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INDIAN JOURNAL OF LIFELONG LEARNING AND DEVELOPMENT

ISSN: 2454 – 6852



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Vol. 3; No.3

July - September, 2015

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Why Land is Still Matter for Dalits? The Case of Andhra Pradesh

Y. Sreenivasulu

I. Introduction

In a country like India, land is still the single most emotive issue in rural areas and continues to be of enormous economic, social, and symbolic relevance. It is the most important source of livelihood for more than two-thirds of the rural population, more so to the disadvantaged sections of the society such as the Scheduled Castes (SCs). Land is not only an economic and social symbol, but also a psychological capital, and is still considered as the pivotal asset in terms of both income and employment (Land Committee Report, 2006). India is the only country in the world where caste is plays a dominant role in socio-economic status and resource owned like land. Thangaraj's (1997) study reveals that ownership of land is closely associated with social stratification in India. In case of the Dalits access to land has been very low for all size classes, particularly the higher ones. While large landholders invariably belong to the upper castes and the cultivators to the middle castes, agricultural workers are largely SCs—though landlessness is high among the SCs, even the landholders among them do not own sufficient lands for cultivation (Beteille, 2000). In India, around 87 per cent of the landholders among the SCs belong to the category of small and marginal farmers (Agricultural Census, 2010-11). About 64 per cent of the Dalits are either workers or agricultural labourers, and the percentage of agricultural labourers has increased from 57 per cent in 1961 to 66.32 per cent in 2011. Due to fragmentation of land ownership, the average size of operated land has declined from 1.19 hectares in 1975-76 to 0.76 hectares in 2010-11. Land is one of the basic and important factors that help enhance

all economic activities, to come out of the poverty circle, and reduce vulnerability.

Hence, land is still matter for Dalits, more than 70 % people are involved in agriculture. Out of which more than 80 % of Dalits are still in agriculture, as agricultural labourers or farm servants in upper caste fields. In Andhra Pradesh, the Dalits who constitute 16.4 per cent of the state's population, control only 7.5 per cent of the total operated land in 2010-11 (also see Diwakar, 1999; Mungekar, 1999; Singh, 1997). The above evidences bring out quite clearly the historical impact of the customary restrictions on the ownership of agricultural land. A large section of the Dalits do not have enough access to agricultural land and other capital assets even today, and therefore continue to depend on wage labour for earning the major portion of their household income (Throat, 1996). Hence, land is the main income-generating source in rural India, either directly or indirectly—nearly 85 per cent of the population depends upon land and its produce. The size of income in rural areas continues to be closely related to the amount of land owned or controlled by certain sections of people in the society. There is an urgent need to orient and focus the 'land' and 'caste' strategy in order to reduce poverty in rural areas, and give rise to self reliance which is essential for human beings, especially the downtrodden, so that they can be absorbed into the national mainstream. The SCs were commonly known as untouchables, Harijans, or dalits, and they are still less educated and possess no other productive assets like land (Noor, 2006). Noor (2006) also highlighted that the size of landholding among the SCs is small, majority of them are landless, and only a small percent of people operate marginal holding, since agriculture is no larger a safe and remunerative occupation for this group in the rural areas. However, land is an important factor, which determines a household's economic position besides social status in the state of Andhra Pradesh.

Against this backdrop, the proposed study focuses on the problems related to the government-assigned land for the SCs. The study discusses improvement of the land, and creating irrigation facilities for the SCs under MGNREGS activities. The study also proposes to assess the progress achieved through government initiatives with special focus on tenancy in Andhra Pradesh, particularly among the SCs. This paper is divided into six sections. Literature evidences that dalits have been excluded from ownership of land historically. The second section deals with the The present situation of dalits in terms of Ownership and operated of land in Andhra Pradesh is discussed in the third section. In the fourth section we discussed that the Land Reform is Unfinished Agenda in AP. The Government programmes for development of SCs lands is discussed in the fifth section. Finally, the conclusions and future policy recommendations are presented in the last section.

II. Evidences Dalits have been excluded from ownership of land historically

The Dalits suffer from the double handicap of low social status coupled with low occupational status, they are the most disadvantaged groups, both socially as well as economically. The low social status has been the outcome of their historical past of being dominated by the mainstream castes, particularly the rural landowning elites, in the economic as well as social spheres. The Dalits in India are considered far worse off compared to the poor elsewhere in terms of their miserable living conditions in addition to the loss of opportunities, freedom and dignity that they have suffered for generations (Rao, 2001). In spite of the constitutional provisions and different national development policies for the betterment of these group, their level of income and share of landholdings are still much below the national average (Shariff et al., 2001). About 80 per cent of their household income comes from

agriculture and allied activities. Further, it is also observed that there is a very close association between household income and ownership of land. Many studies consider land as the proxy for the asset base of the rural households (Sharma, 1997; Thangaraj, 1997). Another study pointed out that very low household income and per capita income is observed among the landless and landless wage earners (Sankaran, 1996). However, in this study, we are concerned with the income-earning capacity of the households which consider land as their main asset. Besides, their access to other assets is also seriously determined by their access to land (Vyas, 2007). A few attempts have been made to assess the positive development of the Dalits with regards to access to land (Thorat, 1997; Jodhka, 2000; Mohanty, 2001). Thus, despite change in ownership right on land, access for the Dalits to the income-earning asset, such as agricultural land, has not improved much. This lack of access to physical capital asset such as land is led to continuing dependence of the untouchables on wage labour as a main occupation (Thorat, 2001; Thorat, 1996; Thorat and Deshpande, 1999). It is a bare fact that the Dalits, due to low purchasing power, could not strengthen their land assets. Therefore, most of the members of this group depend on their labour, participating as weak bargainers in the labour market, which often results in face exploitation, discrimination, indebtedness and their can not come out of vicious circle of poverty. In this context, a few important characteristics of the landless agricultural labourers belonging to the Dalits are needed to be highlighted.

