

IMPACT OF WELFARE SCHEMES ON THE SOCIO - ECONOMIC PROFILE OF THE SCHEDULED CASTES, SCHEDULED TRIBES AND SCAVENGER BENEFICIARIES OF HIMACHAL PRADESH SCHEDULED CASTES & SCHEDULED TRIBES DEVELOPMENT CORPORATION

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Abstract: The caste system continues to play a major role in Indian society. The system, generally identified with Hinduism, is also present in other religions in the country. While some would argue that urban areas of the country have done away with the caste system, the rural areas still ascribe to it. While India's constitution requires treating all individuals equally, caste-related inequalities however still persist. Even though caste based-reservations exist as policy in educational institutions and employment organizations, caste based healthcare inequalities remain largely neglected.

The Constitution of India has prescribed protection and safeguards for the Scheduled Castes (SCs), Scheduled Tribes (STs) and other weaker sections; either specially or the way of insisting on their general rights as citizens; with the object of promoting their educational and economic interests and removing social disabilities. These social groups have also been provided institutionalized commitments through the statutory bodies like the National Commission of SCs and STs. The Ministry of Social Justice & Empowerment is the nodal Ministry to oversee the interests of the Scheduled Castes and ministry of Tribal affairs for STs.

1. INTRODUCTION

It is observed that the condition of Scheduled Castes & Scheduled Tribes communities is still very miserable for which remedial measures and effective course corrections shall have to be implemented. Most of the SC and ST and Scavenger communities are still striving to fulfill their basic needs of food, clothing and shelter.

The Central Government has set up three national level corporation viz. (i) National Scheduled Castes Finance and Development Corporation [N.S.F.D.C.], New Delhi, (ii) National Scheduled Tribes Finance & Development Corporation [N.S.T.F.D.C.], New Delhi And (iii) National Safai Karamcharies Finance and Development Corporation [N.S.K.F.D.C.], New Delhi for the welfare of SC/ST, Scavenger and safai Karamcharies

which provides loans under various schemes to the state SCDCs for refinance to the these communities. Share Capital contribution is released to the State Scheduled Castes Development Corporations (SCDCs) under a Centrally Sponsored Scheme in the ratio of 49:51 between Central Government and State Governments. There are in total 27 such State-level Corporations which are working for the economic development of Scheduled Castes, although some of these Corporations are also catering to the requirements of other weaker sections of the Society, e.g. Scheduled Tribes, OBCs, Minorities etc.

The State SCDCs are playing an important role in providing credit and missing inputs by way of margin money loans and subsidy to the target group. The SCDCs finance the employment oriented schemes covering

diverse areas of economic activities which inter-alia include (i) agriculture and allied activities including minor irrigation (ii) small scale industry (iii) transport and (iv) trade and service sector besides (v) Higher Study loans.

1.1. Himachal Pradesh Scheduled Castes and Scheduled Tribes Development Corporation: A Bird's-eye View

Emergence of Public undertakings in Himachal Pradesh has served as a powerful instrument in bringing socio-economic transformation of the state.

There are very few Corporations which are working for the development of weaker sections of the society. One of these Corporations which is working in the state for the development of the weaker sections of the society is Himachal Pradesh Scheduled Castes And Scheduled Tribes Development Corporation. It has been functioning in the state of Himachal Pradesh since 1979 with the sole objective of social and economic upliftment of poor Scheduled Castes, Scheduled Tribes and Scavenger families.

1.2. Organizational Structure and Management of H.P. Scheduled Castes and Scheduled Tribes Development Corporation

Himachal Pradesh Scheduled Castes and Scheduled Tribes Development Corporation is managed by the Board of Directors constituted in accordance with Section 10 of H.P. SC/ST Dev. Corporation ACT, 1979. The Board of the Corporation consists of sixteen directors nominated by the State Government Out of sixteen, two directors are appointed from amongst the officers serving the State Government in the Department of Welfare and the rest are appointed from amongst the persons having special knowledge of Industries, handicrafts, animal husbandry, agriculture, agro industries, water development projects, co-operative department and financial institutions. At least two of the non-official Directors are appointed/nominated from Scheduled Castes and at least one non-official Director from Scheduled Tribes.

Out of the nominated Directors, State Government under sub section 1(1) of the Act, appoint the chairman and the Vice Chairman of the Corporation, who perform

such duties and exercises such powers as are assigned to them or conferred upon them by the board under Sub Section(2) of Section 15 of this Act. The Managing Director of H.P. Scheduled Castes and Scheduled Tribes Development Corporation is an I.A.S., I.P.S. or I.F.S. Officer appointed by the State Government.

Managing Director of the Corporation also functions as one of the Directors, being an officer of the state Government, besides functioning as chief executive officer of the Corporation.

2. DEMOGRAPHIC PROFILE OF SCS AND STS IN HIMACHAL PRADESH

District wise demographic profile of Scheduled Castes (SC) and Scheduled tribes (ST) in H.P. is presented in Table 1 below: The SC population constituted about 25 per cent of the total population of the state while STs were about 6 per cent (2011 census). District-wise analysis shows that Sirmour has the highest population(30.3 per cent) of SCs and this figure was lowest in Lahaul Spiti (7.1 per cent). The other districts with relatively high SC population are Mandi (29.4 per cent), Solan (28.4 per cent) and Kullu (28 per cent). As compared to SC population, (92.9%) on an average, higher percentage of ST population is living in rural areas (95.5 per cent). Hamirpur district has the least ST population in the state (0.7 per cent).

