

A PRAGMATIC ANALYSIS ON ROLE OF TAHDCO IN DALIT ENTREPRENEURS EMPOWERMENT IN THENI DISTRICT

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Abstract

Entrepreneurship is one of the key components of the socio-economic development of the country that makes employment opportunities, utilisation of local resources and mobilization of money. The Dalit entrepreneurs are still slotted into their traditional occupations which are manual based and really form of low level wage empowerment. Scheduled castes and Scheduled tribes are two groups always collectively struggling by various socio-economic victims such as discrimination, disabilities, untouchables practices, treatment of impure and polluted community, inequality etc. which are all refer the socio-economic disabilities. These who do think of moving into self-employed ventures Money is the only matter to promote the socio-economic conditions of the Dalits. Hence, there is a need for specialized institutions to provide financial assistance to Dalits. In India, various schemes and programme have been initiated and introduced to promote the Dalits. The TAHDCO is one of the institutions extending support to Dalits. This paper made an empirical analysis and reveals the role of TAHDCO in Dalit entrepreneur empowerment in Theni district.

Keywords: *Dalit entrepreneurs, socio-economic condition, TAHDCO, institutional assistance and schemes.*

Introduction

Entrepreneurship is one of the key components of the socio-economic development of the country that makes employment opportunities, utilisation of local resources and mobilisation of money. Hence there is a need of institutional assistance to promote the Dalit entrepreneurship. The institutional assistance is procured from two different ways, first one is commercial banks and second one is other financial institutions. There is a need for extending financial support to Dalit entrepreneurs so that they do not suffer from shortage of funds and, which leads to sickness and ultimately closure. With this view there is a need to understand the role of institutional assistance to Dalit entrepreneurs and it becomes an essential study to promote and develop the entrepreneurship in the country for development of a particular weaker community sector.

Scheduled Castes and Scheduled Tribes are the two groups which always become various socio-economic victims like discrimination, disabilities, untouchable practice, treatment of impure and polluted community, inequality etc. In the post independent period, Government of India is taking various efforts to uplift these weaker sections by providing Special Central Assistance (SCA) and designed Scheduled Castes Sub Plan (SCSP) and Tribal Sub Plan (TSP) as an umbrella strategy. In Tamil Nadu, SCSP and TSP are implemented through TAHDCO. The schemes of TAHDCO are designed for financial assistance to individual and Self-help Groups with combination of subsidy and Commercial Bank loans. The Commercial Banks play a vital role in providing financial assistance jointly with Tamil Nadu Adi Diravidar Housing and Development Corporation Ltd (TAHDCO) for the socio-economic development of Scheduled Casts (SCs) and Scheduled Tribes (STs) in Tamil Nadu. TAHDCO is offering Land Purchase and Development Scheme (LSDP), Economic Assistance (EA) to Individual and Self Help Groups and Self Employment Programme for Youth (SEPY) to establish income generating activities. Under these schemes the financial assistance provided by TAHDCO up to 25 percent as subsidy on total project cost subject to a maximum sum of Rs. 2,25,000 and the balance provided by Commercial banks as loan. These schemes have been designed exclusively for the benefit of SCs/STs who are living below poverty line and their income is below Rs. 1,00,000. Commercial banks make inclusive growth of SCs/STs in the field of agriculture, education, housing, entrepreneurial activities etc. through providing financial assistance.