Through generations upper castes have been hold ownership right on land. The lowest caste such as scheduled caste people have been working as 'serfs' and slaves without right or ownership on land historically (Dharma Kumar, 1965). They were a socially economically and politically suppressed community who were placed at the bottom of the social

hierarchy. (Nancharaiah, 2001). The landlords of the Ryotwari region were overwhelmingly from the non-Brahmin upper castes such as Reddys in Rayalaseema, Kammas, Rajus and Reddys in Coastal Andhra, and Velamas in the Telangana region. In fact, the Brahmin landowners did not till the land themselves, but leased it out to non-Brahmin tenant cultivators. Thus, the Brahmins moved away from their lands and entered the service sector. As a result, the lands they owned were gradually sold away to the tenants. Micro-level studies show that the gradual movement of the Brahmins from rural to urban areas (their absence from level bondage) helped the upper castes buy the disowned lands. This led to the transfer of ownership and the Brahmin dominance over land gradually decreased. Village surveys in Coastal Andhra, i.e., Visakhapatnam, Guntur, and West-Godavari show that land speedily passed from the Brahmins to other upper castes (Bandopadhyay, 1986). D. Rajasekhar (1998), his study tried to trace the counters of land transfers in a village in the Rayalaseema region of Andhra Pradesh for about a century. A caste-wise analysis of land transfers revealed that Brahmins and Reddys were the two dominant land owning communities in 1891; however, the Brahmins gradually lost their supremacy while concurrently all other castes gained land during this period. Small farmers from the Harijan and Velmalli castes, who often required to borrow for their consumption from the money lending rich farmers of the Reddy community, lost their lands to the latter because of their failure to repay loans. Thus, during this period, land transfers were made mainly to the rich farmers in the village.

In the pre-independent period, Palegars were supremacy over villages in the Andhra and Rayalaseema regions. They have private armies; conducted private courts and law and order under their control and most of the lands under their control. Andhra Pradesh is ruled by two castes the Reddys, and Kammas, these are the feudal lords, distributed among them the fertile

lands and other resource in the state historically. The upper castes such as Reddis, and Kammas, whose main occupation is cultivation and are the most important social groups in the Andhra region in terms of land control and access. The Reddys and Velamas are the two power full castes in terms of political power and resources owned in the Telangana region. They called as 'patel' most of the lands under their control in this region. Velama doras were traditionally landlords and one of the ancient feudal communities in Andhra Pradesh controlling land. They are constituted the bedrock of the feudal social and political order in the pre-Independence period. Marginalized sections such as Scheduled Castes their dependents and are facing or humiliated by upper caste communities in three regions. There was not much gain for the Dalits interms of access land as they did not have money to buy the lands that were being sold (Srinivas, 2002; Rajasekhar , 1988). The contradiction of socio-economic order in the village still remain almost of the same in 1950 not change much. Still, majority of Scheduled are landless and agricultural labourers in this region. After many years, the dalits position might not change much, majority of them working as agricultural labourers and farm servants in this region still.

Few of the Dalits has owned little land (dry lands), these lands were given by the Nizam and the naxalite movement also helped them to got land, because of this the landless proportion among Dalits is less in the Telangana. Whereas in Seemandhra through the ages Dalits has been excluded from access to land by the upper caste. Thus, the landless proportion among the Dalits is high in these regions (more than 70 per cent). But the Government schemes such as distribution of rations and other freebies to the Dalits, we do not think they have any worthwhile schemes; these are short run remedies and making them lazy. And also the Government had to enact the Land Ceiling Act in,Land Tenancy Act..., Land Reforms Act..., aim is to reduce

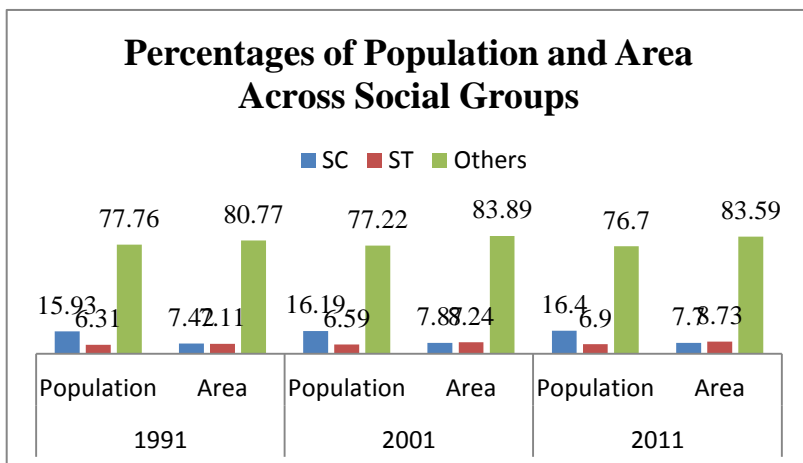
inequality in the forms of equitable distribution of land. If Government has to provide productive assets like land, they will directly engage themselves and give some incentives to work on their productive assets actively. It will help them to come out of poverty permanently. But somehow it has not succeeded because of all the landlords are playing major role in major political parties in India. They don't want to lose their permanent right on land. Still they hold on to the land through different forms (benami, relative etc.) because of their caste domination. But they don't want Dalits to possession land or ownership land right. Government has been distributing land to Dalits from the 1969,s onwards in three regions but most of them not fit for cultivation and some of them not under their possession. Where the land is much fertile and irrigated (coastal districts), there the land distribution is too worse than in Telangana (90 % of them are still landless laboueres in Krishna-Godavari delta region). This is because after the formation of Andhra Pradesh State the Reddys, Kammas, Velamas and Kshatriyas emerged as economically, socially, and politically powerful people as they controlled nearly 90 per cent of the land while the SCs remained as landless agricultural labourers as they were denied access to land. In order to bridge this gap, the Government of AP took initiatives to redistribute lands among the landless poor.

III. Present Situation of Dalits in terms of Ownership and operated of Land in Andhra Pradesh

This chapter presents the details regarding access to land for the Scheduled Castes (SCs) and Scheduled Tribes (STs) in Andhra Pradesh. Ownership of land is closely associated with social stratification in India and is hence an important factor for reduction of poverty among the deprived castes (Thangaraj, 1997). This chapter also analyses the spatial and temporal aspects of access to land for the SCs and STs in Andhra

Pradesh—though there is some distinction between the two categories, inadequacies exist in the entire state. The effort towards reduction of poverty is a major step taken by the Government of Andhra Pradesh to reduce the existing inequalities in economic and social justice. Social inequalities may be stepped up with economic equality, which is a major step towards reducing the poverty through access to land for the deprived communities.

Figure-1: The Percentage Distribution of Population and Area across the Social Groups in Andhra Pradesh



Source: Census of Andhra Pradesh, 1991, 2001 and 2011.