3. CONSTITUTIONAL PROVISIONS FOR WEAKER SECTIONS

The framer of the Indian constitution had notified these weaker sections of the society as Scheduled Castes (SCs) and Scheduled Tribes (STs) as per provisions contained in Clause 1 of Articles 341 and 342 of the Constitution and granted various special facilities for them. The Indian Constitution has outlawed caste-based discrimination, supporting the secular, democratic principles that founded the nation. The constitution has adopted the principle of compensatory discrimination to uplift the weaker sections. Under this principle, the constitution has made provisions that compensate these sections by discriminating in favor of them for past wrongs.

Table 1
District-wise Demographic profile of SCs and STs(2011)

<i>Distict</i>	<i>Total Population</i>	<i>Population of SCs</i>	<i>% age of SCs in total Population</i>	<i>% age of rural SCs population</i>	<i>Population of STs</i>	<i>% age of STs in total population</i>	<i>% age of rural STs population</i>
Bilaspur	381956	98989	25.9	94.6	10693	2.8	96.6
Chamba	519080	111690	21.5	94.5	135500	26.10	98.8
Hamirpur	454768	109256	24.0	94.8	3044	0.7	92.0
Kangra	1510075	319185	21.1	95.4	84564	5.6	94.9
Kinnaur	84121	14750	17.5	100.0	48746	57.9	100.0
Kullu	437903	122659	28.0	94.2	16822	3.8	74.08
Lahaul Spiti	31564	2235	07.1	100.0	25707	81.4	100.0
Mandi	999777	293739	29.4	95.5	12787	1.3	96.6
Shimla	814010	215777	26.5	83.1	8755	1.1	61.7
Sirmour	529855	160745	30.3	93.1	11262	2.1	96.9
Solan	580320	164536	28.3	90.4	25645	4.4	93.9
Una	521173	115491	22.2	93.6	8601	1.6	98.3
Himachal Pradesh	6864602	1729252	25.2	92.9	392126	5.7	95.5

Source: Statistical Outline of Himachal Pradesh, Department of Economic & Statistics, Government of Himachal Pradesh (2012-2013)

4. OBJECTIVES

In this study an effort has been made to find out the level of upliftment of the Scheduled Castes and Scheduled Tribes through welfare schemes in the state of Himachal Pradesh. The Govt. of H.P. has established Himachal Pradesh Scheduled Castes & Scheduled Tribes Development Corporation with the objective to work for upliftment of poor SC/ST people of the State. At first living conditions of the Scheduled Castes Scheduled Tribes and Scavenger families in the state of Himachal Pradesh through generations, their social and economic status and impact of various welfare schemes on the socio- economic profile of the beneficiaries has been discussed.

The proposed study is focused on the analysis of the performance of Himachal Pradesh Scheduled Castes & Scheduled Tribes Development Corporation and to evaluate the impact of selected welfare schemes on the socio economic profile of the Scheduled Castes Scheduled Tribes and Scavengers in State of Himachal Pradesh. To analyze and evaluate the overall performance of the HP SC ST Dev. Corporation, following objectives have been identified.

1. The research attempts to highlight the District and Scheme-wise socio-economic profile of the sample beneficiaries.
2. The study also ascertains District and Scheme-wise impact of various welfare schemes on the beneficiaries.

5. METHODOLOGY

Research methodology is a systematic way to solve a problem. It is a science of studying how research is to be carried out. Essentially, the procedures by which researchers go about their work of describing, explaining and predicting phenomena are called research methodology. It is also defined as the study of methods by which knowledge is gained. Its aim is to give the work plan of research.

During the year 2003-2004, ten schemes were functional and 3238 families received assistance from the Corporation. Out of these ten schemes, five schemes can be considered as the main schemes because these schemes taken together accounted for approximately eighty percent of total assistance provided by the corporation. Therefore instead of studying the impact

of all the schemes, five main schemes alone are studied. Secondly, all these schemes whose impact has been studied were operational before the year 2003-2004 also, thus making case of selection of these schemes all the more strong.

Next issue is regarding the selection of number of beneficiaries. During the year 2003-2004, three thousand two hundred thirty eight beneficiaries received assistance from the Corporation. Therefore a sample size of 492 beneficiaries which is going to be nearly 15% of total beneficiaries has been selected. Since we want to study the impact of assistance throughout the state, the next issue which arises will be with respect to the selection of the districts. Selection of these districts has been done

on the basis of systematic sampling by arranging the districts in descending order on the basis of number of beneficiaries. Every third district ($12/3=4$) has been selected for analysis purpose. Further from each selected district number of beneficiaries in each scheme has been chosen on the basis of proportionate sampling. In the third step in each district in each scheme the number of beneficiaries has been selected at random basis of judgment sampling.

