

**WELFARE SCHEMES OF HARYANA SCHEDULED CASTES FINANCE  
AND DEVELOPMENT CORPORATION (HSFDC) LTD. AND ITS  
IMPACT ON THE SCHEDULED CASTES IN THE STATE OF HARYANA  
(A STUDY OF DISTRICT YAMUNANAGAR)**

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**ABSTRACT**

*Every seventh Indian is a member of one or the other SC community. But the Scheduled Caste (SC) communities have been identified as the most disadvantaged group of Indian society and require special attention. In Haryana 37 castes are recognized as SC. The constitution also provides a number of safeguards to facilitate the implementation of directive principles contained in Act, 46 of the constitution which states that "The state shall promote with social care the educational and economic interests of the weaker section of the people and in particular of the SCs and STs and shall protect them from social injustice and all forms of exploitation." The SC population in India is 166.6 million constituting 16.23% of the total population (2001 Census) and Haryana with (26.8%) SCs population to the state population.*

**Keywords:** Welfare Schemes, HSCFDC, Scheduled Castes, Marginal Farmer, Poverty Gap, Scavenger

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## INTRODUCTION

Haryana Scheduled Caste Finance and Development Corporation is a new innovation in welfare of the scheduled caste families. The state of Haryana is one of the pioneer states in setting up HSFDC for the uplift of SCs. The HSFDC was got registered as a company under companies Act, 1956 on 02.01.1971 with the sole aim to provide a package of economic, social and educational benefits to the SCs community of the state. In this paper an attempt has been made to analyze the welfare schemes introduced by HSFDC on the people belonging to the scheduled castes category. In this context the performance of HSFDC is also scanned. The paper has been classified in three sections. Section-I deals briefly with the history of HSFDC and Methodology adopted in the research study. Section-II discusses the various prominent schemes and achievements of HSFDC. Section III is devoted to study the impact of welfare schemes of HSFDC on the welfare of scheduled castes people belonging to district Yamunanagar. The study concludes that out of total SC beneficiaries 80 percent SC beneficiaries could benefit from the various schemes of HSFDC and only 20 percent SC beneficiaries could not improve their economic conditions for one reason or the other. Therefore it can safely be concluded that HSFDC has been able to make head way in achieving its objective helping SC community.

## I HARYANA SCHEDULED CASTES FINANCE AND DEVELOPMENT CORPORATION

The state government established Haryana Harijan Kalyan Nigam in 1971 under the companies Act, 1956. The Nigam was renamed as Haryana Scheduled Castes Finance and Development Corporation in March 2000 on the advice of government of India. In August 2002, the Haryana bureau of public enterprises (HBPE) reviewed the working of three social welfare organizations viz. Haryana Scheduled Castes Finance and Development Corporation, Haryana Economically Backward Classes and Weaker Sections Kalyan Nigam and Haryana Women Development Corporation. The committee decided that the activities of these three organizations should be merged and modalities for the same be worked out. There are 20 Directors of the company which are nominated by the Government. Out of these Directors, eight are non officials, seven officials, two from government of India, two from banking institutional and one representative of NSDFC. Out of eight non official Directors, one Director of the company is appointed as chairman by the State Government. Out of seven official Directors, one is designated as Managing Director and is appointed by the State Government. The study evaluates the nature of various schemes run by corporation and its financial position. The study concludes that per capita benefit has increased but the financial position of this corporation is being far from satisfactory. It provides ample opportunities for employment to the vast population of SC community. It contributes significantly to Income generating activities of SCs.