Figure I show the distribution of population and share of land their operating across the different social groups in Andhra Pradesh over decades. The SC population was 15.93 percent to total population but their share of land is only 7.42 per cent in 1991. The SC population has increased to 16.4 per cent in 2011 but the share of land remains same 7.7 per cent. The share of land is more than population in ST and other communities in all the period. SCs land share is very low or their position to access

land is very low compare to other communities. The power, prestige, and social status in rural India are completely defined based on ownership of land. In order to achieve this, an intensive effort must be made to understand the land status of the SCs as well as the structure of land ownership and the changes that have taken place due to the implementation of many measures aimed and centered at redistribution of land. The remaining issues relating to land, its role, and the social injustice meted out against the socially exclusive groups such as SCs status has been discussed in the below table 1.

Table-1: Scheduled Caste Status in Andhra Pradesh

| | 1961 | 1991 | 2001 | 2011 |
|------------------------|--------------------|--------------------|--------------------|--------------------|
| Population | 4973616 | 10500000 | 12339496 | 13878078 |
| Cultivators | 705931 (14.19) | 660585 (6.29) | 606761 (4.92) | 490922 (3.54) |
| Agricultural Labourers | 1756908 (35.32) | 3726590 (35.49) | 4258259 (34.51) | 4646750 (33.48) |
| People able to work | 3062058 (61.57) | 5171920 (49.26) | 6233518 (50.51) | 6486250 (46.73) |

Note: Figures in the Parenthesis indicate the percentages to total population

Source: Census of Andhra Pradesh, 1961, 1991, 2001 and 2011.

The Scheduled caste population has been increasing slightly over period. But the percentage of cultivators in SCs has declined from 14.19 per cent in 1961 to 3.54 per cent in 2011. However, the percentage of agricultural labourer in SC community is same from 1961 to 2011. The people able to work in SCs declined slightly from 61.57 per cent in 1961 to 46.73 per cent in 2011.

Landlessness among SCs

India has the largest number of rural poor as well as landless households. It is observed that landlessness is particularly high among the deprived castes in India, particularly the SCs and STs. In fact, landlessness is the best indicator of rural poverty in India (Tim Hanstad, Haque, and Robin Nielsen, 2008). This clearly indicates that the SCs and STs mostly work as agricultural labourers for their livelihood. Table 3.1 presents the details of the percentage of landless households among the SCs and STs in Andhra Pradesh.

Table-2: Landless Households in Andhra Pradesh in 2012

| S. No. | District | % of landless HHs | | |
|--------|---------------|-------------------|----|-------|
| | | SC | ST | Total |
| 1 | Adilabad | 39 | 24 | 31 |
| 2 | Anantapur | 45 | 34 | 43 |
| 3 | Chittoor | 54 | 63 | 55 |
| 4 | East Godavari | 72 | 26 | 50 |
| 5 | Guntur | 72 | 54 | 68 |
| 6 | Kadapa | 60 | 65 | 60 |
| 7 | Karimnagar | 44 | 40 | 44 |
| 8 | Khammam | 60 | 33 | 43 |
| 9 | Krishna | 69 | 64 | 68 |
| 10 | Kurnool | 45 | 46 | 45 |
| 11 | Mahabubnagar | 40 | 32 | 37 |
| 12 | Medak | 36 | 31 | 35 |
| 13 | Nalgonda | 56 | 40 | 51 |
| 14 | Nellore | 55 | 72 | 59 |
| 15 | Nizamabad | 39 | 31 | 36 |
| 16 | Prakasam | 71 | 78 | 72 |

| S. No. | District | % of landless HHs | | |
|--------|---------------|-------------------|----|-------|
| | | SC | ST | Total |
| 17 | Ranga Reddy | 32 | 29 | 31 |
| 18 | Srikakulam | 59 | 22 | 46 |
| 19 | Visakhapatnam | 68 | 26 | 38 |
| 20 | Vizianagaram | 69 | 38 | 54 |
| 21 | Warangal | 42 | 20 | 31 |
| 22 | West Godavari | 77 | 52 | 73 |
| | Total | 53 | 35 | 48 |

Sources: Land Wing, SERP, Hyderabad.

Table 2 presents the details of landlessness in 22 districts in AP and the distribution of SC/ST landless households. We observe that in AP, out of 2,23,477 SC households 1,19,459 households are landless, i.e., 53 per cent of the SC households are landless. Similarly, out of 99,909 ST households 55,220 households are landless, i.e., 35 per cent of the ST households are landless in AP. Across the districts, East Godavari, West Godavari, Guntur, Krishna, and Prakasam districts have the highest percentage of SC households, of which nearly 70 per cent are landless. On the other hand, districts such as Adilabad (39 per cent), Medak (36 per cent), and Ranga Reddy (32 per cent) have the lowest percentage of landless SC households in AP.

In the case of STs, districts such as Kadapa (65 per cent), Prakasam (78 per cent), Nellore (72 per cent), and Krishna (64 per cent) have the highest percentage of landless ST households in AP. On the other hand, districts such as Warangal (20 per cent), Adilabad (24 per cent), East Godavari (26 per cent), and Srikakulam (22 per cent) have the lowest percentage of landless ST households in AP. Further, irrigated zones such as West Godavari, Krishna, and Guntur districts, have the highest percentage of landless households among the SCs and STs. The

table also shows that landless households are more prevalent among the SCs than among the STs.