After arranging the various districts on the basis of number of beneficiaries, the selected four districts are: Mandi (D1), Solan (D2), Bilaspur (D3) and Lahual & Spiti (D4). The proposed sample has been selected as shown in table 2&3 below:

Table 2
District wise distribution of total beneficiaries under the selected schemes during the year 2003-04

District	Schemes					Total	District Sample Size
	S1 Self Employment Scheme	S2 Ambedkar Laghu Rin Yojna NSFDC	S3 Himswalamban Yojna NSFDC	S4 National Scheme for Liberation & Rehabilitation of Manual Scavanger	S5 Micro Credit Finance NSKFDC		
	1	2	3	4	5	6	
Mandi D ¹	444	07	05	10	187	653	236 (36.1%)
Solan D ²	242	19	01	Zero	55	317	121 (38.2%)
Bilaspur D ³	177	41	03	Zero	67	288	103 (35.7%)
Lahul & Spiti D ⁴	77	zero	06	zero	zero	83	32 (38.6%)
Total	940	67	15	10	309	1321	492

Note: (i) % age in parenthesis of Column-7 is out of total beneficiaries of the selected district.

Table 3
District wise number of beneficiaries selected under each Scheme

Districts	Ambedkar Yojna	Higher Cost Loan (NSFDC)	NSLRS	Self Employment Scheme	Swarojgar Yojna	Total
Mandi (D1)	3	3	0	157	73	236
Solan (D2)	49	1	19	0	52	121
Bilaspur (D3)	24	1	20	0	58	103
Lahaul & Spiti (D4)	0	3	0	0	29	32
Total	76	8	39	157	212	492

Primary data has been collected to study the impact of assistance provided by the Corporation under various welfare schemes. Besides giving a short account of the profile of these weaker sections of the society and impact of welfare schemes, survey conducted in four out of the twelve districts selected for study viz Mandi, Solan, Lahul Spiti & Bilaspur. Surveyed filled-up questionnaire has been analyzed to adjudge the effectiveness of schemes. Thus comparative analysis of the actual statistics about the implementation of welfare Schemes by the Govt. of Himachal Pradesh through H.P. Scheduled Castes & Scheduled Tribes Development Corporation in the State of Himachal Pradesh has been carried out.

5.1. Brief Description of Select Welfare Schemes

The information from the beneficiaries is collected through the Questionnaire and the impact of the financial assistance provided under five major schemes is ascertained. These five schemes included for the purpose of analysis are: Ambedkar Laghu Rin yozna, Higher Cost Loan (NSFDC), National Scheme for Liberation and Rehabilitation of Manual Scavenger (NSLRS), Self Employment Scheme and Micro Credit Finance Scheme NSKFDC. These five schemes account for about 80 % of the total assistance provided by the Corporation. Brief description of the five welfare schemes which are included in the present study is enumerated hereunder.

(i) Self Employment Scheme: Self Employment Scheme was started in the year 1979 i.e. with the inception of the Corporation and is still in force. The Corporation provides loan, capital subsidy and interest subsidy to unemployed poor scheduled castes and scheduled tribe families of the state in the age group of 18 years to 55 years for establishing income generating self employment ventures. The loan up to maximum of Rs. 0.50 lacs is provided in collaboration with nationalized banks, regional rural banks and cooperative banks functioning in the State. The Corporation provides margin money loan on 4 % simple rate of interest for projects having project cost above 0.35 lac or seed money deposit up to 25 % of the total project cost up to 0.35 lac. The outlay of capital subsidy is 50% of the total project cost subject to maximum of Rs. 10,000/- . Interest subsidy

is also provided to the beneficiaries on differential rate of interest charged by the financing institutions above 4% simple rate of interest subject to the condition that loan repayment is regular.

(ii) Ambedkar Laghu Rin Yozna (N.S.F.D.C.): Ambedkar Laghu Rin Yozna popularly known as ALRY was started by the Corporation in the year 2003-04 in collaboration with National Scheduled Castes Finance and Development Corporation, New Delhi for the welfare of poor Scheduled Castes families of the state. Under this scheme, the Corporation provides loans to its target group up to Rs. 0.50 lac at 5% per annum rate of interest. The repayment period is 5 years. The beneficiaries have to make no contribution towards the project as promoter share. The corporation does not provide any margin money under this scheme. The quantum of capital subsidy is 50% of the project cost subject to maximum of Rs. 10,000.00.

(iii) HIMSWAVLAMBAN (Higher Cost Loan-N.S.F.D.C) Yozna: Himswavalamban Yozna was implemented by the Corporation in the year 1991-92 in collaboration with National Scheduled Castes Finance and Development Corporation, New Delhi for the welfare of the poor scheduled castes families of the state. The Corporation provides loans directly to its target groups having income less than Rs. 98000 per annum for rural area beneficiaries and up to Rs. 1,20,000 per annum for beneficiaries residing in urban areas. The quantum of loan is above Rs. 0.50 lacs to upto 30 lac on 6% to 10% rate of interest for establishment of income generating scheme under various sector viz. Industry Sector, Small business Sector Agriculture Sector & Service Sector. The repayment period is 5 years. There is no capital subsidy under this scheme. Loans up to Rs. 5.00 lacs is provided on 6% rate of interest and project having project cost above Rs. 5.00 lacs carries interest at the rate 8% per annum. The beneficiaries has to invest 5% to 10 % as promoter share as his own participation in the project. The corporation also provides margin money @ 15 % of the total project cost under this scheme.