Scheduled Castes and Scheduled Tribes in Tamil Nadu

Scheduled Castes and Scheduled Tribes comprise 20 per cent and 1.10 per cent respectively in the total population of 72 million as per 2011 census. The SC is notified by 76 castes and STs by 36 castes as per the Scheduled Castes and Scheduled Tribes Order (Amendment) Act, 1976. Among these castes SCs dominant by three major castes namely Pallan, Parayan, Arunthathiyar and STs dominant by four castes namely Malayali, Iruar, Kattunayakan and Kondareddis. The spread of education according to the 2001 census, 63.2 percent of SCs aged above 7 years are literate and 41.5 percent STs aged above 7 years are literate which is less than the whole state literacy rate of 73.5 percent. The Work Participation Rate of SCs and STs are 48.1 percent and 54.9 percent respectively which is higher than the 44.7 percent of the state population as whole. Majority of SCs and STs People engaged in agricultural activities (Cultivators and Agricultural labourers), house hold industry, industry labourers, scavengers, bounded primary leather workers, cart pullers, civic sanitation workers etc. these occupations gives less income to them therefore they struggle to meet their day to day needs. Due to this majority of SCs and STs are live below poverty line and forced to live outside upper castes residential places with unhygienic conditions over a long period of time.

Institutional Assistance to Dalit Entrepreneurs

Money is one of the primary matters to promote the socio-economic conditions of the Dalits. Hence, there is a need for specialized institutions to provide adequate financial assistance to Dalits. Government of India is responsible to promote the socio-economic status of the Dalits in the country not for social development but for sustainable development. In India, various schemes and programme have been initiated and introduced to promote the Dalits. The following institutions are extending support to Dalits.

- NSFDC – National Scheduled Caste Finance and Development Corporation
- TAHDCO – Tamil Nadu Adi Dravidar Housing and Development Corporation
- NCSC – National Commission for Scheduled Castes

Tamil Nadu ADI Dravidar Housing and Development Corporation Ltd (TAHDCO)

In Tamil Nadu, TAHDCO offering various schemes to uplift these weaker sections through various welfare schemes with financial assistance. TAHDCO was incorporated in the year 1974 under the provisions of the Companies Act, 1956. Initially TAHDCO deals the construction activities for the downtrodden Adi Dravidars and building houses to them and Later became to functioning as a Scheduled Caste Development Corporation (SCDC) with 51 percent share capital owned for Tamil Nadu Government and 49 percent share capital owned for Central Government. The corporation starts its functions by full-fledged to taking care the duty of uplift the SCs/STs population who are living below poverty line. The socio-economic development of SCs/STs is mainly focused by the corporation through implementing the welfare programmes which providing financial assistance to set up income generating activities and also providing skill development trainings. Through these activities, need based formulation and implementation making by the corporation to improve better standard of living of SCs/STs with help of Special Central Assistance and State assistance. The following schemes have the combination of TAHDCO subsidy and Commercial Banks loan Land Purchase and Development Scheme.

To improve the SC/ST people's socio-economic status and increase the land holding size of SC/ST people in the State. TAHDCO implementing this scheme for SC/ST women who are in the age group between 18 to 55 years and their family income have bellow one lakh and also they do not have any agricultural land previously. Under this scheme the applicant's occupation should be agriculture and their family members should not availed under any schemes of TAHDCO so far. Through this scheme TAHDCO providing 30 percent as subsidy and arranged the balance amount as loan from banking institutions. The special features of the scheme are 100 percent exempted from stamp duty and 75 percent concession in registration fee. The final output of this scheme is creating wealth as agricultural land and it bring socio-economic status among the community and beyond the community. The corporation

also provides electricity and minor irrigation facilities to improve the agricultural productivity.

Financial Assistance Schemes to Individuals

In this scheme, financial assistance is provided by TAHDCO to SC/ST individuals for starting any viable income generating economic activities including entrepreneur development activities. Under this scheme, the financial assistance provided by 30 percent as back end subsidy subject to maximum sum of Rs. 2,25,000 and the balance amount arranged as bank loan including minimum 5 percent of promoters contribution in the project cost. This scheme is applicable all individuals belonging to SC/ST in the age group of 18 to 55 years having an annual family income of less than one lakh. At the time of beneficiaries selection process, TAHDCO gives preference to beneficiaries having prior experience and knowledge in the entrepreneurial activities preferably asset creation projects. Through this scheme government not only aims to poverty eradication but also to improve the status of SC/ST people from labourers to entrepreneurs. This scheme also provides financial assistance to establish Petrol, Diesel and LPG retail outlets from 2012-2013.

