

A STUDY ON THE IMPACT OF POVERTY ALLEVIATION SCHEMES OF SCHEDULED CASTE HOUSEHOLDS IN TELANGANA STATE

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Abstract: India is a welfare State, committed to the welfare and development of its people in general and of vulnerable sections in particular. The Government of India has resorted to planned development for minimizing inequality in income, status and opportunities for its people. This strategy is directed to secure distributive justice and utilization of economic resources to sub serve common good..The development and welfare of the poorest sections of society, specially Scheduled Castes is not a problem of the government only, but also one of the major concerns of inhospitable social system. They remain neglected, victimized and exploited as a result of which they lag far behind socially, educationally and economically. The incidence of poverty and unemployment is much more pronounced among Scheduled Castes in comparison to other backward sections of the society. Majority of them are below poverty line, posses meager assets and are exclusively dependent upon wage labour, subsistence farming, leatherwork or similar low income generating activities. The researcher has selected Telangana state purposively as the area of study, which was newly formed state in June 2014. On the basis of infrastructural facilities one highly developed district and one less developed district was selected for conduct of field study.

Key Words: poverty Elevation: Schedule caste, Economically backward, victimized.

1. INTRODUCTION:

Evolution is basically a process of change initiated with an intention of improving the quality of life. For certain segments of society, who is seen as weaker sections, the process of change would aim at getting them into the mainstream of socio-economic organization. Left to itself the process of change even if initiated by an outside stimulus, would not be sustainable for these occasions. Inclusive growth demands that all social groups receive equal access to the services nominated by the State and equal chance for upward economic and social Mobility. It is also necessary to ensure that there is no discrimination against any section of our society. In India, certain social groups such as the Scheduled Castes (SCs) have historically been deprived and vulnerable. Total estimated SC population in 2011 is 19.47Crores. The high incidence of poverty in rural scheduled caste households India is directly related to prevalence of unemployment and underemployment on a large plate. The Ministry of Social Justice and Empowerment is the nodal Ministry to oversee the interests of the Scheduled Castes. Though the primary responsibility for promotion of interests of the Scheduled Castes rests with all the Central Ministries in the area of their operations and the State Governments, the Ministry complements their efforts by way of interventions in critical sectors through specifically tailored schemes. The Scheduled Castes Development (SCD) Bureau of the Ministry aims to promote the welfare of Scheduled Castes through their educational, economic and social empowerment. Efforts made by State Governments and Central Ministries for protecting and promoting the interests of Scheduled Castes are also monitored.

2. STATEMENT OF THE PROBLEM:

India is a welfare State, committed to the welfare and development of its people in general and of vulnerable sections in particular. The Government of India has resorted to planned development for minimizing inequality in income, status and opportunities for its people. This strategy is directed to secure distributive justice and utilization of economic resources to sub serve common good. The development and welfare of the poorest sections of society, specially Scheduled Castes is not a problem of the government only, but also one of the major concerns of inhospitable social system. They remain neglected, victimized and exploited as a result of which they lag far behind socially, educationally and economically. The incidence of poverty and unemployment is much more pronounced among Scheduled Castes in comparison to other backward sections of the society. Majority of them are below poverty line, posses meager assets and are exclusively dependent upon wage labour, subsistence farming, leatherwork or similar low income generating activities. Most importantly SC women in the state of Telangana state are the most fragile segment of the society. For women an opportunity to productive work is not merely a means to higher income but it is a means to self- respect, to the development of her personality and