(iv) National Scheme for Liberation and Rehabilitation of Scavenger (NSLRS): National Scheme for

Liberation and Rehabilitation of Manual Scavenger has been started by the Corporation in the year 1992-93 for the welfare of poor scavenger families of the state. The Corporation provides training to identify scavenger families throughout the state in traditional and non traditional modern trades viz. Motor Mechanic, Motor Driving, Welder, Radio T.V. Electrician, Typing and Shorthand, Carpentry, Computer etc. for their skill up gradation and provides loans after training for their rehabilitation. The training is provided free of cost and stipend @ Rs. 500/- to Rs. 750/- per month per trainee is also provided under the scheme. After successful completion of the training, the Corporation provides loans for establishing self employment ventures up to 0.50 lac at 4% rate of interest through Nationalised Bank, Regional Rural Banks and state cooperative banks in the state.

- (v) Micro Credit Finance [NSKFDC]: Micro Credit Finance Scheme was implemented by the Corporation in the 2003-04 in collaboration with National Safai Karamcharies Finance and Development Corporation, New Delhi. The Corporation provides loan for establishment of income oriented venture up to Rs. 0.50 lacs to identified safai karamcharies of target group throughout the state at 5% rate of interest. Any identified scavenger family of the state in the age group of 18 – 50 years may seek financial assistance from the Corporation under this scheme. The loan is provided directly by the Corporation under this scheme.

The main focus of this study is to examine the social and economic condition of the beneficiaries before and after the financial assistance provided by the Corporation. The various Schemes undertaken by the Corporation have also been evaluated to visualize the social and economic development of the beneficiaries.

Studies already conducted for the social and economic development of deprived classes of the society have been reviewed to make the present study more realistic and meaningful. Anand (2011) made an attempt to analyze the impact of welfare schemes introduced by Haryana Scheduled Castes Finance and Development

Corporation (HSFDC) on the people belonging to the scheduled caste category and scanned the performance of HSFDC. The author used primary data to evaluate the impact of Bank tie-up schemes, National Scheduled Caste Finance and Development Corporation (NSFDC) collaboration schemes and National Safai Karamcharis Finance and Development Corporation (NSKFDC) schemes run by corporation.

Ravi Babu and Chandrashekharayya (2015) published a paper entitled “Education Status and Its Impact on Development of Scheduled Castes: An Overview” in International Journal of Multidisciplinary Research and Development . The paper aims at studying the educational status of Scheduled Castes and contribution of different factors responsible for their status improvement based on review and synthesized the findings of the earlier studies based on secondary source of data.

Shekhara Apparaya (2015) writes on “Socio-economic Conditions of Scheduled Castes: A Case Study in Aland Taluka of Kalaburagi District” in “Golden Research Thoughts” . The Scheduled Castes are most backward since time immemorial. As such, as per the provisions of Indian Constitution and Government welfare schemes, they are encouraged in terms of education, employment and such other schemes so as to get better socio-economic status in society. Still, it is observed that the Scheduled Castes are backward, especially in backward areas like Aland taluka in Gulbarga district.

6. GENERAL PROFILE OF THE BENEFICIARIES AND LEVEL OF AWARENESS ABOUT THE SCHEMES

One of the major objectives of the study is to know the socio-economic status of the beneficiaries who seek assistance from the Corporation.

6.1. District-wise and Scheme-wise Socio-Economic Profile of the Beneficiaries

In the subsequent paragraphs the socio-economic profile of the beneficiaries is discussed. The age of the beneficiaries is grouped into five categories i.e., 25 years or less than 25 years, 26 years to 35 years, 36 years to 45 years,

45 years to 55 years and more than 55 years. Table 4.1 shows that nearly 73 per cent of the beneficiaries are in the 26 and 45 years age group. Very few (1.2%) beneficiaries are either 25 years of age or less than 25 years. Within the

Solan district, nearly half (49.6%) of the beneficiaries are in 26 to 35 years age group. However in other three districts (Bilaspur, Lahaul and Spiti and Mandi) 40 to 46 per cent of the beneficiaries are in 36 to 45 years age group.

Table 4
Age group-wise Distribution of the Beneficiaries Across the various Districts

<i>District</i>	<i>25 or below 25 years</i>	<i>26 to 35 years</i>	<i>36 to 45 years</i>	<i>46 to 55 years</i>	<i>More than 55 years</i>	<i>Total</i>
Bilaspur	3(2.9%)	20(19.4%)	47(45.6%)	17(16.5%)	16(15.5%)	103(100.0%)
Lahul & Spiti	0(.0%)	9(28.1%)	13(40.6%)	8(25.0%)	2(6.3%)	32(100.0%)
Mandi	0(.0%)	82(34.7%)	98(41.5%)	43(18.2%)	13(5.5%)	236(100.0%)
Solan	3(2.5%)	60(49.6%)	31(25.6%)	18(14.9%)	9(7.4%)	121(100.0%)
Total	6(1.2%)	171(34.8%)	189(38.4%)	86(17.5%)	40(8.1%)	492(100.0%)

Note: Figures in parenthesis shows per cent to total

6.2. Gender-wise distribution of beneficiaries across the Districts

Table 5 reveals that nearly 65 per cent of the beneficiaries are male (SC, ST and SCV male) and remaining 35 per cent of these beneficiaries are female (SC, ST and SCV female). Further, 77 per cent of the beneficiaries are from SC categories and 11 per cent of the beneficiaries are from ST group. Remaining 12 per cent of them are from scavenger community. Within 77 per cent of the SC category beneficiaries, 52 per cent are male and 25 per cent are female. Similarly out of 11 per cent of ST category beneficiaries, 7.5 per cent are male and 3.5 per cent are female. But, out of 12 per

cent of scavengers, 5 per cent of these beneficiaries are male and 7 per cent are female. However, in Lahaul and Spiti district nearly 91 per cent of the beneficiaries are from ST category as this district is dominated by ST population.