**RESEARCH METHODOLOGY:** The present study is based on primary data as well as secondary data. Primary data have been collected from the Scheduled caste beneficiaries spread over 20 villages of block Bilaspur district Yamunanagar with the help of questionnaire and personal interaction. Secondary data have been collected from the annual reports of Haryana Scheduled Castes Finance & Development Corporation (HSFDC) Chandigarh from 1970-71 to 2009-2010, Block Development Office, HSFDC Yamunanagar; and research articles, journals, magazines, newspapers etc. The data is analyzed with the help of different models, charts, graphs and tables. Tables, charts and graphs show the nature of schemes, achievements and impact of welfare schemes of HSFDC. Model shows the overall performance of HSFDC from 1970-71 to 2009-2010. A list of SC beneficiaries of each village under the various credit-linked schemes of HSFDC which were financed during the year 2008-09 was obtained from the office of Haryana Scheduled castes

Finance & Development Corporation, Yamunanagar. The total number of SC beneficiaries was 150 out of these a sample of 100 SC beneficiaries has been considered in this study.

#### CONCEPTS AND SYMBOLS USED IN THIS STUDY:

1. DHS = Degree of horizontal spread of benefits.
2. DHS =  $G_b/S_b$  Where  $G_b$  is the number of SC gainer beneficiaries and  $S_b$  is size of total number of SC beneficiaries.
3. DVS = Degree of vertical spread of benefits.

$$DVS = \frac{Y_p - Y_o}{Y_o} = \frac{\Delta Y}{Y_o}$$

$Y_o$  is the pre-participation level of income of the SC beneficiary.

$Y_p$  is the post-participation income level of the SC beneficiary.

4.  $\Delta Y$  is the change in income
5. DPG = Degree of poverty Gap.
6. Poverty line: It is determined on the basis of nutritional requirement of 2400 for rural areas and 2100 for urban areas by "planning commission". On the basis of this criteria, the poverty line has been drawn as per capita monthly consumption of Rs. 368 in rural and Rs. 559 in urban areas. However, it works to about an annual income of Rs. 20,000/- per household in rural and Rs. 27,500/- in the urban areas.
7. Scavenger: Scavenger is one who is partially or wholly engaged in the obnoxious occupation of manually removing night soil and filth. The dependent of a scavenger is one who is a member of his family or is dependent on him irrespective of the fact whether he is partially or wholly engaged in the said occupation.
8. Safai Karmcharis: Safai Karmcharis means a person engaged in or employed for any sanitation work and includes his dependents.

## II NATURE OF SCHEMES OF THE CORPORATION (HSFDC)

The schemes of HSFDC are categorized under three heads:

- (a) Bank tie-up schemes (BTS)
- (b) Schemes in collaboration with National Scheduled Caste Finance and Development Corporation (NSFDC)
- (c) Schemes in collaboration with National Safai Karmcharis Finance and Development Corporation (NSKFDC).

**CHART: 1 Nature of Schemes/program of the Corporation (HSFDC)**

SCHEMES	Identification and verification of beneficiary	Project ceiling	Margin money	Subsidy
Bank tie up schemes	Scheduled caste and BPL but their names do not appear in the survey list of DRDA. Verified by field staff	Up to Rs. 1,00,000	@ 10 % of project cost	@ 50% of total project cost. Maximum amount of subsidy is Rs.10,000
Schemes in collaboration with NSFDC	Scheduled castes. Verified by District manager	NSFDC, HSFDC and beneficiary contribute in the ratio approved by NSFDC	@5% to 10% under NSFDC assisted schemes	@ 50 % of total project cost, maximum amount is Rs.10,000
National Safai Karamcharis Finance and Development Corporation (NSKFDC)	Scheduled castes Safai Karamcharis and dependents, verified by District manager	5.00 lacs, however Rs.10.00 lacs for sanitation and NSFDC, HSFDC and beneficiary contribute	@ 5% of unit cost or approved by NSKFDC	No provision of subsidy.

Source: Annual Action Plan, HSFDC, Chandigarh, 2009-2010.

The above chart reveals that for overall development of the society including SC community we need education and not literacy. The government appears to be interested in literacy and not education under the Mass Functional Literacy Program. We strongly advocate the need based educational programs i.e. knowledge of HSFDC schemes for the society in general and the SC community in particular.