to a sense of participation in the common purpose of the society. The rural SC women in particular are merely intended for agricultural labor and seldom are they playing the role of nurse, primary school teacher, sales girl, telephone operator. The image of SC women in society is fast changing. Her involvement in economic activities is marked by low work participation rate, excessive concentration in the unorganized sector of the economy and in low skill jobs. However, in rural areas, agriculture has provided more employment for SC women. Their literacy rate, which itself is the cause for low economic conditions, creates a vicious circle of low social and economic status. The rural SC women got all the entrepreneur skills but for their social and economic backwardness, they continued to be in the poverty and wilderness. If these circumstances can be changed a little extent in their lives, the entire country will be witnessed a substantial growth in the net per capita income and GDP. Though there are number of studies which are related to accessibility to credit, socio economic change, none of the studies have studied about the Poverty alleviation programmes for exclusively Poverty reduction of Schedule Caste women and the impact of credit on income level and socio economic empowerment and also the problems experienced by the Beneficiaries in the process of availing the schemes and programs. Hence the present study is proposed with an objective to fill the gap in the existing research. Therefore the present study differs from previous studies in terms of its nature, scope and the period of study.

3. INVESTIGATIONAL ISSUES:

- What is the level of awareness among SC Women about various poverty alleviation programmes implemented by Government?
- How far Poverty alleviation programmers are improving the level of income of SC Women engaged in various sectors/activities?
- What are the problems confronted by SC Women in securing credit through Poverty alleviation programmes for micro enterprises?

4. SIGNIFICANCE OF THE STUDY:

Several studies have been undertaken to evaluate the performance of Poverty Alleviation Programs by the individuals, Governments, Banks, NGO's and research institutions. Most of the studies have covered general aspects of SHGs, Banks and NGOs. However, there is a minimal focus in India to evaluate the impact of Poverty alleviation schemes on poverty reduction of schedule caste beneficiaries with regard to their income, employment, asset position, social empowerment and the standard of living of the individuals. Further, the studies did not deal with the various problem experienced by the beneficiaries in the process of deployment of Poverty alleviation schemes of schedule caste women beneficiaries. In the wake of micro level planning and in the context of wide variation among regions, area specific studies are necessary for better formulation and execution of developmental programs for schedule caste beneficiaries in rural areas. The present study is an attempt to investigate and evaluate the impact of Poverty alleviation schemes on schedule caste Women beneficiaries.

5. OBJECTIVES OF THE STUDY:

The following are the objectives of present study

- To examine the various Poverty alleviation schemes implemented by Government for Schedule caste households
- To study the Socio economic status of Schedule caste women households in study area
- To examine perception of Schedule caste households on Poverty alleviation schemes and its impact on income and employment generation.
- To examine the problems confronted by SC women households in the process of identification of beneficiaries, implementation of the scheme and repayment of loans and
- To assess the impact of Poverty alleviation schemes in developing human resources by providing training and skill development services and promoting entrepreneurship amongst the Schedule caste women households.

5.1. Hypothesis:

A few hypothesis have been formulated in the light of the above mentioned objectives which require proper testing and justification in the course of study. They are as follows:

H1. There is no significant relationship between the mean score of Social economic. Profile of women beneficiary and awareness of the respondent

H2. There is no significant relationship between the mean score of Socio economic. Profile of women beneficiary and impact of poverty alleviation scheme on respondent

H3. There is no significant relationship between the mean score of Annual income before availing scheme of the women beneficiary and impact of poverty alleviation scheme on respondent.

H4. There is no significant difference between mean ranks towards the impact of poverty alleviation scheme (s) on community

H5. There is no significant relationship between the mean score of Socio economic profile of the women beneficiary and changes in asset position

6. SCOPE OF THE STUDY:

The scope of the study was to understand the impact of financial assistance under poverty alleviation programmes on empowerment among SC women in two selected Districts of Telangana State. This study was also limited to SC women. These women were associated with poverty alleviation programmes and had completed at least one loan cycle. The study also throws light on the impact of demographic factors on empowerment of these women and covers the problems faced in the process of identification of beneficiaries, implementation of the scheme, and repayment of loans. An attempt has also been made to find out whether the programme leads to overall satisfaction among SC women.