6.3. Location-wise distribution of beneficiaries in terms of males and females

Table 6 reveals that except NSLRS scheme, 65 to 88 per cent of the beneficiaries are from rural area. But for National Scheme for Liberation & Rehabilitation of Manual Scavengers (NSLRS) schemes nearly 90 per cent of the beneficiaries are from urban area.

Table 5
District and Gender wise distribution of Beneficiaries

<i>District</i>	<i>SC Male</i>	<i>ST Male</i>	<i>SCV Male</i>	<i>SC Female</i>	<i>ST Female</i>	<i>SCV Female</i>	<i>Total</i>
Bilaspur	53 (51.5%)	3 (2.9%)	0 (.0%)	45 (43.7%)	2 (1.9%)	0 (.0%)	103 (100.0%)
Lahul & Spiti	2 (6.3%)	20 (62.5%)	0 (.0%)	1 (3.1%)	9 (28.1%)	0 (.0%)	32 (100.0%)
Mandi	126 (53.4%)	0 (.0%)	28 (11.9%)	47 (19.9%)	2 (.8%)	33 (14.0%)	236 (100.0%)
Solan	74 (61.2%)	14 (11.6%)	0 (.0%)	29 (24.0%)	4 (3.3%)	0 (.0%)	121 (100.0%)
Total	255 (51.8%)	37 (7.5%)	28 (5.7%)	122 (24.8%)	17 (3.5%)	33 (6.7%)	492 (100.0%)

Notes: Figures in parenthesis shows district and gender-wise percent distribution of beneficiaries

Table 6
Scheme and location of the beneficiaries

Schemes	Rural			Urban			Total		
	Male	Female	Total	Male	Female	Total	Male	Female	Total
AMBEDKAR (MCF)	31 (63.3%)	8 (16.3%)	39 (79.6%)	8 (16.3%)	2 (4.1%)	10 (20.4%)	39 (79.6%)	10 (20.4%)	49 (100%)
Ambedkar Laghu Rin Yojana	14 (51.9%)	3 (11.1%)	17 (63%)	8 (29.6%)	2 (7.4%)	10 (37%)	22 (81.5%)	5 (18.5%)	27 (100%)
Himswablam Yojna	5 (62.5%)	2 (25%)	7 (87.5%)	1 (12.5%)	-	1 (12.5%)	6 (75%)	2 (25%)	8 (100%)
NSLRS	3 (7.7%)	1 (2.6%)	4 (10.3%)	28 (71.8%)	7 (17.9%)	35 (89.7%)	31 (79.5%)	8 (20.5%)	39 (100%)
Self Employees	206 (55.8%)	51 (13.8%)	257 (69.6%)	90 (24.4%)	22 (6%)	112 (30.4%)	296 (80.2%)	73 (19.8%)	369 (100%)
Total	259 (52.6%)	65 (13.2%)	324 (65.9%)	67 (13.6%)	17 (3.5%)	91 (18.5%)	394 (80.1%)	98 (19.9%)	492 (100%)

Notes: Figures in parenthesis shows per cent to total.

7. PERCEPTION OF THE BENEFICIARIES TOWARDS THE SCHEMES

Perception of beneficiaries towards various schemes of the corporation under study is as under:

7.1. Level of Satisfaction with the existing schemes of the Corporation

Table 7 reveals that overall 14 per cent of the respondents were highly satisfied with the existing schemes of the corporation. However, 61 per cent of the respondents were moderately satisfied. In contrast, 25 per cent of the respondents were not satisfied with the existing schemes of the corporation. District-wise, 34 per cent of the respondents from Lahaul & Spiti, 23 per cent from Mandi, 5 per cent from Bilaspur but none from district Solan

were highly satisfied with the existing schemes of the Corporation. Further, 95 per cent of the respondents from Bilaspur, nearly 77 per cent from Mandi and 63 per cent from district Lahaul & Spiti were moderately satisfied with the existing schemes of the Corporation. On the contrary, none of the respondents from district Solan was satisfied with the existing schemes of the Corporation.