Self-Employment Programme for Youth (SEPY)

SEPY is implemented exclusively for the educated un-employed youths in the age group of 18 to 35 years. Under this scheme in each district, a set of self-employment ventures are identified in accordance with the local potential. This scheme intensively trained and escorted in obtaining financial assistance and in starting and running the ventures sustainable over a period of time. Financial assistance for starting self-employment ventures is provided for a maximum project cost of Rs. 7.50 Lacs in which 30 percent of the project cost subject to maximum of Rs. 225000/- is the subsidy from TAHDCO, promoters contribution is 5 percent and the balance is arranged as loan from banks. This scheme is extended to Siddha Doctors, MBBS and Post Graduate Doctors who wish to setup their own clinic.

Review of Literature

Krishnakumar.K, (2014), highlighted that the TAHDCO is the major financial service institution which provides to the deprived group of Dalit entrepreneurs to help them in capturing self-employment opportunities and income generating activities. The commercial banks enhance the weaker sections and increase the opportunities for Dalits in engaging themselves in income generation and asset building activity.

Monteksing Aluwalia, (2012), recommended that Dalit entrepreneurs set up a financial credit to finance business project of the society's weaker sections. DIIC has demanded that the government should increase the share of products made by

Dalit's in its procurement to encourage more entrepreneurs. He also suggested that financial institutions should relax collateral norms for financing their projects.

James Crabtree, (2011), analysed that those at the very bottom of India's caste system face not just the legacy of centuries of prejudice and injustice, but also real present day problems in starting and financing businesses. Now help may be at hand with launch of the country's first financial assistance in Dalit owned enterprises industries, a trade body representing Dalit business leaders.

EktaAnand,(2011), revealed that the scheduled caste community entrepreneurs have been identified as the most disadvantaged group of Indian society and business activity requires special attention. The constitution also provides a number of safe guards to facilitate the implementation of directive principles. The state shall promote with social care the educational and economic interest of the weaker section of the people and in particular of the scheduled caste entrepreneurs and shall protect them from social injustice also from and all forms of exploitations.

Rajendra, (1999), made a study to examine the various kinds of assistance given by the institutions with the prime objective of identifying institutional assistance for the development of small scale industries of district. He concluded that the greatest problem faced by the Scheduled Caste entrepreneurs was "non availability of adequate financial assistance". Moreover, the small enterprises also face new material, marketing technological and administrative problems. There were complicated procedures in availing loans from financial institutions and no co-ordination exists between the promotional institutions and government agencies.

Objectives of the Study

The following are main objectives of the present study

- to highlight the socio-economic status of Dalit entrepreneurs and their knowledge about the TAHDCO in the study area and
- to measure the level of satisfaction of the Dalit entrepreneurs regarding the support extended by the Government and banks through TAHDCO.

Research Methodology

The present study uses both primary and secondary data in order to achieve the objectives of the study. For collecting the primary data field survey technique was undertaken in the study area. The primary data were supplemented by a spate of secondary source of data. The secondary data pertaining to the study were obtained from the journal, library source and net sources. The area selected for the study is Theni district from where, 700 Dalits respondents were selected at random by using convenient sample method. For the purpose of the study a well-structured interview schedule was used.

Tools Used for Analysis

The data have been coded, edited and consolidated and then entered into master table. Next sub tables are prepared from the master table. For the purpose of analysis and interpretation of data, the following tools are used.