**Chart: 2 HSFDC Achievements up to 2010**

No. of families benefited	1970-71 21 2009-2010 13537	Total no. of families up to 2010 396883
Direct loaning program	1970-71 Rs. 1.82 lacs 2009-10 Rs.845.40 lacs	Total amount up to 2010 Rs. 5429.30 lacs
Subsidy	1983-84 Rs.320.99lacs 2009-2010Rs.1097.93 lacs	Total subsidy up to 2010 Rs. 17124.96 lacs
Margin money	1982-83 Rs. 91.36 lacs 2009-2010 Rs. 300.60 lacs	Total margin money up to 2010 Rs.5518.78 lacs
Bank loan	1982-83 Rs.274.08lacs 2009-2010 Rs. 4047.77 lacs	Total bank loan up to 2010 Rs. 32122.57 lacs

Source: Annual Action Plan, HSFDC, Chandigarh, 2009-2010.

The above chart -2 shows the overall achievements of HSFDC from 1970-71 to 2009-10.

### III IMPACT OF VARIOUS SCHEME OF HSFDC

The overall impact of various scheme of HSFDC on the economic condition of the SC beneficiaries has been assessed in terms of following manners.

- (1) The degree of horizontal spread of benefits (DHS) for the study the SC beneficiaries as a whole has been measured by calculating the proportion of SC gainer beneficiaries to the total number of SC beneficiaries.  $DHS = Gb/Sb$

Where Gb is the number of SC gainer beneficiaries and Sb is size of total number of SC beneficiaries.

- (2) The degree of vertical spread of benefits (DVS) in case of individual SC gainer beneficiaries is the proportion of increase in income of a SC beneficiaries to his pre participation level of Income i.e.  $DVS = \frac{Y_p - Y_o}{Y_o} = \frac{\Delta Y}{Y_o}$

$Y_o$  is the pre-participation level of income of the SC beneficiary.

$Y_p$  is the post-participation income level of the SC beneficiary.

$\Delta Y$  is the change in income.

Similarly, the degree of vertical spread of benefits, for a set of SC gainer beneficiaries could also be worked out by aggregating the change in income as well as initial level of Income of all the SC beneficiaries taken together.

- (3) Degree of Poverty Gap (DPG) =  $\frac{20,000 - Y_o}{Y_o}$

$Y_o$  = Pre-participation level of Income of the SC beneficiary.

Rs 20,000 = Annual Family Income limit that indicates the poverty live in rural Areas

**Table: 2 Impact wise distribution of SC beneficiaries**

Sr. No.	Impact	Percentage of SC Beneficiaries
1	Favourable	80
2	Unfavourable	20
Total		100

Source: Field Survey

Table: 2 shows that out of total SC beneficiaries, 80 percent SC beneficiaries could benefit from the various schemes of HSFDC and only 20 percent SC beneficiaries could not improve their economic conditions for one reason or the other. Therefore it can safely be concluded that HSFDC has been able to make head way in achieving its objective helping SC community.

**Table: 3 Income Group-wise distribution of SC gainer Beneficiaries and Degree of horizontal spread of benefits (DHS)**

Income group (Rs. per annum)	No. of sc beneficiaries	No. of sc gainer beneficiaries	Degree of horizontal spread of benefits (DHS)	Percentage of sc gainer to total number of sc gainer beneficiaries
G-I (5,000-10,000)	15	10	0.67	12.50
G-II (10,001-15,000)	55	45	0.82	56.25
G-III (15,001-20,000)	15	10	0.67	12.50
G-IV(20,001-25,000)	15	15	1.00	18.75
All Income Groups	100	80	.80	100.00

Source: Field Survey

Table: 3 shows information pertaining to income group wise distribution of SC beneficiaries and their degree of horizontal spread of benefits (DHS). The table further indicates that the DHS under various schemes as a whole is 0.80 meaning that 80 percent SC beneficiaries have reported favourable effects under the schemes. The DHS has been 0.67, 0.82, 0.67 and 1.00 respectively from income Group I through IV. The DHS in case of SC beneficiaries belonging to income Group I & II are relatively low and equal i.e. 0.67. The DHS varies between "1.00 to 0.82" in various income groups. The percentage of SC gainer beneficiaries to total number of SC gainer beneficiaries is highest in income group II and lowest and equal in income group I & III. The low DHS in respect of I & III income group is due to high degree of misutilisation of loan.