Table-3: Size-wise Land Distribution among SCs and STs across Districts in AP during 2012

| District Names | % of households owning less than 1 acre of land | | % of households owning 1 to 2.5 acres of land | | % of households owning 2.5 to 5 acres of land | | % of households owning more than 5 acres of land | | Total households | |
|----------------|---|----|---|----|---|----|--|----|------------------|-----|
| | SC | ST | SC | ST | SC | ST | SC | ST | SC | ST |
| Adilabad | 36 | 19 | 39 | 33 | 20 | 33 | 5 | 15 | 100 | 100 |
| Ananta-pur | 27 | 28 | 41 | 38 | 26 | 27 | 6 | 6 | 100 | 100 |
| Chittoor | 59 | 45 | 34 | 44 | 7 | 10 | 1 | 1 | 100 | 100 |
| East Godavari | 60 | 33 | 37 | 36 | 3 | 22 | 0 | 9 | 100 | 100 |
| Guntur | 60 | 30 | 35 | 53 | 5 | 16 | 0 | 2 | 100 | 100 |
| Kadapa | 36 | 30 | 49 | 53 | 14 | 16 | 1 | 2 | 100 | 100 |
| Karim-nagar | 62 | 46 | 33 | 42 | 5 | 11 | 0 | 1 | 100 | 100 |
| Khamm-am | 62 | 38 | 32 | 38 | 4 | 18 | 1 | 6 | 100 | 100 |
| Krishna | 67 | 49 | 31 | 42 | 2 | 8 | 0 | 1 | 100 | 100 |
| Kurnool | 33 | 26 | 47 | 45 | 18 | 25 | 3 | 5 | 100 | 100 |
| Mahabubnagar | 39 | 35 | 43 | 42 | 15 | 19 | 3 | 4 | 100 | 100 |
| Medak | 58 | 40 | 35 | 42 | 7 | 15 | 1 | 2 | 100 | 100 |
| Nalgonda | 57 | 44 | 35 | 40 | 7 | 14 | 1 | 3 | 100 | 100 |

| District Names | % of households owning less than 1 acre of land | | % of households owning 1 to 2.5 acres of land | | % of households owning 2.5 to 5 acres of land | | % of households owning more than 5 acres of land | | Total households | |
|----------------|---|----|---|----|---|----|--|----|------------------|----|
| | SC | ST | SC | ST | SC | ST | SC | ST | SC | ST |
| | | | | | | | | | 0 | 0 |
| Nellore | 58 | 53 | 34 | 41 | 7 | 6 | 1 | 1 | 10 | 10 |
| Nizama-bad | 59 | 41 | 35 | 46 | 5 | 13 | 1 | 1 | 10 | 10 |
| Prakasam | 47 | 45 | 37 | 40 | 15 | 13 | 2 | 2 | 10 | 10 |
| Ranga Reddy | 43 | 29 | 40 | 45 | 14 | 22 | 2 | 4 | 10 | 10 |
| Srika-kulam | 82 | 58 | 16 | 31 | 2 | 9 | 0 | 1 | 10 | 10 |
| Visakhapatnam | 54 | 42 | 40 | 33 | 5 | 18 | 0 | 7 | 10 | 10 |
| Vizianagara m | 71 | 43 | 26 | 35 | 3 | 16 | 0 | 7 | 10 | 10 |
| Warangal | 58 | 40 | 35 | 44 | 5 | 13 | 1 | 2 | 10 | 10 |
| West Godavari | 60 | 37 | 34 | 39 | 6 | 18 | 1 | 7 | 10 | 10 |
| Total | 50 | 37 | 37 | 39 | 11 | 18 | 2 | 5 | 10 | 10 |

Source: Land Wing, SERP, Hyderabad.

We observe from Table 3 that most of the SC households belong to the less than 1 acre category in majority of the districts including Srikakulam (82 per cent), Vizianagaram (71 per cent), Krishna (67 per cent), and Khammam (62 per cent). It is observed that most of the SC households belong to the less than 1 acre category in irrigated districts. We also observe that the

percentage of households owning 2.5 to 5 acres of and more than 5 acres is high among the ST households when compared to SC households—about 15 per cent of the ST households own more than 5 acres of land in Adilabad District, which is the highest in the state.

We observe from table 3.5, that the average area owned by the SCs has declined from 0.32 hectares in 1992 to 0.22 hectares during 2002-03, while the average area owned by the STs has increased from 0.79 hectares in 1992 to 1.12 hectares during 2002-03; for all categories, we observe a slight decline from 0.78 hectares in 1992 to 0.62 hectares during 2002-03. Across the classes, the landholding in the 4.01-10 hectares category is greater than the landholding in the 10 hectares category—the average area owned by the SCs in the two categories is 6.18 hectares and 10.74 hectares respectively in 1992, which declined to zero during 2002-03; in the case of the STs, the average area owned in the larger than 10 hectares category was 15.65 hectares in 1992 which increased to 24.06 hectares during 2002-03. Thus, the average area owned by the STs increased from 0.79 hectares to 1.12 hectares. Overall, not many changes were observed across the classes in all categories from 1992 to 2002-03.

Operated Land

Table 4 explains the operational holdings and area operated in AP by different social groups from 1976-77 to 2005-06. We observe from the table that SC households hold about 13.4 per cent of the total holdings, but operated land is only 6.9 per cent in 1976-77. The percentage of SC holdings is observed to have declined to 11.81 per cent, while their operated land share slightly increased to 7.87 per cent in 2005-06. In the case of the STs, we observe that the number of holdings as well as the operated area slightly increased—that is from 6.3 per cent holdings in 1976-77 to 7.7 per cent holdings in 2005-06 and

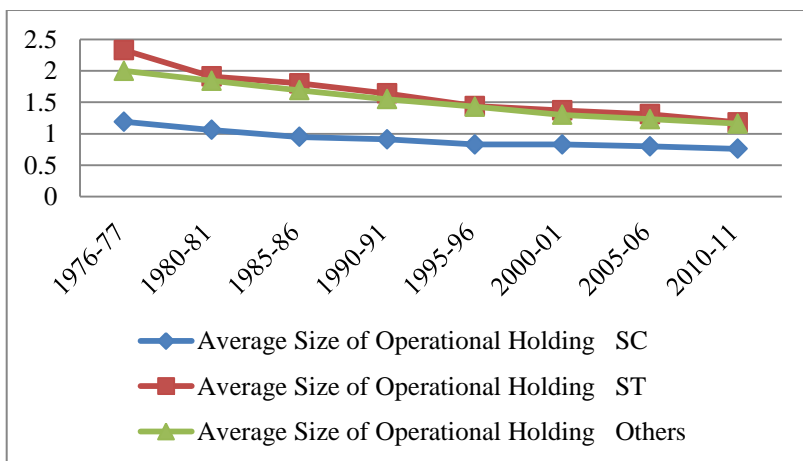
from 6.2 per cent operated area in 1976-77 to 8.40 per cent operated area in 2005-06. The other communities constitute about 80.3 per cent of the total holdings and operate about 87 per cent of the total operated area. However, the percentage of others holdings remains the same (80.3 per cent), while their share of operated area has slightly declined from 86.9 per cent in 1976-77 to 83.73 per cent in 2005-06. The share of the SCs and STs in operated area is observed to have slightly increased from 1976-77 to 2005-06 while in the case of other communities, the share in operated area has slightly declined.