- Percentage Analysis
- Chi-square test
- ANOVA

Data Analysis and Interpretation

Table 1 Respondents' Profile and Knowledge about the TAHDCO

Sl. No	Particulars	Number of Respondents	%
Sex			
1	Male	450	64.29
2	Female	250	35.71
	Total	700	100
Age			
1	18-25 years	140	20
2	26-35 years	230	32.9
3	36-45 years	235	33.6
4	46 and above years	95	13.6
	Total	700	100
Marital Status			
1	Married	370	52.9
2	Unmarried	135	19.3
3	Widow	95	13.6
4	Widower	50	7.1
5	Divorce	50	7.1
	Total	700	100
Educational Status			
1	Up to 10 th Std	140	20
2	Up to 12 th Std	233	33.3
3	Degree Level	233	33.3
4	PG Degree Level	47	6.7
5	Others	47	6.7
	Total	700	100
Monthly Income			
1	Below Rs 5000	50	7.1
2	Rs 5001 - 10000	185	26.4
3	Rs 10001- 15000	230	32.9
4	Rs 15001- 20001	145	20.7
5	Rs 20001- 25000	45	6.4
6	Above 25000	45	6.4
	Total	700	100
Dependent Members			
1	One	46	6.6
2	Two	188	26.9

3	Three	280	40
4	Four	140	20
5	Above Four	46	6.6
	Total	700	100
Earning Members of the Family			
1	One	327	46.7
2	Two	279	39.9
3	Three	94	13.4
	Total	700	100
Occupational Status (Before TAHDCO)			
1	Self employed	175	25
2	Un employed	105	15
3	Labour	210	30
4	Private employment	140	20
5	House wife	70	10
	Total	700	100
Nature of Work (Before TAHDCO)			
1	Labour in construction industry	93	13.3
2	Labour in agriculture	234	33.4
3	Labour in mills	140	20
4	Supervisory work	93	13.3
5	Others	140	20
	Total	700	100
Knowledge about TAHDCO			
1	Very good	93	13.3
2	Good	281	40.1
3	Normal	140	20
4	Poor	93	13.3
5	Very poor	93	13.3
	Total	700	100
Source of knowledge about TAHDCO			
1	Through friends	232	33.1
2	Through commercial banks	187	26.7
3	Through family members	187	26.7
4	Through NGOs	47	6.7
5	Through advertisement	47	6.7
	Total	700	100
Purpose of the loan			
1	Commencing new business	374	53.4
2	Developing existing business	46	6.6
3	For land purchase	46	6.6
4	For purchasing commercial vehicles	234	33.4
	Total	700	100
Opinion about the subsidy			
1	Subsidy provided	280	40
2	No subsidy	93	13.3
3	For some loan only	187	26.7
4	No idea	140	20
	Total	700	100

Repayment period			
1	Monthly	392	56
2	Quarterly	196	28
3	Half yearly	56	8
4	Whenever possible	56	8
Total		700	100
Opinion about training programme offered			
1	Yes	504	72
2	No	196	28
Total		700	100
Type of training			
1	Training to start the business	202	40
2	Training to market the product	122	24.2
3	Training for employability enhancement	100	20.8
4	Free vocational Training		7.5
5	Others		7.5
Total		700	100

Primary data

Table 1 shows the demographic characteristics and knowledge of TAHDCO. Of the total sample, 33.6 per cent of the respondents belong to the age group of 36-45 year and 32.9 per cent of the respondents belong to the age group between 26-35 years, 52.9 per cent of the respondents are married. Majority of the respondents studied below or up to degree and 32.9 per cent of the respondents get a monthly income of Rs 10,000-15,000. Majority of the respondents have three dependents and one earning member in their family. Table also depicts that 30 per cent of the respondents are labour, 25 per cent of the respondents are self-employed, 20 per cent of the respondents are Private employer and 15 per cent of the respondents are as employed. 10 per cent of the respondents are house wife. 33.4 per cent of the respondents are engaged in labour in agriculture with regards to knowledge about TAHDCO, 40 per cent of the respondents have good knowledge about TAHDCO. 33 per cent of the respondents have known about TAHDCO through friends. 53.4 per cent of the respondents were received the bank loan for the purpose of commencing new business and 56 per cent of respondents were used to repay the loan monthly. And 40.08 per cent of the respondents were trained to start the business.