**Table: 4 Income Group-wise distribution of SC gainer Beneficiaries living below poverty line and degree of vertical spread of benefits (DVS) and degree of poverty gap (DPG)**

Income Group (Rs. Per annum)	No. of sc gainer beneficiaries*	Average pre-participation income of sc gainer beneficiaries i.e. $Y_0$ (in Rs.)	Average incremental income of sc gainer beneficiaries i.e. $Y_p - Y_0$ or $\Delta y$	Degree of vertical spread of benefits DVS $\frac{(Y_p - Y_0)}{Y_0}$ or $\frac{\Delta Y}{Y_0}$	Degree of poverty gap DPG = $\frac{20,000 - Y_0}{Y_0}$
G-I (5,000-10,000)	10	10,000	8,900,	0.89	1.00
G-II(10,001-15,000)	45	12,000	6,000	0.50	0.67
G-III(15,001-20,000)	10	16,000	9,000	0.56	0.25

Source: Field Survey

**\* No. of SC gainer beneficiaries (excluding the sc beneficiaries who already above the poverty line)**

The table: 4 reveals that poverty gap in case of SC beneficiaries in income group - I have degree of poverty gap as high as 1.00 whereas in case of SC beneficiaries constituting income group-II and III have degree of poverty gap equal to 0.67 and 0.25 respectively. This negative correlation between incomes levels of below poverty line SC beneficiaries and degree of poverty gap makes it clear that needed to boost the income level of SC beneficiaries belonging to different Income groups. SC beneficiaries constituting income groups close to poverty line would succeed in crossing the poverty line even with small degree of vertical spread of benefits. The content of table 4 shows that on an average SC beneficiaries belonging to income group-III succeeded crossing the poverty line in spite with (0.56) DVS. It is because of the degree of poverty gap in this case has been just 0.25 much lower than the degree of vertical spreads. In case of income group- I and II the study observes, the respective degrees of poverty gap have been greater than corresponding degree of vertical spread of benefits and lower in case of income group-III. It means that the benefit obtains by SC beneficiaries from various schemes of HSFDC has not been sufficient enough to cover the poverty gap.

**Table: 5 Distribution of SC gainer beneficiaries of different income groups crossing poverty line.**

<b>Income Group (Rs. Per annum)</b>	<b>No. of SC gainer beneficiaries*</b>	<b>No. of SC gainer beneficiaries crossing the poverty line</b>	<b>Percentage of SC gainer beneficiaries crossing the poverty line</b>
<b>G-I (5,000-10,000)</b>	<b>10</b>	<b>5</b>	<b>50.00</b>
<b>G-II (10,001-15,000)</b>	<b>45</b>	<b>25</b>	<b>55.26</b>
<b>G-III (15,001-20,000)</b>	<b>10</b>	<b>10</b>	<b>100.00</b>
<b>All Income Groups</b>	<b>65</b>	<b>40</b>	<b>61.54</b>

**Source: Field Survey**

**\* No. of SC gainer beneficiaries (excluding the sc beneficiaries who already above the poverty line)**

The table 5 shows that 5 SC beneficiaries out of 10 beneficiaries in case of group-I, 25 in case of income group-II managed to cross the poverty line. All the SC gainer beneficiaries belonging to income-III have crossed the poverty line. It is generally felt that particular schemes run under HSFDC would be more suitable to SC beneficiaries belonging to specific vocational group. To test this hypothesis a study of degree of vertical spread of benefits accrued to SC beneficiaries belonging to various occupational groups have been carried out. The socio-economic characteristics of the SC beneficiaries reveal that they belong to different occupational groups.

