



Alleviation of poverty: Dr. B.R. Ambedkar Development Corporation

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Abstract

Dr. B.R. Ambedkar Development Corporation placed important role to alleviate poverty of schedule cast, it generates employment through various developmental programs. Self-Employment, direct loan and micro credit-Schemes are targeting to improve the economic condition of dalits. The financial assistance provided to SC's by the corporation is improving the income condition. Unemployment and poverty are co-related elements. Less unemployment leads to eradication of poverty. Majority SC's are living in rural area, they are land less. They are living from income of daily wage earning and petty business. SC's social status is lower due to cast system of Hindu Religion.

Keywords: Dr. B.R. Ambedkar, self-employment

Introduction

Since independence, India has remarkable achievement in many fields. Science and Technology, Industry, agriculture, information technology and infrastructures are the main sectors where greatest development made by India. Despite this majority people are still living in stricken poverty constitution of the country has guaranteed descent life to all citizens of the country. Equality is the prime moto of the constitution these are remained as aspiration only. Inequality is plaguing in the country. World development report, 2000-2001 has reported there were 2.8 billion people in the world are living and less than 2\$ per day. Among them 44% are living in south Asia. No doubt, in south Asia the Indian condition was more pitiable. Largest number of people of India is living with minimum per day income ^[1].

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 planners have understood the philosophy that rural life is equivalent to the development of India. In other words, unless there is a development of rural area there is no chance of improvement in any sectors of India.

But the community development program had not achieved the desired results. The reason for that people has shown lack of interest to actively participate and initiating the development activities. Even the panchayath system also failed to achieve the desired result of rural development program. In fact various programs were launched to uplift the weaker sections of rural India. To implement the program the central government had released huge amount of money ^[2]. In spite, the expected development was not achieved.

Now the Indian population is more than 120 crores, out of them about 20% are living below poverty line and 84% are rural Indians, this indicates with so many number of programs and policies the rural India has been lagged behind the

development. Many programs were devised to elevate poverty of schedule cast. Among those programs providing gain full employment is very important.

Developmental programs-strategies

In the beginning of the 21st century it is estimated that in India there are more than 20 cores poorest people are living in rural areas, since independence the center and state government have been striving to eradicate the poverty. Planning commissions, from the day of its setup it was targeting the remove poverty. Planners have desired to reduce the poverty percentage to zero level, rural poor are marginal farmers, agriculture labours and casual workers. Education, health, housing and other basic/primary facilities have been systematically and progressively devised in the planning process. In order to achieve health education and other services for the well-being of the rural poor the central and state government is trying to make sufficient allocation of funds for these sectors. Many policies have been strategically fashioned some programs to fight against the poverty. These strategies have automatically opened up some means for employment and income of the poor of country side. Has a result there was decline of poverty ratio. In 1993-94 the poverty ratio in the rural areas were 33.3%. it was reduced to 27.1% in the year 1999-2000 ^[3].

Importance of development programs

Has it is known that India is neither under develop nor developed country, but it is fast growing country at same time many features of under development are in existence, hence we are finding wide spread unemployment, under employment and disguised employment in our economy. Besides, the capital is very limited, but labor is unlimited. This has created complicate problems to generate more employment opportunities to satisfy the increasing the labor force. In urban as well as rural India more unemployment is with the schedule

cast, it means they are prone to menace of unemployment. This information is self-explanatory to remove the unemployment and poverty of schedule cast various development programs have to be planned. Development programs are only place an important role to get rid of the poverty of Indians, particularly the schedule cast. In the right of this, the center and state government have launched many programs by constituting various institution, corporation.

Dr. B.R. Ambedkar Development Corporation

This corporation is financing the development programs relating to schedule cast. Even it is devising many programs and managing to elevate poverty of schedule cast. B.R Ambedkar Development Corporation was established by government of India in different states in February 1975. The main Moto of corporation has been to mobilize institutional credits for income generation programs. It 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-liftmen of the schedule cast [4].

The corporation, In fact, 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 cast clusters, for this it makes special research and surveys. Along with this the corporation is motivate the schedule cast 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 cast 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 [5].

Different development programs

The important development programs fashioned by the Ambedakar Development Corporation Limited are stated below.

1. Self-Employment Program
2. Direct Loan Scheme
3. Micro Credit Scheme
4. Land Purchase Scheme
5. Ganga kalyana Scheme
6. Safai Karmachari Rehabilitation Program
7. Ganga Kalyana Scheme
8. ISB Scheme

Among the about stated programs, the following programs are selected for study purposes. The same programs are discussed below. Those programs are

1. Self-Employment Program
2. Direct Loan Scheme
3. Micro Credit Scheme

Table 1: Self-employment program

Thaluk		Chitradurga	Molakalmur	Hiriyur	Total	Percentage
Awareness	Yes	90	50	75	215	71.67%
	No	10	50	25	85	28.33%
	Total	100	100	100	300	100%
Did you Obtained	Yes	38	30	25	93	31%
	No	62	70	75	207	69%
	Total	100	100	100	300	100%
Financial Assistance	Yes	43	35	19	97	32.33%
	No	57	65	81	203	67.67%
	Total	100	100	100	300	100%
Present Position	Yes	41	34	21	96	32%
	No	59	66	79	204	68%
	Total	100	100	100	300	100%

The above table shows the financial assistance provide to 300 beneficiaries under the self-employment scheme, majority beneficiaries from chitradurga thaluk are aware of self-employment scheme. So they got more benefit, chitradurga thaluk beneficiaries present position is better than molakalmur

and hiriyur thaluk, out of the 300 beneficiaries respondent 250 beneficiary respondent are aware of self-employment scheme, there percentage is 71.67. The respondent who are unaware of self-employment scheme is 50 and percentage is 28.33.