7.2. Satisfaction with respect to over all working of HPSCST Development Corporation

Table 8 demonstrates that 8 per cent of the total respondents were highly satisfied with the overall working of HPSCST Development Corporation in the present scenario. However, 69 per cent of the respondents were moderately satisfied and 23 per cent of them were not

Table 7
Satisfaction level with the existing schemes of the Corporation

Level of Satisfaction	Bilaspur	Lahaul & Spiti	Mandi	Solan	Total
Highly Satisfied	54.9%	1134.4%	5422.9%	0.0%	7014.2%
Moderately Satisfied	9895.1%	2062.5%	18176.7%	0.0%	29960.8%
Not Satisfied	0.0%	13.1%	1.4%	121100.0%	123%25.0%
Total	103 100.0%	32 100.0%	236 100.0%	121 100.0%	492 100.0%
Average	2.048	2.312	2.224	1.000	1.892
χ^2 value	177.456	16.937	217.534	242.000	175.256
p value	0.000	0.0002	0.000	0.0000	0.

satisfied with the overall working of HPSCST Development Corporation in the present scenario. Further, 19 per cent of the respondents from Lahul & Spiti, 14 per cent from Mandi, and none of them from Solan and Bilaspur districts were highly satisfied with the existing schemes of the Corporation. All the respondents from district Bilaspur, nearly 86 per cent from Mandi, 81

per cent from Lahul & Spiti and only 6 per cent from Solan were moderately satisfied with the overall working of HPSCST Development Corporation in the present scenario. However, 94 per cent of the respondents from district Solan were not satisfied with the overall working of HPSCST Development Corporation in the present set up.

Table 8
Overall Satisfaction with the working of HPSCST Development Corporation

<i>Level of Satisfaction</i>	<i>Bilaspur</i>	<i>Lahaul & Spiti</i>	<i>Mandi</i>	<i>Solan</i>	<i>Total</i>
Highly Satisfied	0.0%	618.8%	3213.6%	0.0%	387.7%
Moderately Satisfied	103100.0%	2681.3%	20486.4%	75.8%	34069.1%
Not Satisfied	0.0%	0.0%	0.0%	11494.2%	11423.2%
Total	103100.0%	32100.0%	236100.0%	121100.0%	492100.0%
Average	2.000	2.187	2.135	1.058	1.845
χ^2 value	206.000	34.750	306.0340	40.333	300.927
p value	0.000	0.000	0.000	0.000	0.000

8. DISTRICT AND SCHEME-WISE IMPACT OF ASSISTANCE ON THE SOCIO-ECONOMIC PROFILE OF THE BENEFICIARIES

In this section, impact of loan disbursement on the socio-economic profile of the beneficiaries is studied.

8.1. District-wise Average Loan Disbursement to the Beneficiaries

Table 9 shows that the average loan amount disbursed to the beneficiaries was highest in Lahaul and Spiti (Rs.88,093) followed by Bilaspur(Rs.53,883) and Solan (Rs.50,000) respectively. It was lowest in Mandi district. Minimum loan amount disbursed to beneficiaries is Rs.10, 000 (Mandi) and maximum loan amount disbursed to beneficiaries is rupees 4,50,000 (Bilaspur).

Table 9
District wise Average Loan Disbursement to the Beneficiaries

<i>District</i>	<i>Mean</i>	<i>N</i>	<i>Minimum</i>	<i>Maximum</i>
Bilaspur	53883.50	103	50000	450000
Lahul & Spiti	88093.75	32	25000	434000
Mandi	35135.59	236	10000	275000
Solan	50000.00	121	50000	50000
Total	46160.57	492	10000	450000

8.2. Income level of the beneficiaries before and after receiving financial assistance from the Corporation

Table 10 displays that the average annual income of the beneficiaries increased by 260 per cent and 300 per cent under Ambedkar (MCF) scheme and Himswablam Yojna respectively. Similarly the average annual income increased by a little more than 200 per cent under NSLRS scheme. However, the annual average income increased just by a little over 113 per cent under Ambedkar Laghu Rin Yojna. Average annual income under self employment scheme rose by nearly 143 per cent during the period under context.

8.3. Impact of Welfare Schemes on expenditure on health

The impact of on assistance provided by the corporation on the health expenditure of the beneficiaries and their dependents has also been studied.

District wise response of the households with respect to the quarry that whether assistance from the Corporation has affected their expenditure on health or not is shown in Table 11

It is observed that 325(66%) respondents were of the view that after availing assistance their expenditure

Table 10
Income level of the beneficiaries before and after receiving financial assistance from the Corporation

<i>Schemes</i>		<i>Income before Financial Assistance In Rs.</i>	<i>Income After Financial Assistance In Rs.</i>	<i>% age increase in income</i>	<i>t value</i>	<i>p value</i>
AMBEDKAR (MCF)	Mean	12989.80	46836.73	260.565	11.513	0.000**
Ambedkar Laghu Rin Yojana	Mean	8703.70	18555.56	113.192	3.626	0.000**
Himswablam Yojna	Mean	14437.50	57625.00	299.134	12.259	0.000**
NSLRS	Mean	27833.33	85435.90	206.955	6.272	0.001**
Self Employ- ment Scheme	Mean	11700.14	2831.17	143.853	4.734	0.000**
Total	Mean	12987.50	34790.65	167.878	10.951	0.000**

on health has improved. On the contrary, 167(33.9%) of the beneficiaries did not find so. District wise response showed that in Solan (73.6%) followed by Mandi (67.8%) highest percentage of respondents find that their expenditure on health has improved. In contrast, as compared to Mandi and Solan, in Lahaul Spiti (53.1%)

followed by in district Bilaspur (57.3%) lowest percentage of households observed so.