Null Hypothesis

In order to ascertain whether there is any relationship between the skill development and training given in THADCO. The following null hypothesis was framed.

"There is no significant relationship between the skill development and the training imparted by THADCO."

Table 2 illustrates the scores obtained by the respondents for various statements five point scaling technique was used to collect the opinion from the respondents.

Table 2 Relationship between Skill Development and Training by THADCO

Sl. No	Statements	Satisfactory level					Total
		Highly satisfied	Satisfied	Partly satisfied	Dissatisfied	Highly dissatisfied	
1	Orientation given was in lucid style	22 (11.89)	21 (11.47)	20 (11.11)	17 (16.67)	07 (14.00)	87 (12.43)
2	Training given by qualified staff	18 (9.73)	20 (10.93)	19 (10.56)	13 (12.74)	06 (12.00)	76 (10.85)
3	Practical Training given	26 (14.05)	23 (12.57)	21 (11.67)	15 (14.70)	04 (8.00)	89 (12.71)
4	Follow up and correction	20 (10.81)	19 (10.38)	18 (10.00)	09 (8.82)	05 (10.00)	71 (10.14)
5	Study materials	23 (12.43)	20 (10.92)	21 (11.67)	11 (10.78)	07 (14.00)	82 (11.71)
6	Training given not for the sake of giving training	21 (11.35)	22 (12.02)	20 (11.11)	13 (12.74)	05 (10.00)	81 (11.57)
7	Training created confidence	24 (12.97)	19 (10.38)	21 (11.67)	09 (8.82)	06 (12.00)	79 (11.29)
8	Training opens new listas	16 (8.65)	20 (10.92)	20 (11.11)	07 (6.86)	05 (10.00)	68 (9.71)
9	Training given in congenial atmosphere	15 (8.10)	19 (10.38)	20 (11.11)	08 (7.84)	05 (10.00)	67 (9.57)
Total		185 (100)	183 (100)	180 (100)	102 (100)	50 (100)	700 (100)

Primary data**Figures in the parenthesis shows percentages to total**

Table 2 explains Relationship between Skill Development and Training by THADCO. Among seven hundred samples, the majority of the 185 respondents are highly satisfied with the training given by the THADCO. The second majority of the sample size is 183, it is the slight difference between highly satisfy and satisfy. Interestingly the same thing happen again for the partly satisfied also. But dissatisfied and partly dissatisfied is having highly reversed with the positive attitude of training given by the THADCO. The high perception of 14.05 per cent is given for "Practical Training given", the 12.97 per cent is occupying for "Training creates confidence". Finally highly dissatisfaction of 12 percent is occupying with "Training given by qualified staff". Among 700 samples about 548 samples are having high perception with training given by the THADCO.

Table 3 Result of Chi-Square Test

Factor	Calculated Value χ^2	Table Value	DF	Remarks
Satisfaction of the training	61.145	26.296	16	Significant

As the calculated value of Chi-square (61.145) is greater than Table for 16 degrees of freedom at 5% level of significance, the null hypothesis is rejected and it is concluded that there is a relationship between opinion about the improvement of skill of the respondents due to training and their satisfaction level of the training.

Conclusion

The TAHDCO distributed about Rs 40641.50 lakh through commercial banks to more than 70087 SCs/STs beneficiaries for the past eight years for various development schemes such as Land purchase, Economic assistance to individuals and Entrepreneurs development programme for youth scheme. Thus it can be concluded from the above study that TAHDCO is playing a vital role in the social, psychological as well as economic empowerment of Dalits in the study area. TAHDCO loan availment and its productive utilization found to be having a profound role and impact on women empowerment. The empirical findings of the study suggest that TAHDCO has a profound influence on the economic status, decision making power, knowledge and self-worthiness of Dalits Entrepreneurs in Theni district. It was examined from the study that skills of the Dalits Entrepreneurs are improved by getting the training programme.

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