Table- 4: Percentage Distribution of Operational Holdings and Operated Area among Social Groups in Andhra Pradesh

| Years | Social Group | SC | ST | Others | Total |
|---------|--------------|-------|------|--------|-------|
| 1976-77 | No. | 13.4 | 6.3 | 80.3 | 100 |
| | Area | 6.9 | 6.2 | 86.9 | 100 |
| 1980-81 | No. | 12.6 | 6.4 | 81 | 100 |
| | Area | 6.9 | 6.3 | 86.8 | 100 |
| 1986-87 | No. | 12.2 | 6.4 | 81.4 | 100 |
| | Area | 6.8 | 6.7 | 86.5 | 100 |
| 1990-91 | No. | 12.73 | 6.88 | 80.39 | 100 |
| | Area | 7.48 | 7.23 | 85.29 | 100 |
| 1995-96 | No. | 12.12 | 7.11 | 80.77 | 100 |
| | Area | 7.42 | 7.56 | 85.02 | 100 |
| 2000-01 | No. | 11.85 | 7.47 | 80.66 | 100 |
| | Area | 7.86 | 8.23 | 83.91 | 100 |
| 2005-06 | No. | 11.81 | 7.7 | 80.49 | 100 |
| | Area | 7.87 | 8.40 | 83.73 | 100 |

Source: Report on SC/ST Landholdings 1976-77 to 2005-2006, Directorate of Economics and Statistics, Govt. of Andhra Pradesh.

Figure-2: The Average Size of Operational Holdings by Different Social Category from 1976-77 to 2010-11 in AP.



We observe from figure 2 that the average size of holdings operated by the SCs declined from 1.19 hectares in 1976-77 to 0.8 hectares in 2005-06, while the average size of holdings operated by the large group has slightly increased (from 14.65 hectares in 1976-77 to 22 hectares in 2005-06). There was not much change in the average size of holdings operated by the rest of the size groups over the years.

IV. Land Reform is Unfinished Agenda

Land is the most important indicator of socio-economic status in India, and the size of landholding is closely associated with levels of income and standard of living of the households. Thus, land is the source of social prestige in rural society. The Government of AP implemented the distribution of surplus land programme to the landless households for improving the socio-economic conditions of the deprived castes. Sankaran (1997) has pointed out that “land reform is a part of the struggle for equality assured to all the people of the country and set out in the preamble to the constitution”. However, the agenda for land reform remains unfinished in AP. Keeping in view the land situation, soon after independence, the commitment of the state

towards land reforms was in a sense, set out in the Constitution itself. Article 39 of the Constitution, which is a part of the directive principles of state policy, laid down that the state shall direct its policy towards securing the ownership and control of the material resources of the community such that they are distributed best to serve the common good. Article 38 of the Constitution also envisaged a social order in which the inequalities in status and opportunities are eliminated and disparities in income are minimized. The very first Amendment to the Indian Constitution was undertaken, among the other things, in order to validate the Bihar Land Reforms Act of 1950. It was during the early fifties (1950) that a policy on land reforms was evolved by the government at the central level. The first authoritative outline of a national policy on land reforms, including a ceiling on agricultural holdings, was clearly set out in the first Five Year Plan (1951-1956). This plan emphasized the objective of land reforms in terms of the social aspect of land policy, such as reduction of disparities in wealth and income, elimination of exploitation, provision of security of tenure to tenants and workers, and finally, providing equal status and opportunity to the different sections of the rural people over a period of time. The subsequent five year plans continued to emphasize on land reforms, and thus a comprehensive land policy evolved, which included abolition of intermediaries, tenancy reforms, imposition of ceilings on landholdings, distribution of the surplus land, allotment of government land, consolidation of holdings, and protection of the lands of the SCs/STs.

The Land Reform programmes were started with a great enthusiasm in early 1950's with an aim to make more rational use of scarce land resource with equity and to provide access to land to the poor. Since 1969 to 2005 988474 acres have distributed to 687018 SCs families. In the case of STs, 1246839 acres of land has been distributed to 852972 beneficiaries from

1969 to 2005. The assignment of ceiling surplus lands redistributed in AP, 232221 acres of land has distributed to 188086 SCs and 119992 acres of land has distributed to 74322 STs from 1.11.1975 to 2005 through ceiling surplus land Act, 1973. As per the annual report 2003-04, Governemnt of India , Ministry of Rural Development. Out of the total land of 39.16 lakhs collected under Bhoodan movement only 21.00 lakh acres have been distributed. It is an undeniable fact, that the slow piecemeal implementation of land reforms, particularly, ceiling land legislation and insufficient distribution of government land to the rural poor is causing agrarian tension and unrest in rural areas. The slow disposal of the land litigation cases and legal hurdles and loopholes in land ceiling legislations, the power concentration of the landlords and illegal interference and political interference, anti-social practices are also attributed to the slow and unsatisfactory progress in land reforms. However, there still exists a huge number of landless poor in the state and the land reforms have failed on several counts. Despite the enactment of several land reform laws, the fate of the poor man remains the same due to the failure in their implementation to the desired level. There are several reasons for the poor implementation of land reforms including lack of political will, absence of pressure from below because the poor peasants are passive, the unorganized and inarticulate, lukewarm, and often apathetic attitude of the bureaucracy, absence of up-to-date land records, and legal hurdles in the way of implementation of land reforms.

The Land Committee has raised major issues on government-assigned lands already distributed to the poor. The major issues include: lands which are assignable but not assigned, lands assigned on paper but physical location not shown, lands in occupation of the poor for ages but pattas not given, and ineffective implementation of assigned lands. Further, some of the lands assigned by the government are not suitable

for cultivation. The government has also provided initiatives such as distribution of land for SC households through SERP, land improvement initiative, and land dispute redressal by SERP.

