community Development Program with a view to develop the rural India.

The Karnataka Scheduled Castes & Scheduled Tribes Development Corporation was established by the Government of Karnataka in 1975 with the vowed objective of bringing the SCs & STs population above the poverty-line. The Corporation was incorporated under the Companies Act of 1956. The Corporation was renamed as Dr. B.R. Ambedkar Development Corporation Limited on 13-10-2005. At present the Corporation is implementing programmes for the economic development of Scheduled Castes only.

The Corporation aims at to enhance the per capita assistance to schedule cast families in order to get maximum profits from the investment made for the economic up-liftment of the schedule castes.

The corporation is acting as link among schedule cast, different programs and the financial institution. Thus, it plays catalytic role in development programs, usually these programs are framed for employment generation and financial pilot projects. The corporation is engaged in identifying schedule caste clusters, for this it makes special research and surveys. Along with this the corporation is motivate the schedule caste beneficiaries in assessing their needs and financial requirement to carry out different programs and schemes. The Dr. B.R. Ambedkar Development Corporation has started with less authorized share capital. At present its authorized capital is 150 crores. The paid-up capital of corporation is 135.44 crores. In Karnataka state, nearly 5,79,401 families of schedule castes benefitted from Ambedkar Development Corporation by the end of 31st march 2005. The corporation is regularly dispersing the Margin money to schedule cast families. About 12,718.99 schedule cast family have received margin money in the same year (Aravinda and Gowda, 2018). Few of the poverty alleviation and self-employment schemes implemented by the Corporation are as under.

❖ Self-employment Scheme (Direct Loan):

Under this scheme of the Corporation, Rs. 50000/- direct loan should be given to scheduled castes to start self-employment in various business areas such as selling fish and meat, rearing of cattles, poultry farming, fruit and vegetable business, small hotels, small grocery stores, etc. There is subsidy of Rs. 25000 is given under this scheme.

❖ Self-Employment (ISB Scheme):

This bank linked scheme provide loans to scheduled castes for which up to Rs. 2 lakhs subsidy should be provided and the remaining amount should be given under bank loan.

❖ Micro Credit Prerana Scheme:

Under this scheme, formation of Self-Help Groups of the Scheduled Caste Women is encouraged and for such Self-Help Groups financial assistance up to Rs. 2.50 lakhs will be provided for income generating activities under the Group by opening joint account in the Bank. Further, Corporation pay a sum to Rs. 25000/- as loan to individual member of such Self-Help Groups, of which Rs. 15000 will be a subsidy and Rs. 10000 will be in the form of a loan.

OBJECTIVES OF THE STUDY:

Mainly, the study is aimed to analyse the self-employment and poverty alleviation schemes of Dr. B.R. Ambedkar Development Corporation in Karnataka and the specific objectives are:

- To look into the age group of the self-employment and poverty alleviation scheme scheduled caste beneficiaries.
- To study the type of business, capital investment and income gained by the scheme beneficiaries in Kalaburagi city.
- To evaluate whether the self-employment and poverty alleviation of the Corporation are effective and useful.
- To find out the difficulties faced by beneficiaries to get sanction of the poverty alleviation and self-employment schemes from Dr. Ambedkar Development Corporation in Kalaburagi city.

SCOPE AND METHODOLOGY:

To assess the effectiveness and usefulness of self-employment and poverty alleviation schemes implemented under Dr. Ambedkar Development Corporation located in Kalaburagi district, the present study has been made. Kalaburagi district is located in Kalyan-Karnataka backward region, which is backward and gained special status under Section 371(J) of the Indian Constitution. The authors were collected statistical data from the Corporation Office from Kalaburagi city. Based on the names and addresses of the beneficiaries, the authors were collected primary data from selected 120 beneficiaries living in Kalaburagi city, who have gained benefits from self-employment schemes mainly, Self-employment Scheme (Direct Loan), some of the women beneficiaries Micro Credit Prerana scheme and few of the beneficiaries from ISB Scheme (Bank Linkage) schemes in the years 2017-18 to 2020-21. Of the beneficiaries surveyed, 68 are scheduled caste men and 52 are SC women. The primary data has been collected using interview schedule. The collected primary data is analysed, interpreted and discussed as under.

ANALYSIS, INTERPRETATION AND DISCUSSION:

1. Age of the Entrepreneurs:

Age of the scheduled castes is important as it determines their enthusiasm to work hard and get empowered. Of course, it is found that, majority of the financial assistance and loans disbursed by Dr. Ambedkar Corporation to young and middle-aged scheduled caste people. Still, if the beneficiaries of these schemes are young, then they can lead such self-employment and entrepreneurship with their modern skills and on the other hand, if such loans and financial assistance is given to middle-aged scheduled caste entrepreneurs, then they may apply their experiences to their enterprises or self-employment. Hence, age is significant factor in availing the financial assistance from Corporation and collected primary data on the age-group of the beneficiaries is presented in the following table.