Table 6 shows information containing to occupation wise distribution of SC beneficiaries joining the various schemes of HSFDC and their respective degree of horizontal spread of benefits.

**Table: 6 Distribution of SC gainer beneficiaries according to occupation –wise and degree of Horizontal Spread of benefits (DHS)**

Occupational Status	No. of sc beneficiaries	No. of sc gainer beneficiaries	Degree of horizontal spread of benefits (DHS)
Small Farmer (SF)	3	3	1.00
Marginal Farmer (MF)	2	2	1.00
Agricultural Labours (AL)	50	42	0.84
Non-Agricultural Labours (NAL)	40	38	0.95
Rural Artisans (RA)	5	5	1.00
All Occupational Groups	100	80	0.80

**Source: Field Survey**

The table 6 interestingly reveals that DHS is one in case of SF, MF and RA. The DHS is lowest in case of AL. It can be implied from the table that SF, MF and RA are utilizing the HSFDC facilities in most effective manner. AL and NAL are not able to utilize HSFDC facilities fully and efforts can be made for improving their utilization pattern.

The higher DHS is a necessary but not a sufficient condition for lifting the income of below poverty line SC beneficiaries, up to or above poverty line that is Rs. 20,000. The positive value of DHS simply tells us the proportion of SC gainer beneficiaries in the total number of SC beneficiaries in the scheme of HSFDC. To measure the extent to which the SC gainer beneficiaries succeeded in bridging the poverty gap, we have work out the degree of vertical spread of benefits for all the SC gainer beneficiaries have taken together.(SC gainer beneficiaries constituting different income groups and different occupational groups)

The DHS and DVS are independent of each other. The DVS depends on pre-participation level of income ( $Y_0$ ) and magnitude incremental income ( $\Delta Y$ ). Since we do not expect much in incremental variation earned by various SC beneficiaries (This is also in according to Stipulated), therefore DVS mainly depends upon pre-participation level of income of a SC beneficiaries or a set of SC beneficiaries. That is why DVS is expected to the higher in case of SC beneficiaries belonging to lower income groups as compared to those belonging to higher income groups.

**Table: 7 Occupation-wise Distribution of SC gainer Beneficiaries living below poverty line and degree of vertical spread of benefits (DVS) and degree of poverty gap (DPG)**

Occupational Status	No. of SC gainer beneficiaries*	Average pre-participation income of sc gainer beneficiaries i.e. $Y_0$ (in Rs.)	Average incremental income of sc gainer beneficiaries i.e. $Y_p - Y_0$ or $\Delta y$	Degree of vertical spread of benefits DVS $\frac{(Y_p - Y_0)}{Y_0}$ or $\frac{\Delta Y}{Y_0}$	Degree of poverty gap DPG = $\frac{20,000 - Y_0}{Y_0}$



Small Farmer(SF)	1	13,000	4,000	0.31	0.54
Marginal Farmer (MF)	2	14,000	6,500	0.46	0.43
Agricultural Labours (AL)	34	13,500	7,000	0.52	0.48
Non-Agricultural Labours (NAL)	25	12,000	8,500	0.71	0.67
Rural Artisans (RA)	3	14,500	7,900	0.54	0.38

**Source: Field Survey**

**\* No. of sc gainer beneficiaries (excluding the sc beneficiaries who already above the poverty line)**

The table 7 reveals the degree of vertical spread of benefits has been highest (0.67) in Non-Agricultural labourers followed by rural artisans. The DVS in case of SF and MF and AL varies from 0.31 to 0.52. The possible explanation of DVS to be relatively lower in case of small farmers (SF). Despite relatively lower DVS in case of SF it is interesting to note that this is the sole occupational group where SC beneficiaries, on an average have not succeeded in crossing the poverty line. Thus we find that DVS is not sufficient enough to help them to cross poverty line.