V. Government Programmes for Development of SCs Lands

i) Comprehensive Land Development Scheme in Andhra Pradesh: It is observed that in places where rocky lands are the unit for cultivation and were assigned to the rural poor, they were not able to invest money for the development of land in view of their vulnerable economic position. Consequently, the land remained unutilized. Keeping this in view, the Government of Andhra Pradesh has introduced the Land Development Scheme. These programmes include the development of the already distributed *banjar* lands that are not fit for cultivation on one hand and the distribution of surplus lands among the weaker sections, i.e., the SCs and STs, on the other. It is estimated that as many as two lakh people will be benefitted by this comprehensive land development scheme.

ii) Indira Prabha Scheme: The Government of AP, under the Indira Prabha Scheme, envisages the development of undeveloped lands through an integrated approach to create productive assets worth Rs.880 crores in the next three years. The Department of Rural Development is implementing this scheme under the NABARD-funded RIDF with a financial outlay of Rs.670 crores to develop about 6.17 lakh acres of assigned land belonging to 3.84 lakh poor SCs, STs, BCs, and other families. The RIDF-IX (2004-09) and X (2005-10) projects have benefitted 2.65 lakh families by developing 3.49 lakh acres of assigned lands with an expenditure of Rs.336 crores.

The RIDF-XIII (2008) project is currently under progress with a financial outlay of Rs.150.26 crores and is expected to cover about 1 lakh families by developing 1.79 lakh acres. The project is being implemented under convergence with the

NREGS (Rs.183.02 crores). So far, an expenditure of Rs.146 crores has been incurred (Rs.97 crores under NABARD and Rs.49 crores under EGS).

The RIDF-XV (2009) project is also currently under progress with a financial outlay of Rs.70.83 crores for covering about 0.3 lakh families by developing 0.5 lakh acres. The project is being implemented under convergence with the NREGS (Rs.101.38 crores). So far, an expenditure of Rs.5.5 crores is incurred—Rs.5 crores under NABARD and Rs.0.5 crores under EGS. So far, about Rs.498.89 crores have been released by NABARD under all the projects, and an expenditure of Rs.441.65 crores has been incurred till date; further, under EGS, an expenditure of Rs.50 crores has been incurred. Hence, about 49.25 per cent SCs, 20.4 per cent STs, 24.4 per cent BCs, and 6 per cent from other castes have benefited so far from the project.

iii) Indira Jala Prabha: The Government of AP plans to launch the ambitious scheme 'Indira Jala Prabha' on Gandhi Jayanthi, which aims to irrigate about 10 lakh acres of land belonging to the SCs and STs. A sum of Rs.1600 crores will be spent under the new scheme that would benefit five lakh SC and ST families. The scheme would be integrated with the Mahatma Gandhi National Rural Employment Guarantee Programme (MGNREGP) so as to draw 50 per cent of the funds while the balance would be pooled from NABARD. In all, the state government intends to develop irrigation facilities for 50 lakh acres under the MGNREGP, including 10 lakh acres under Indira Jala Prabha.

iv) Society for Elimination of Rural Poverty (SERP) and SC/ST Land Inventory: The 'land inventory', under the Society for Elimination of Rural Poor (SERP), is an expanded initiative of what began as the 'land component' under APRPRP. Under the Indira Kranthi Patham (IKP), a massive exercise of land inventory was launched to map lands under 'ownership' and 'enjoyment' of the SCs/STs in all the 22 districts with assistance

from the MGNREGS. The initiative was based on the realization that “apart from pro-poor land legislations, the poor, especially the SCs/STs require exclusive facilitation support to get their land issues resolved” (Rajasekhar, 2012). The two main objectives of this exercise were: (a) to identify SC/ST lands for development under NREGS; and (b) to identify and facilitate the resolution of land issues or problems relating SC/ST lands.

SERP put in place sensitive land support mechanism in 2006-07 by positioning *Parahgals* and community surveyors (Rajasekhar, 2012). The process of building up institutional machinery to undertake the challenging task received wider attention (Nielsen and Tim Hanstand, 2008). The land inventory for all SC/ST lands was completed in 954 out of a total of 1099 mandals and 22,833 revenue villages out of 26,614 in the state. The results show that out of 30.71 lakhs of SC/ST households, 12.77 lakhs or 42 per cent are landless. The remaining 17.94 lakh households (58 per cent) possess 40.40 lakh acres of land, which is about 2.25 acres per household. However, 70 per cent of these households have one or more problems relating to the record of rights of their land.

Under the land inventory exercise, every parcel of land was verified with reference to how it is recorded in key revenue records such as *Pahani/Adangal*, Record of Rights IB, *Pattadar* Pass Book, as well as the status of actual enjoyment. It was found that in 70 per cent of the cases, these four aspects varied and there were huge discrepancies in revenue records.

The IKP has provided the basic information thus gathered to the Chief Commissioner of Land Administration who in turn initiated measures to resolve these issues by forming Mandal Revenue Teams and conducting Revenue *Sadassu* at the village level. Under the land component of the IKP, it is reported that during the first phase spread over 2006-10, land-related issues of the 6.16 lakh poor households involving 11.86 lakh

acres of land were identified and about 70 per cent of these issues were resolved (Rajasekhar, 2012). The land inventory helped in identifying 18.39 lakh land development works under the MGNREGS over an extent of 30.14 lakh acres of SC/ST lands with an estimated investment of Rs.9000 crores. Land inventory is also the basis for development of the assigned lands under CLDP and the provision of irrigation facilities to SC/ST lands under Indira Jala Prabha.

v) NREGS and the Lands of SCs/STs in AP: One of the major justifications for public works—in contrast to cash transfer—as a social protection measure is that these works not only generate employment but create assets which would benefit the community as a whole. The nature of MGNREGS works is such that there is a built-in bias in favour of agriculture due to emphasis on conservation and development of land and water resources. Of particular importance to poor farmers is the MGNREGS provision of irrigation facility, horticulture plantation and land development on private lands of SC, ST, and BPL households or beneficiaries of land reforms and IAY; and its later extension to small and marginal farmers, (hereafter referred to as “EGS eligible farming communities”). This provision has far-reaching significance especially to the SC farming community in Andhra Pradesh.

Like in many other states, the small marginal farmers constitute more than 80 per cent of the farming community in Andhra Pradesh. More importantly, about 12.5 per cent of the area under cultivation is the distributed assigned land—either out of ceiling surplus or government land—by the state to the poor, However, as pointed out earlier, much of the assigned land has been of very poor quality and requires substantial investment if it were to be brought under plough; most of these assignees could not afford such investment. Often, the state assistance for improvement of these lands was inadequate. A

considerable amount of investment had to be made to bring them under plough. Only in such cases where institutional support like that of the Scheduled Tribes Development Corporation was available, investments could be made for land development and provision of irrigation facilities, and the land could be cultivated. Further, in most of the other cases, either the assigned land was kept fallow, used for growing some rain-fed crops, or in some cases even abandoned. The Government of Andhra Pradesh saw the opportunity afforded by the provision of MGNREGS works on the lands of the “EGS eligible farming communities” and initiated steps to prioritize these works in the shelf of works planned for implementation under the scheme.