Table No. 1. Age Group of Entrepreneurs

Particulars	No's of Entrepreneurs	Percentage
18 to 25 Years	28	23.33
26 to 40 Years	81	67.50
More than 40 Years	11	9.17
Total	120	100

Age group of the entrepreneurs surveyed revealed that, majority that is, 81 (67.50%) are of middle aged that is, 26 to 40 years followed by, 28 (23.33%) are young that is between 18 to 25 years and the remaining 11 (9.17%) are of more than 40 years respectively.

2. Type of Business Enterprises (For which Financial Assistance Gained):

It has already been discussed that, aim of the welfare schemes implemented under Dr. Ambedkar Development Corporation is poverty alleviation, empowerment of women and self-employment of scheduled castes. In this respect, the beneficiaries of the financial assistance and loans are engaged in self-employment. Further, it is noted that, majority of the scheduled caste entrepreneurs have started their self-employment or business after getting financial assistance and loans from Dr. Ambedkar Development Corporation and some of them were already engaged in such self-employment and such entrepreneurs' or self-employed people have gained financial assistance or loans from the Corporation for upgradation or improvement or modernization of their existing self-employment. In this context, the type of enterprises in which the respondents are engaged are shown as under.

Table No. 2. Type of Business Enterprises

Particulars	No's of Entrepreneurs	Percentage
Small Hotels	16	13.33
Grocery Shops	22	18.34
Weaving, Stitching, Embroidery, etc.	21	17.50
Vegetable Selling	12	10.00
Animal Husbandry & Poultry Farming	33	27.50
Any Other	16	13.33
Total	120	100

Above table shows that, of all the beneficiaries from self-employment and poverty alleviation schemes of the Corporation, 16 (13.33%) are engaged in small hotel business, 22 (18.34%) are working in Grocery shops, 21 (17.50%) are engaged in weaving, stitching, embroidery, etc, 12 (10.00%) are selling vegetables and fruits, 33 (27.50%) are engaged in animal husbandry and poultry farming and 16 (13.33%) are engaged in other types of works such as beauticians, computer typing shops and so on.

3. Amount of Investment in Business Enterprises:

Dr. Ambedkar Development Corporation aims to financial assist the scheduled caste poor families, who are living below poverty line. Hence, the Corporation is providing loans up to Rs. 50000 to each beneficiary under Direct Loan Scheme, loan up to Rs. 2 lakhs is provided under ISB Scheme (Bank Linked Scheme) and loan of Rs. 25000 to each woman who is member of Self-Help Group. Of course, some of the business enterprises have already started with initial capital and got the financial assistance and loans from the Corporation. In this respect, the primary data has been collected from the

beneficiaries of schemes on the amount of investment in the business enterprises including their own contribution and assistance/ loan from the Corporation and disclosed as under.

Table No. 3. Amount of Investment in Business Enterprises

Particulars	No's of Entrepreneurs	Percentage
Less than Rs. 25000	13	10.83
Rs. 25001 to Rs. 50000	38	31.67
Rs. 50001 to Rs. 1 lakh	45	37.50
More than Rs. 1 lakh	24	20.00
Total	120	100

It is observed that, only 13 (10.83%) of the beneficiaries surveyed have invested capital investment up to Rs. 25000 in their business enterprises, 38 (31.67%) have invested capital investment between Rs. 25001 to Rs. 50000, 45 (37.50%) of them have invested capital of Rs. 50001 to Rs. 1 lakh in their business enterprises and the remaining 24 (20.00%) have made capital investment of more than Rs. 1 lakh in their business enterprises. Such investment also includes financial assistance and loans from Dr. Ambedkar Development Corporation.

4. Monthly Income from Business Enterprises:

The main objectives of the Dr. Ambedkar Development Corporation Schemes are poverty alleviation, providing minimum assured income through self-employment, women empowerment, etc. Consequently, many of the scheduled caste men and women are engaged in various types of business enterprises discussed above. It is essential to know whether the beneficiaries of these schemes are getting adequate income from their business enterprises and collected primary data on the same is tabulated as under.