**Table: 8 Distribution of SC gainer beneficiaries belonging to different occupations crossing the poverty line**

Occupational Status	No. of sc gainer beneficiaries	No. of sc gainer beneficiaries crossing the poverty line	Percentage of sc gainer beneficiaries crossing the poverty line
Small Farmer (SF)	1	-	00.00
Marginal Farmer (MF)	2	2	100.00
Agricultural Labours (AL)	34	16	47.06
Non-Agricultural Labours (NAL)	25	19	76.00
Rural Artisans (RA)	3	3	100.00
All Occupational Groups	65	40	61.54

**Source: Field Survey**

On the basis of information contain in table: 8 above we find that majority of SC gainer beneficiaries constituting occupational group of SF have nil succeeded in crossing the poverty line and DVS in this case is relatively low corresponding to others whereas in the case other occupational groups only very large majority could generate sufficient income from the various

schemes of HSFDC so as to cross the poverty line. It may be noted here that 100 percent SC beneficiaries belonging to occupational groups of MF and RA have succeeded in crossing the poverty line.

**EMPLOYMENT POSITION** Employment generation is one of the most important functions of Haryana Scheduled Castes Finance and Development Corporation. Various schemes are operating to remove the unemployment among SC families.

Scheme-wise employment generation of scheduled caste beneficiaries have been shown in table 9. An inspection of table reveals that among the various schemes under taking by the SC beneficiaries, Trade and Business sector has generated the maximum employment.

**Table: 9 Scheme wise employment generation of SC beneficiaries**

Sr. No.	Name of Schemes	No. of sc beneficiaries	No. of sc gainer beneficiaries	Average pre-participation employment in days (taking a day of eight hour)	Average post participation employment in days (taking a day of eight hour)	Average number of day generated
1	<b>Agricultural and Allied Sector</b>					
	<b>Dairy Farming</b>	50	40	155.4	175.3	19.9
	(a) <b>piggery</b>	5	2	140.6	160.2	19.6
	(b) <b>Animal Driven Carts</b>	25	20	150.5	195.3	44.8
(c)						
2	<b>Industrial Sector</b>	12	11	160.5	185.2	24.7
3	<b>Trade &amp; Business Sector</b>	8	7	140.5	190.3	49.8
<b>All Schemes</b>		<b>100</b>	<b>80</b>	<b>160.3</b>	<b>196.6</b>	<b>36.3</b>

Source: Field Survey

Note: Animal Driven Carts include only Jhota Buggi, Camel Cart, Mule Cart, Bullock Cart etc.

Number of days of additional employment comes to 49.8 per annum. Next in order of importance Animal Driven Carts i.e. Jhota Buggi/ Camel carts/ Mule carts/ Bullock Carts etc are the schemes which have generated additional employment to the tune of 44.8 man days. Dairy farming and piggery have not able to generate additional employment even for a month. The industrial sector, the dairy farming and piggery schemes can be made more viable in generating additional employment opportunities by imparting necessary skill and motivation to these SC beneficiaries.

### **Loan-utilization Pattern of SC gainer beneficiaries and their Degree of Horizontal Spread of Benefits**

The SC gainer beneficiaries have been and only those who made proper utilization of assistance strictly in accordance with the HSFDC norms. There are various instances where the SC

beneficiaries managed to improve their economic conditions even in case of misutilisation of assistance. Table: 10 shows that SC gainer beneficiaries who made required use of loan constitute 75 percent of the total SC gainer beneficiaries. The degree of horizontal spread of benefits in this category is high. It is 0.86. It is due to inferior and costlier purchase of assets. The problem of inferior and costlier purchase of assets has been reported by all the SC beneficiaries including the gainer SC beneficiaries who made the required use of loan. During the course of the study, the investigator has been able to locate 5 percent SC beneficiaries misutilizing the assistance provided by the HSFDC and their diverting the assistance for other unproductive purpose such as marriage and repaying the old debts. The 13.75 percent the SC beneficiaries were found quality for not using the assistance for the specified purpose and diverted the amount in other productive activities of their own choice.