7. METHODOLOGY OF THE STUDY:

The present study was pertinent to the impact of Poverty alleviation schemes on schedule caste household in two select Districts of Telangana State. The study was based on both primary and secondary data. Primary data was obtained from the SC Women beneficiaries through a structured schedule covering all the objectives of the study So, survey method was adopted. As this study is in the nature of survey method sampling is adhered for data collection. Schedule method was adopted for primary data collection from respondents. The secondary data was collected from the offices of Society for Elimination of Rural Poverty (SERP), Commissioner, Rural Development, Govt. of Telangana and the Project Directors of District Rural Development Agencies (DRDAs) of the two sample districts. In addition to Government reports, considerable information was obtained from the annual reports of NABARD, RBI, SC Finance corporation, National skill development corporation, National Scheduled Castes Finance & Development Corporation. Secondary data was collected through the individuals and published documents, books, news papers, and world wide web. Discussions were also held with experts in the subject area and officials of different agencies concerned with the study.

7.1. Sampling method:

Telangana state was purposively selected for the present research study. The list of sample Schedule caste women beneficiaries are drawn from the financed under various poverty alleviation schemes. Multi stage sampling method was adopted for the selection of sample. In Telangana state Two Districts are selected for the study. In each District 6 Developed villages and 6 Less developed villages are randomly selected on the basis Scheduled caste population. Altogether 24 villages are selected in all the 2 districts. In each village 20 Scheduled caste women beneficiaries were randomly selected from the list and pre-stratification of the sample SC Women beneficiaries according to the income generation activities financed under the various poverty alleviation schemes on a proportionate basis to ensure that all activities, as far as possible, got represented so that the total sample of SC women beneficiaries are **480**. Stratified random sampling method was adopted for selection of respondents. Different methods like using structured schedules, focus group discussions and case study method were employed to gain qualitative insights into the quantitative data collected at macro and micro levels.

8. PILOT STUDY:

In order to make the tool for primary data collection more reliable and remove the errors in creating the schedule, the pilot study was done in sample study areas. A sample of 50 SC Women respondents in two Districts (each District 25 sample) who were selected through convenience sampling in to consideration for pilot study and based on the findings from the pilot study, required changes were made in Schedule. Those 50 sample women who participated in the pilot study were dropped from the main study. The data collected through the pilot study were statistically analyzed to establish the reliability and validity of the survey instrument used in the main study. Average time taken to complete the schedule was 20 minutes. It was found that the participants did not express any difficulty except for few parts of the questions in understanding and responding to the schedule

9. STUDY OF AREA:

The researcher has selected Telangana state purposively as the area of study, which was newly formed state in June 2014. On the basis of infrastructural facilities one highly developed district and one less developed district was selected for conduct of field study. Adilabad District is less developed district among all the districts in

Telangana state and RangaReddy District is highly developed district among all the districts in Telangana state on the basis of infrastructural facilities.

10. PERIOD OF THE STUDY:

The field study was conducted during August-December 2018 by administering structured schedules to the selected sample of respondents. The last 60 years of related studies has viewed in depth for this study. i.e. 1957-2018

10.1. Tools used for Analysis:

The data collected from primary and secondary sources was analyzed with the help of SPSS along with the statistical tools like simple averages, percentages, ratios Mean and standard Deviation. Factor analysis , Friedman test , ANOVA, SEM, Factor analysis and other appropriate techniques

10.2. Limitations of the study:

The following are the limitations of the present study:

- The study was limited to two districts in Telangana state and the inferences may not reflect the other districts.
- The present primary data collected from respondents may not be accurate since most of them are illiterates.
- The Conclusions drawn are applicable to the selected beneficiaries during the study period.

11. CONCLUSIONS:

From the above research it is concluded that though many poverty elevation schemes are introduced by the governments ie state governments, and central government to different classes of people such as students, NGO and Women, entrepreneurs these schemes are basically helpful to reduced poverty. But these schemes are not utilized by many people due to lack of literacy, and the schemes are not properly implemented especially in rural areas.

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