Table No. 4. Monthly Income from Business Enterprises

Particulars	No's of Entrepreneurs	Percentage
Less than Rs. 1000	10	8.33
Rs. 1001 to Rs. 2500	41	34.16
Rs. 2501 to Rs. 5000	54	45.00
Rs. 5001 to Rs. 7500	15	12.50
Rs. 7500 to Rs. 10000	--	--
More than Rs. 10000	--	--
Total	120	100

Above table made it clear that, only 10 (8.33%) of all the beneficiaries of the schemes are getting monthly income of less than Rs. 1000, 41 (34.16%) of the beneficiaries are getting monthly income between Rs. 1001 to Rs. 2500, 54 (45.00%) are earning monthly income between 2501 to Rs. 5000 and the remaining 15 (12.50%) are earning monthly income between Rs. 5001 to Rs. 7500. It shows that, the beneficiaries of the schemes have invested small amount and earning reasonable income from their self-employment or small business.

5. Effectiveness and Usefulness of Poverty Alleviation and Self-employment Schemes under Dr. Ambedkar Development Corporation:

In the present study, the beneficiaries of various financial assistance and loan schemes of Dr. Ambedkar Development Corporation of Karnataka are surveyed. The Corporation has implemented various types of schemes for the poor scheduled castes, which are already discussed above. Hence, it is

essential to know the effectiveness and usefulness of the schemes of the Corporation for the poverty alleviation and self-employment of poor scheduled castes and collected primary data in this regard is as under.

Table No. 5. Effectiveness and Usefulness of Poverty Alleviation and Self-employment Schemes under Dr. Ambedkar Development Corporation

Particulars	No's of Entrepreneurs	Percentage
Highly Effective & Useful	68	56.67
Somewhat Effective & Useful	43	35.83
Ineffective and Not Useful	09	7.50
Total	120	100

Majority that is, 68 (56.67%) of all the beneficiaries of schemes under the Corporation have agreed that, the self-employment and poverty alleviation schemes of the Corporation are highly effective and useful, 43 (35.83%) have mentioned that, such schemes are somewhat effective and useful and the remaining only 09 (7.50%) have remarked that, such schemes of the Corporation are not useful and ineffective. It shows that, almost beneficiaries are satisfied with poverty alleviation and self-employment schemes of Dr. Ambedkar Development Corporation.

6. Difficulties Faced in Getting Benefits from Schemes:

When the officials of Dr. B.R. Ambedkar Development Corporation at Kalaburagi city are informally interviewed, it is found that, every year, thousands of scheduled caste people are applying to get benefits of various poverty alleviation and self-employment schemes. It is not become possible for the Corporation to provide financial assistance to all the applicants due to shortage of grants from the Government. Only some of the scheduled caste people are getting such financial assistance or loans from the Corporation. In this respect, the difficulties faced by scheduled caste people to get benefits from schemes are shown as under.

Table No. 6. Difficulties Faced in Getting Benefits from Schemes

Particulars	No's of Entrepreneurs	Percentage
Rigid Official Formalities	18	15.00
Corruption	--	--
Delay in Sanction of Schemes	35	29.17
Any Other	06	5.00
None	61	50.83
Total	120	100

Even though majority that is, 61 (50.83%) of all the beneficiaries covered under the study have not faced any difficulties to get sanction of the self-employment and poverty alleviation schemes from the Corporation, still 18 (15.00%) of all the beneficiaries have agreed that, there are rigid official formalities to be fulfilled to get benefits of the schemes, 35 (29.17%) have felt that, there is much delay in getting sanction of schemes and 06 (5.00%) have given other difficulties that were faced by them in getting sanction of the welfare schemes.

SUGGESTIONS AND CONCLUSION:

Many of the scheduled castes both women and men were free from poverty as impact of the poverty alleviation and self-employment schemes implemented by Dr. B.R. Ambedkar Development Corporation. Every year, the Corporation invites applications and help the scheduled caste people to take up self-employment and small business. Still, there is delay in sanction of benefits from various schemes and it is due to delay in grants from the Government. Even a few of the beneficiaries feel that, there are rigid official formalities, which are essential to provide benefits of schemes to genuine beneficiaries. Still, it is observed that, only few of the self-employment schemes, poverty alleviation schemes, loans and financial assistance were implemented by the Corporation. It is essential to implement new schemes to modernize the self-employment of scheduled castes by training, skills development, use of improved technology by providing various business equipment to self-employed and so on. Further, it is found that, Corporation sanction loans and financial assistance to business enterprises, but don't look into the progress of such enterprises and hence, it is suggested to Dr. Ambedkar Development Corporation to analyse the progress and development of such business enterprises at least for the five years from sanction of financial assistance and loans and based on the progress and development achieved by such business, more loans, financial assistance and subsidy may be extended to such successful business enterprises.

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