There was a significant increase observed in the expenditure on health in the post assistance period in district Solan (5.89) and Mandi 5.85).

Table 11
Impact of Welfare Schemes on expenditure on health

<i>District</i>	<i>Expenditure on health improved</i>	<i>No effect on Expenditure on health</i>	<i>Total Respondents</i>	<i>t values</i>	<i>p values</i>
Bilaspur	59(57.3)	44(42.7)	103(100)	1.498	0.068
Lahaul & Spiti	17(53.1)	15(46.9)	32(100)	0.351	0.364
Mandi	160(67.8)	76(32.2)	236(100)	5.852	0.000**
Solan	89(73.6)	32(26.4)	121(100)	5.889	0.000**
Total	325(66.1)	167(33.9)	492(100)	7.544	0.000**

* significant at 0.05 level

** significant at 0.01 level

8.4. Impact of Welfare Schemes on food intake habits

The impact of scheme assistance provided by the corporation on the expenditure on food intake of the beneficiaries and their dependents has also been studied [Table 12]

The households were asked that if in the post assistance period their expenditure on food intake has improved or not. In response to this 458(93%)

households said that their expenditure on food intake has increased. On the contrary, a very small percentage of households i.e. 34(6.9%) said that assistance has no way affected their expenditure on food intake.

District-wise analysis reveals that in Solan (95%) followed by Bilaspur (93.2%) and Mandi (92.8%) a very high percentage of recipients think that in the post assistance period their expenditure on food intake has increased.

Table 12
Impact of Welfare Schemes on expenditure on food intake

<i>District</i>	<i>Expenditure on food has increased</i>	<i>No effect on Expenditure on food</i>	<i>Total Respondents</i>	<i>t values</i>	<i>p values</i>
Bilaspur	96(93.2)	7(6.8)	103(100)	17.416	0.000**
Lahaul & Spiti	28(87.5)	4(12.5)	32(100)	6.414	0.000**
Mandi	219(92.8)	17(7.2)	236(100)	25.437	0.000**
Solan	115(95.0)	6(5.0)	121(100)	22.712	0.000**
Total	458(93.1)	34(6.9)	492(100)	37.719	0.000**

* significant at 0.05 level [Percentage of people whose expenditure on food improved]

** significant at 0.01 level [Percentage of people whose expenditure on food has not improved]

Statistically it was observed that there is a significant increase in food intake in all the four districts, hence refuting the null hypothesis.

8.5. Impact of Welfare Schemes on the housing.

The impact of the scheme assistance provided by the Corporation on the housing facility of the beneficiaries and their dependents was also studied [Table 13].

The respondents were asked that whether in the post assistance period, the quality of their housing has improved or not? Quality is reflected in terms of type of houses, that whether it is Katcha or pucca or in terms of material used in construction etc.

As many as 397(80.7%) respondents were of the view that in the post assistance period, the quality of their house has improved. However, 95(19.3%) of the respondents did not think so. District wise analysis reveals that in Solan (88.4%) followed by in Bilaspur (81.6%) highest percentages of respondents were of the view that

the quality of their housing has improved. On the contrary, as compared to all other districts, highest percentage of respondents (34.4%) in Lahaul Spiti finds that their quality of housing has not improved.

An analysis of t values revealed that there is a significant improvement in quality of housing as seen in all districts in the post assistance period. The most significant difference in quality of housing is observed in district Mandi (10.61%) followed by in Bilaspur (8.28%) and Solan (3.82).

8.6. Impact of Welfare Schemes on level of saving.

The impact of assistance provided by the corporation on the level of saving of the beneficiaries has also been studied. [Table no. 14]. It is observed that as a result of assistance, the level of savings of 322(65.4%) households increased in the post assistance phase. However, 170 (34.6%) households feel that assistance has no way affected their level of savings.

Table 13
Impact of Welfare Schemes on Quality of housing

<i>District</i>	<i>Those who have better housing facility after assistance</i>	<i>Those whose housing facility has not improved after assistance</i>	<i>Total Respondents</i>	<i>T. Value</i>	<i>P. Value</i>
Bilaspur	84(81.6)	19(18.4)	103(100)	8.277	0.000**
Lahaul & Spiti	21(65.6)	11(34.4)	32(100)	1.858	0.036**
Mandi	185(78.4)	51(21.6)	236(100)	10.609	0.000**
Solan	107(88.4)	14(11.6)	121(100)	3.819	0.000**
Total	397(80.7)	95(19.3)	492(100)	17.255	0.000**

* significant at 0.05 level

** significant at 0.01 level

The analysis revealed that in district Solan 87(71.9%) followed by Mandi 155(65.7%), the level of savings of highest number of households improved in the post assistance period. On the contrary, as compared to all other districts in district Bilaspur 61(59.2%) closely followed by Lahaul and Spiti 19(59.4%) lowest percentages of recipients were of the view that their level

of savings has increased. District-wise t values reveal that level of savings of the households has increased most significantly in district Solan (5.36%) followed by Mandi (5.08%). On the contrary, in district Bilaspur, savings increased at 5 per cent level only. Further in Lahaul and Spiti, no significant increase in level of savings was observed.