Table 2: Direct loan scheme

Thaluk		Chitradurga	Molakalmur	Hiriyur	Total	Percentage
Awareness	Yes	84	63	57	204	68%
	No	16	37	43	96	32%
	Total	100	100	100	300	100%
Did you Obtained	Yes	9	6	3	18	6%
	No	91	94	97	282	94%
	Total	100	100	100	300	100%

Financial Assistance	Yes	11	15	13	39	13%
	No	89	85	87	261	87%
	Total	100	100	100	300	100%
Present Position	Yes	8	4	7	19	6.33%
	No	92	96	93	281	93.67%
	Total	100	100	100	300	100%

The above table represents related to direct loan scheme's financial facilities provided by Dr. B.R. Ambedkar Development Corporation to 300 beneficiary respondents of chitradurga district's, 3 taluks, chitradurga, molakalmur and

hiriyur. It is observed that majority of respondents from chitradurga taluk are aware of direct loan and so they obtained more financial assistance.

Table 3: Micro credit scheme

Thaluk		Chitradurga	Molakalmur	Hiriyur	Total	Percentage
Awareness	Yes	59	71	35	165	55%
	No	41	29	65	135	45%
	Total	100	100	100	300	100%
Did you Obtained	Yes	4	5	2	11	3.67%
	No	96	95	98	289	96.33%
	Total	100	100	100	300	100%
Financial Assistance	Yes	6	2	3	11	3.67%
	No	94	98	97	289	96.33%
	Total	100	100	100	300	100%
Present Position	Yes	2	1	4	7	2.33%
	No	98	99	96	293	97.67%
	Total	100	100	100	300	100%

The above information is connected to the financial facilities provided to 300 beneficiary respondent under micro credit scheme. It is observed that majority of molakalmur thaluk beneficiary respondent, but the information is revealing the less financial facilities have been obtained by molakalmur thaluk respondent. Though chitradurga thaluk awareness comparatively less to molakalmur thaluk but they got more financial assistance under micro credit scheme.

status of SC's.

Table 5: Improvement of Economic condition after the benefit

Opinion	Beneficiaries	Percentage
Yes	155	51.67%
No	145	48.33%
Total	300	100%

Source: Primary data collected from field survey:- 2015-2017

Table 4: Impact of factors for improve status of schedule caste

Factors	Beneficiary respondents	Percentage
Economic Improvement	80	26.67%
Education	200	66.67%
Job (Employment)	20	6.66%
Total	300	100%

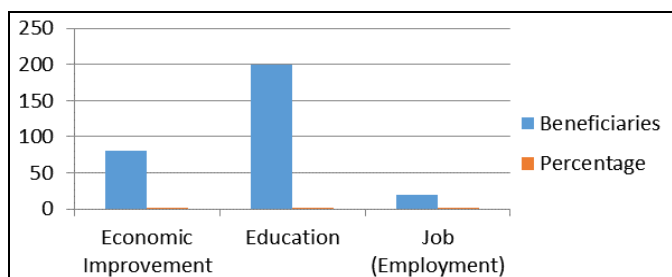


Fig 1

To analyze the impact factors to improve status of Schedule Caste the above table and chart is used. Three factors are identified to improve social-economic status of the study group in the three study area. It is observed that the 200 respondent and 66.67 %, respondent have expressed their opinion the education is the primary factor for improvement of

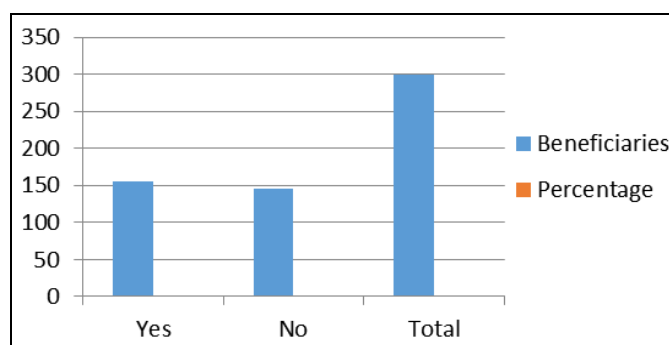


Fig 2

The Economic condition of 300 beneficiary respondent's after getting the benefit have been depicted in the above table No. 5 and chart 2. Majority of respondent has stated that the economic condition has been improved due to financial assistant provided by Dr. B.R. Ambedkar Development Corporation.

Conclusion

This study, Role of, Dr. B.R. Ambedkar Development Corporation in Alleviation of Poverty among Schedule Caste, has spread the light, on the generating employment and

improvement of income of schedule cast due to various development programs launched by stated corporation. Among the three schemes which has been studied, the self-employment scheme is providing more employment opportunities to SC's. Because of that the burden of unemployment of dalits is mitigated to some extent. Hence their economic improvement is escalating. It is found in study, while awarding the benefits the political interference is astonishingly imminent. Therefore, many needful Schedule Casts are unable to get the financial assistance under different development schemes envisaged by Corporation.

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