



Performance of Self-Employment Programmes in Karnataka: with Special Reference SCs and STs

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ABSTRACT

Scheduled Castes (SCs) and Scheduled Tribes (STs) are the most disadvantaged groups of the Indian society. Self-Employment scheme is being implemented to assist the unemployed SC/ST youth to take up gainful self-employment activities. Self-employment scheme is carried mainly to help the unemployed and employed SC/ST persons to improve their economic condition by taking up gainful economic activities. In this context, the present study to find out the most benefited community under the self-employment Programme for SC/ST Corporations in Karnataka. The study shows that the number of SC beneficiaries is more compared to ST beneficiaries. However, each member benefit of the programme was more in the case of ST beneficiaries compared to SC beneficiaries. Hence, the SC/ST development programmes constitute a beginning and not a complete attempt to tackle the problems of underdevelopment and human poverty of the SC/ST population of India and Karnataka.

Keywords : Self-employment, Development, SCs, STs

Introduction:

Scheduled Castes (SCs) and Scheduled Tribes (STs) are the most disadvantaged groups of the Indian society. Due to socio-historical and geographical isolation since a long time, socioeconomic development has bypassed them. As most of the SCs were practicing low and menial occupations, they were treated as untouchables and were low in caste hierarchy. There are many Constitutional safeguards for the welfare, development and protection of SCs and STs in the country. The two statutory Commissions viz. National Commission for SCs and National Commission for STs have an important role in safeguarding the rights, interests and welfare of the SCs and STs. There are Constitutional provisions of 5th and 6th Schedule for the protection and administrative dispensation of tribals in the Central Indian States and North-Eastern Region States.

The state government executed self-employment, land purchase and irrigation plans for the economic development of SC/STs. The Schedule castes and Schedule Tribes Development Corporation plays catalytic role in developing programmes for income, employment generation and financing pilot programmes, which can be taken up by the state government. In this context, the present study to find out the most benefited community under the self-employment Programme for SC/ST Corporations in Karnataka during the period from 2001-02 to 2010-11. The present study is based on secondary information, which was gathered from publications of reputed journals, books, websites, and state level Scheduled Castes and Scheduled Tribes Corporation.

Analysis and Discussion:

Self-employment Programme

The incidence of open unemployment and underemployment is very high among SC's and ST's in India. This is particularly so after the abolition of Bonded Labour System. The phenomenon of bonded labour implies the life-long subordination and servitude nature of the low caste landless labourers. Thus,

the bonded labour system is highly exploitative labour system which negates certain socio economic rights like right to minimum wages, labour protection/welfare, and pension and decent work standards as defined by the International Labour Organization (ILO) in its recent pronouncements. The National Sample Survey Organization (NSSO) of India has tried to measure unemployment of labour on annual, weekly and daily status; data is currently available showing the incidence of unemployment annual, weekly and daily basis for Dalits. This evidence clearly shows the unemployment problem of SC's and ST's and thereby the wastage of Dalit work force in India. The labour workforce in Indian rural economy include the role of untouchability, the caste status, inter social group relations also in hiring and firing the SCs/STs labour. Thus, the SCs/STs manual labour in rural areas is enormously exploited and discriminated. These labour groups deserve state protection and support.

The Self Employment scheme is being implemented to assist the unemployed SC/ST youth to take up gainful self-employment activities. The scheme is implemented with effect from 1978.

Pattern of Assistance

The Self employment scheme is carried mainly to help the unemployed and employed SC/ST persons to improve their economic condition by taking up gainful economic activities. The Corporation is providing financial assistance through banks and financial institutions for setting up of self employment activities. The Corporation provides 50 percent of the unit cost as subsidy subject to a maximum of Rs. 10,000 for the unit up to Rs. 1,00,000 and the remaining is loan from the banks. For the unit cost of above Rs. 50,000 the corporation is sanctioning 20 percent margin money loan with a maximum of Rs. 1.00 lakh each case at the rate of 5 percent interest and remaining 75 percent as loan from the banks and NSFDC. The beneficiary has to meet the remaining 5 percent as his contribution.

Eligibility

1. The applicant should be an SC/ST
2. Residing in Karnataka for the past 15 years.
3. In the joint Hindu family none of the member should be an employee of a Govt. undertaking company.
4. The Annual Income of the family should be Rs. 22,000 per annum for all schemes except NSFDC projects where the annual income is Rs. 22,000.
5. The applicant should not have borrowed from the Corporation earlier.

6. The applicant should possess sufficient knowledge and experience in the proposed activity for which the loan is sought.
7. The applicant should be in the age group of 18 to 55 years.

In this study, evaluation of the programmes based on secondary data collected from SC/ST Development Corporation by employing statistical tools like AGR, CGR, Average and Coefficient Variation. The results are given in the table.