Table 14
Impact of Welfare Schemes on level of Saving

<i>District</i>	<i>Level of Saving improved</i>	<i>No effect on level of Saving</i>	<i>Total Respondents</i>	<i>T. Value</i>	<i>P Value</i>
Bilaspur	61(59.2)	42(40.8)	103(100)	1.900	0.030*
Lahaul & Spiti	19(59.4)	13(40.6)	32(100)	1.083	0.143
Mandi	155(65.7)	81(34.3)	236(100)	5.081	0.000**
Solan	87(71.9)	34(28.1)	121(100)	5.359	0.000**
Total	322(65.4)	170(34.6)	492(100)	7.181	0.000**

* significant at 0.05 level ** significant at 0.01 level

8.7. Value of House property of the beneficiaries before and after receiving financial assistance from the Corporation

Table 15 displays the average increase in the value of house property of the recipients. The value of house property of the recipients covered under Himswalamban Yozna recorded the highest increase from Rs. 2406.25 at the time of sanctioning of assistance to Rs. 9804.17 at the survey time It increased by nearly 300 per cent during this period. The significant increase was observed in Himswalamban Yozna (8.11) followed by in NSLRS (6.99).

8.8. Value of Livestock assets of the beneficiaries before and after receiving financial assistance from the Corporation

In table 16, value of livestock assets of the beneficiaries at the time of receiving financial assistance from the Corporation and at survey time is analyzed. In both the period, value of livestock assets per household stood highest in NSLRS(Rs. 2783.33 and Rs. 8543.59 respectively). During the period wherein assistance was given, the value of livestock per beneficiary stood second highest in Ambedkar MCF (Rs.1731) followed by Himswavlamban Yozna(Rs.1444). However at the time

Table 15
Value of House property of the beneficiaries before and after receiving financial assistance from the Corporation

<i>Schemes</i>		<i>House Property before Financial Assistance</i>	<i>Houses property After Financial Assistance</i>	<i>% age change</i>	<i>T value</i>	<i>P value</i>
AMBEDKAR (MCF)	Mean	2886.62	7912.12	174.097	3.999	0.000**
Ambedkar Laghu Rin Yojana	Mean	1450.62	3992.59	175.233	3.891	0.000**
Himswablam Yojna	Mean	2406.25	9804.17	307.446	8.112	0.000**
NSLRS	Mean	4638.89	14539.32	213.422	-6.991	0.001**
Self Employment Scheme	Mean	1950.02	5755.20	195.135	3.475	0.000**
Total	Mean	2164.58	5798.44	167.878	4.587	0.000**

of survey value of livestock assets per household recorded second and third highest value in Himswavlamban (Rs. 5762) and Ambedkar MCF (Rs.1483) respectively.

It is observed that average value of livestock assets of the beneficiaries covered under Himswavlamban

Yozna increased at the highest rate (299%) followed by those of Ambedkar Laghu Rin Yozna (228%) and Ambedkar MCF (182%). Value of lives stock assets and of the beneficiaries covered under Self Employment Scheme recorded lowest rate of increase (144%) during the period under context.

Table 16

Value of Livestock assets of the beneficiaries before and after receiving financial assistance from the Corporation

<i>Schemes</i>		<i>Livestock before Financial Assistance (in Rs.)</i>	<i>Livestock After Financial Assistance (In Rs.)</i>	<i>% age change</i>	<i>t values</i>	<i>p values</i>
AMBEDKAR (MCF)	Mean	1731.872	4883.674	181.92	3.891	0.000**
Ambedkar Laghu Rin Yojana	Mean	870.37	2855.56	228.086	2.961	0.000**
Himswablam Yojna	Mean	1443.75	5762.50	299.134	7.349	0.000**
NSLRS	Mean	2783.334	8543.59	206.995	5.363	0.001**
Self Employment Scheme	Mean	1170.01	2853.12	143.854	3.931	0.000**
Total	Mean	1298.75	3479.07	167.878	4.349	0.000**

* significance at 0.05 level

** significance at 0.01 level

The t value reveals that value of live stock assets increased significantly under all schemes. The highest significant increase was recorded in Himswalamban Yozna (7.35) followed by in NSLRS(5.36) and in Self Employment Scheme(3.93).

9. SUMMERY & CONCLUSIONS

The Government of Himachal Pradesh has established H.P. Scheduled Castes & Scheduled Tribes Development Corporation with the objective to uplift poor Scheduled Castes Scheduled Tribes and Scavenger families of the State. To achieve this objective, the Corporation has implemented various welfare schemes under which financial assistance in the shape of loan at cheaper rate of interest, capital subsidy & interest subsidy is being provided since its inception in the year 1979. The present study is an attempt to analyze impact of select Welfare schemes on the socio economic profile of the sample beneficiaries' spread over four districts of Himachal Pradesh randomly selected out of the twelve district in all. In brief, district wise analysis of impact of assistance provided under five selected schemes which alone accounted for about 80 %

of the total assistance provided on the beneficiaries revealed that average income of the households has increased. The category wise analysis further revealed that the increase in growth in average income of males scheduled castes, scheduled tribes and scavenger recorded was greater as compared to their female counterpart. The analysis further revealed that value of livestock and assets have also increased. The beneficiaries' level of saving has also improved beside expenditure on food intake, housing, and education has also increased proportionately.

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