Of the nine categories of works provided under the NREG Act, the fourth, “Provision of Irrigation Facility”, alone refers to works on private lands of certain eligible farming communities. The Government of Andhra Pradesh, classified the fourth category of works into four projects, viz. (a) EGS Land Development Project (EGS-LDP) to treat fallow and low productive lands of the eligible farmers with priority to SC and ST farmers, (b) Horticulture and Plantation Project (H&P), (c) Irrigation Facilities Project (IFP), and (d) Sustainable Agriculture Project (SAP); and spelt out the nature of works to be taken up and priority to be assigned in selecting the farmers for implementation.

The participation of Self-Help Groups (SHGs) was enlisted for identifying lands of the poorest of the poor with special emphasis on the land of the SC and ST households. The Government of Andhra Pradesh has developed an ambitious plan to develop 2.5 million acres of assigned land belonging to the SCs/STs and small and marginal farmers under the MGNREGS at a cost of around Rs.7000 crores. The new works strategy evolved by the middle of 2010 emphasized upon completion of these works on saturation basis as could be

observed from the following part of the guidelines: “a. Land Development in the lands of the SCs/STs and small and marginal farmers shall be taken up on a saturation basis. The Land Development includes various water conservation and water harvesting structures”.

Table 4.6 provides a larger picture of the efforts of the state in bringing to record the strategy of project and works planning with the highest priority accorded to the development of the lands of the eligible farming community. About 32 lakh NREGS works were planned for execution in the private lands of the SCs/STs and others. Even if each of the work is likely to improve farming in at least one acre of land, the impact on farming and poor peasantry would be substantial. The sustained priority assigned to the works on the private land of the poor peasantry is revealed by the fact that the “fourth category” of works alone account for almost a third of the total MGNREGS expenditure in recent years (Reddy, 2012). The benefits of the SCs/STs and agricultural production are likely to be substantial but still remain to be systematically assessed.

VI. Conclusions and Future policy Recommendations

Land is one of the basic and important factors that help enhance all economic activities, to come out of the poverty circle, and reduce vulnerability. Therefore, the Government of India has systematically endeavored to protect and promote the rights of the SCs with regard to the control and use of land through land reforms. However, the reforms were not successful and the majority of the SCs are still landless. Access to land in terms of owned and operated by SCs is relatively low (smaller size) as compared to STs and others. The average owned (0.22 hectare), average operated land (0.8 hectare) and the extent of leased in land and Leased out land is low for SCs compared to STs and others. It is important to note that the low access to land by SCs is mainly their social and economic oppression. Hence, there is a

need for state intervention to reduce unequal access or distribution of land and to bring an equitable pattern of land access. The government should lower the ceiling on land holdings and implement it more effectively so that surplus land can be assigned to the socially and economically vulnerable sections, particularly the SCs who excluded from land ownership historically. It is clear that high incidence of landlessness, growing marginalization of land holdings and informal or insecure tenancies are high in SCs.

There is also no reason to believe that the traditional land reforms policy which failed to yield much result in terms of improving the rural poor's access to land, would ever be able to do so in future, especially when there is a total lack of political will as well as appropriate administrative infrastructure for implementation of traditional land reforms. In the society, the SCs are socially and economically the most disadvantaged groups. The study identified that among the SCs, the landholding households have a much lower level of household income compared to the national average. This shows that a large proportion of the SC households own very little amount of quality land. Further, employment as well as income is low, and so is the consumption expenditure; as a result, poverty is high among these groups when compared to the other groups.

This study reveals that poverty among the SCs is higher than among the non-SCs/STs. It is further observed that, there is a very close association between household income and ownership of household amenities. The landless and landless wage earners are higher among the SCs compared to the others. The study also reveals that, "their level of income and share of landholdings are still much below the per capita income compared to the non-SCs/STs. The Scheduled Castes is continue to be a disadvantaged section with respect to land but the Scheduled tribes some better in terms land owned then SCs in

Andhra Pradesh. There has been no substantial improvement in SCs land holding position. It is seen that, in Ranga Reddy district, the landless households are less SCs 32 per cent. It is perhaps due to urbanization the figures occupy to a tune of lowest per cent. In irrigated zones like West Godavari, Krishna and Guntur have highest percentage of landless households among SCs. It is also seen that landless households are more prevalent among SC households rather than STs. It is observed that 80 per cent of SCs are belongs to less than one hectare where as STs are 57 per cent are belongs to less than one hectare. The study has found that SCs have less owned land than STs. It is surprising to note that, total 100 persons only 5 SCs and 15 STs are having land more than 5 acres of land in Andhra Pradesh. The average owned land is less in SCs (0.22 hectare) and highest in STs (1.12 hectare). The operated land has been declining over the period for SCs from 1.19 hectare in 1976-77 to 0.8 hectare in 2005-06. Similarly, for STs, it was 2.33 hectare in 1976-77 to 1.31 in 2005-06. One should remember an important aspect here that still the land issue is an unresolved social contradiction in the rural area of the State. It is expected of the Government machinery to take necessary administrative initiative to resolve this problem within the constitutional frame, if not history will take its turn and find an appropriate solution outside the frame of the Constitution. Government programmes for development of SC lands such as Comprehensive Land Development Scheme, Indira Prabha Scheme, Indira Jala Prabha, Society for Elimination of Rural Poverty for SCs land Inventory. Recently, MGNREGS has initiatives to develop SC/ST lands.