**Table: 10 Loan-utilization of SC gainer beneficiaries and their Degree of Horizontal Spread of Benefits (DHS)**

Sr. No	Utilization of Assistance	No. of beneficiaries	No. of gainer beneficiaries	Degree of horizontal spread of beneficiaries (DHS)	Percentage of sc gainer beneficiaries to Total number of sc gainer beneficiaries
1	Required loan on basis of HSFDC norms	70	60	0.86	75.00
2	Utilization of Assistance Partly in schemes proper and partly in other productive activities	10	9	0.90	11.25
3	Misutilization of assistance in other productive activities	15	11	0.73	13.75
4	Misutilization of Assistance of other Unproductive Activities	5	-	-	-
Total		100	80	0.80	100.00

**Source: Field Survey**

Therefore it can safely be concluded that HSFDC have some reservation in keeping the choice of SC beneficiaries into consideration. The HSFDC should believes in an important saying, "If our ends are justified our means are also justified."

**REPAYMENT PERFORMANCE** Regularly recycling of the loan installment is an important as the generation of additional income and employment.

**Table: 11 Loan repayments of SC beneficiaries under the various schemes of HSFDC**

Sr. No.	Nature of Repayment	Percentage of SC beneficiaries
1	Regular	55
2	Irregular	40
3	Defaulter	5
Total		100

Source Field Survey

Table 11 shows the percentage a total SC beneficiaries who are regular, irregular and defaulter in the repayment of their loan installments as 55, 40 and 5 respectively. The SC beneficiaries who make regular payments mainly belong to upper income groups and who have substantial income generating assets beside the assistance. Whereas the majority of the SC beneficiaries who belong to landless agricultural labourers have one income generating assets other than the assistance are irregular in loan repayments. These SC beneficiaries suffer due to low quality of assets. Among the defaulter SC beneficiaries are those who had sold out their assets sooner or later and utilized the amount according to their needs.

The poor state of repayment of loan installments under various schemes of HSFDC obstruct the recycling of funds for further expansion and strengthening of the schemes on the one hand and it creates an atmosphere of uncertainty and which is more disturbing apathy posing threat to the liquidation of such developments schemes on the other.

### CONCLUSION

- Out of total SC beneficiaries 80 percent SC beneficiaries could benefit from the various schemes of HSFDC and only 20 percent SC beneficiaries could not improve their economic conditions for one reason or the other.
- information pertaining to income group wise distribution of SC beneficiaries and their degree of horizontal spread of benefits, the DHS varies between "1.00 to 0.82" in various income groups.
- Poverty gap in case of SC beneficiaries in income group - I have degree of poverty gap as high as 1.00 whereas in case of SC beneficiaries constituting income group-II and III have degree of poverty gap equal to 0.67 and 0.25 respectively.
- The degree of vertical spread of benefits has been highest (0.67) in Non-Agricultural labourers followed by rural artisans. The DVS in case of SF and MF and AL varies from 0.31 to 0.52. The possible explanation of DVS to be relatively lower in case of small farmers (SF).
- 13.75 percent the SC beneficiaries were found quality for not using the assistance for the specified purpose and diverted the amount in other productive activities of their own choice.
- The DVS in case of SF and MF and AL varies from 0.31 to 0.52. The possible explanation of DVS to be relatively lower in case of small farmers (SF).
- The SC beneficiaries who make regular payments mainly belong to upper income groups and who have substantial income generating assets beside the assistance.
- Trade and Business sector has generated the maximum employment. Number of days of additional employment comes to 49.8 per annum.

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