Table -1: Performance of Self-employment Programme (SEP) for SC/STs in Karnataka during 1997-2006

	No. Beneficiaries				Financial Achievement				Each benefit For Financial Achievement in Lakh	
	SCs	AGR	STs	AGR	SCs	AGR	STs	AGR	SCs	STs
2001-02	8600	0.00	1100	0	840		110		0.10	0.10
2002-03	6400	-25.58	1000	-9.09	640	-23.81	100	-9.09	0.10	0.10
2003-04	2761	-56.86	597	-40.30	240.09	-62.49	52.71	-47.29	0.09	0.09
2004-05	3000	8.66	1011	69.35	300	24.95	101.1	91.80	0.10	0.10
2005-06	5021	67.37	1194	18.10	462	54.00	1060	948.47	0.09	0.89
2006-07	4796	-4.48	2630	120.27	330	-28.57	235	-77.83	0.07	0.09
2007-08	11158	132.65	3010	14.45	3028.17	817.63	978.25	316.28	0.27	0.33
2008-09	7864	-29.52	3058	1.59	1702.61	-43.77	763.34	-21.97	0.22	0.25
2009-10	11608	47.61	2854	-6.67	2471.17	45.14	762.28	-0.14	0.21	0.27
2010-11	12391	6.75	2413	-15.45	2567.2	3.89	763	0.09	0.21	0.32
Total	73599	146.59	18867	152.25	12581.24	786.97	4925.68	1200.32	1.45	2.52
Average	7359.90	14.66	1886.70	15.22	1258.12	78.70	492.57	120.03	0.15	0.25
CGR	10.6	-	17.52	-	24.30	-	35.65	-	-	-
SD	3538.67	-	983.99	-	1081.27	-	406.97	-	0.07	0.24
CV	48.08	-	52.15	-	85.94	-	82.62	-	50.16	96.75

Source: Action plan SC/ST Development Corporation Karnataka Government, various issues.

Note: AGR-Annul growth rate; CGR-Compound growth rate, SD – Standard Deviation, CV –Coefficient of Variation

Table 1 gives detailed information about the performance of Self Employment Scheme in Karnataka. The Table consist the data of ten years from 2001 to 2010. The table reveals that the physical performance as well as the financial performance has shown positive sign over the period. The number of SCs and STs beneficiaries has been increased from 8600 to 12391 and from 1100 to 2413 during the years 2001 to 2010 respectively. The compound growth rate of number of ST beneficiaries is quite high compared to SC beneficiaries, which were 17.52 and 10.66 respectively, which shows increasing trend.

The average SCs beneficiaries of the SEP during the reference period were, 7359 and their average benefit was Rs.1258.12 lakhs. The average ST beneficiaries of the SEP during the reference period were, 1886 and their average benefit was Rs. 492.57 lakhs. Comparatively, SCs people have benefited more from the SEP than STs in terms of absolute values.

It can be observed from the Coefficient of Variation (CV) results that there was inconsistency of the selection of number of beneficiaries under SEP from the study period in both SC (48.08) and ST (52.15). In addition to that, CV results that there was inconsistency of the financial achievement under SEP in both SCs (85.94) and STs (82.62). Comparatively, SCs is associated with lower coefficient of variation (CV) indicating higher consistency in no. of beneficiaries and higher CV indication lower consistency in financial achievement compare to STs Population. While, STs is associated with higher coefficient of variation (CV) indicating lower consistency in no. of beneficiaries and also STs members has lower CV indication higher consistency in financial achievement compare to SCs population. Another one important observation is that the programme had not consistently performed during the reference period.

The Annual Growth Rate (AGR) of number of SC beneficiaries has not shown consistent performance in the reference period. It was quite high which 132.65 per cent in 2007-08 and it was quite low, as -56.86 per cent in the year 2003-04. While, annual growth rate (AGR) of number of ST beneficiaries has not shown consistent performance during the 2001-02 to 2010-11. In 2006-07, it was quite high which 120.27 per cent was and it was quit low as -40.30 per cent in the year 2003-04.

In the reference period, 7359 SC beneficiaries have been benefited and the amount of loan received from the Programme was Rs 1258.12 lakhs. Further, each SCs beneficiary has received the loan amount of Rs 0.15 lakh. In the reference period, 1886 ST beneficiaries have been benefited and the amount of loan received from the programme was Rs 492.57 lakhs and also, each beneficiary has received the loan amount of Rs 0.25 lakhs. Therefore, even though number of beneficiaries and the total amount have increased for unit benefit of loan has not been increased instead it has been reduced.

Another one important observation is that STs members has getting highest amount (0.25 Lakh) with highest coefficient of variation (96.75%) compared to SCs, while SCs members has getting lowest amount (0.15 Lakh) with lowest coefficient of variation (50.16). It is indicated that SCs members has more consistency with relatively lower coefficient of variation and STs is associated with higher coefficient of variation indicating lower consistency. It is evident from the above analysis that the number of SC beneficiaries is more compared to ST beneficiaries. However, each member benefit of the programme was more in the case of ST beneficiaries compared to SC beneficiaries.

Summary and Conclusions

The study shows that Self-employment programme is posi-

tive, which could be observed in both case of SC/ST beneficiaries. The number of beneficiaries and the total amount have been increased for unit benefit of loan has not been increased, instead it has been reduced. Self-employment Programme is implemented by SC/ST Development Corporation in Karnataka State. Overall the analysis revealed that there is difference in the development of SCs and STs in SC/ST Development Corporation in Karnataka. The Government efforts to empower SC/ST population is very comprehensive and well planned. It includes economic empowerment programme for self employment. In words, the development

programme for SCs/STs intend to fulfill the goals of economic growth and social justice. This aspect of impact may be termed as economic empowerment of SCs/STs population groups. The financial resource allocation for different SC/ST economic empowerment programmes is not need-based. It is based on availability of funds with the Government. Thus, the SC/ST development programmes constitute a beginning and not a complete attempt to tackle the problems of underdevelopment and human poverty of the SC/ST population of India and Karnataka.

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