Future Policy Recommendations

i) No surplus land for distribution: The very first and most important problem is that the land is very limited and scarce compared to its demand. The pressure on the land is increasing abnormally day by day with the rapid growth of population. As a

consequence, the number of landless households increased enormously among the downtrodden castes. As per the 2001 Census the number landless agricultural labourers was 1.16 crores. This has become a serious problem and without surplus government lands they cannot distribute land among the rural poor. The only available option for the government is to purchase land and distribute it to the rural poor. Another alternative is to provide employment opportunities in the non-farm sector so that the benefits are derived from various economic support programmes.

ii) Problem of identification of surplus lands and rural poor: Adequate village-wise data on surplus lands and the poorest of the poor must be identified most sincerely so that the deserving landless poor may be brought under the mainstream of productivity and distributive justice. This is absolutely essential and indispensable.

iii) Slow distribution of land: As per the annual report 2003-04 of the Ministry of Rural Development, the Government of India, out of the total land of 39.16 lakhs collected under the Bhoodan movement, only 21 lakh acres have been distributed. It is an undeniable fact that the slow piecemeal implementation of land reforms, particularly ceiling land legislation and insufficient distribution of government land to the rural poor is causing agrarian tension and unrest in rural areas. The slow disposal of the land litigation cases and legal hurdles, loopholes in land ceiling legislations, the power concentration of the landlords, illegal interference and political interference, and anti-social practices are also attributed to the slow and unsatisfactory progress in land reforms.

iv) Allotment of lands to the weaker sections: The most acceptable principle of social justice demands that the land distribution should be based on the rule that the lower the caste the higher the priority for land distribution to them.

v) Government should take lands from absentee land owners distribute to poor: Absentee landlords are increasing over period in irrigated region, they have got good profits from agriculture, then that profits they invested on non-agriculture sector like real estate, film industry etc. particularly in around Hyderabad. They got doubled profits from non-agricultural sector then shifted from agriculture sector to non-agriculture sector permanently. In addition to the above, it is observed that the landowners who moved to non-agricultural activities did not lose their permanent rights on agricultural lands. This indicates that there are more non-cultivating peasant households increasing in AP (Vijay, 2012), which is the main reason for the generation of more leased-in lands in this region. Though this was not reported in any data, some micro-evidence shows that tenant holdings constitute about 75 per cent of the land to the total landholdings in the coastal region (Land Committee Report, 2006; Mohan Kanda Report, 2011). Most of the SCs enter the land lease market as tenants without any security, legal support in the tenancy system. Government should be identified such lands and provide security and legal status to dalits tenants. At the village level, the government should identify absentee land owners who are earning from non-agricultural activities, and should take such agricultural lands from them and redistribute them to the landless poor. This will help improve the procedure of land distribution based on social justice.

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Dalit Woman Oppression: An Unsolved Issue in India after Freedom

Ishrat Jahan

Abstract:

The present paper focuses on Dalit Woman Oppression: An Unsolved Issue In India after 67 years of Independence with some case study as evidence. Violence shatters hopes of women for justice and thereby reinforces their excluded socio-economic and political status and subjugation. In Modern times, females, who are the victims of Rape, mostly belong to Dalit Community. Dalit women are threatened by rape as part of collective violence by the higher castes. Sometimes sexual assault and rape of Dalit women and girls also occur within their own community. Oppression and rape of women could be a way to compensate for their own lack of power in society. The Devadasi system of temple prostitution is the most extreme form of exploitation of Dalit women. Dalit girls are forced to prostitution. Dalit women are victims of social, religious and cultural practices like Devdasis and Jogins. This article is based on "Bathani Tola Massacre Case" of Patna, Bihar, Northern Part of India where most of women lost their families. It can be a valuable study from new perspective and would be helpful to understand them. In Marxist perspective each oppressed social group should organize separately to liberate itself. The spirit of liberation should come from within; Dalits liberating Dalits, women liberating women, and so on.

Keywords: Oppression, Devadasi System, liberation, Dalit Community, Marxism, Bathani Tola Massacre Case.

Introduction:

This paper my aims to focus on unsolved riddle of Dalit women security, after 67 Years of freedom of India. In India Dalit

women are affected by Caste system in social, religious and economical ways. The present paper will focus to highlight a harsh reality of suppression, struggle and torture Dalit women face every day of their miserable lives in modern times. The misfortune of Dalit women is not only due to their poverty, economical status, or lack of education, but it is a direct result of the severe exploitation and suppression by the upper classes, which is legitimized by the Hindu religious scriptures (Agarwal : 1999). Some women are quite aware of this horrified truth and they also had tried to put it to an end, so that upcoming generation will not suffer as they have suffered, but this caste system is legitimized by Hindu religious scripture itself and is handed from generation to generation. This kind of division is based on religious books as *Manusmriti*, *Atharva Vedas*, *Vishnu Smriti*, and many others and strictly complied by the Brahmans which is a highest caste on that division. That time equality in Man and Woman was so far existent.

What is Oppression?

Before going forward, I would like to throw light on Oppression. The question is how do we look at the significance of Oppression in modern period especially in the aspect of woman. **Oppression** is a kind of superior authority or power which does something in immoral, illegal, cruel or unjust manner with inferior people. Oppressive behavior can be a mental or physical torture, by causing troubles, adverse conditions on people, and anxiety and inflicting physical or mental harm.

In literary terms, it can be also defined as Marxist theory where Dalit Women, being untouchable, are oppressed by upper class society as superior. After so many years of freedom, women face a triple kind of Oppression as burden. First is Caste, second is Class and third is Gender. From ancient times, woman has always been inferior. She was inferior not only in learning and knowledge but also present everywhere in every walk of

life. Because of patriarchal order and gender discrimination, women in general and Dalit women in particular face violence from their own community and even from members in family and neighbourhood. Gender inequality sanctified by religious and cultural norms subordinate women to face discrimination and violence. Dalit women face gender based violence from within their home to public places at the hands of their family members and non family members. In contravention of both national laws and international human rights standards that prohibit any physical, sexual or psychological violence against women.

Dalit women also face violence when they try to access rights and entitlements which are provided by the constitution and the government. Women from Dalit community also face sexual and other kinds of physical violence when in addition to facing discrimination and untouchability in accessing welfare schemes. In spite of the space (reservation) given to them at panchayat (village) level their participation is dismal in the local governance. Dalit women face direct impediment rights from the time of filing nominations right up to announcement of the election results, including: caste and sexually-based verbal abuse; harassment, threats or physical assaults; property destruction; restrictions on freedom of movement; and illegal and fraudulent voting practices. The recent years have seen a rising violence against Dalit human rights defenders, and Dalit women activists are all the more vulnerable in this scenario as the violence against them takes the shape and form of sexual violence-rape, gang rape, being paraded naked etc.

Violence against Dalits is the outcome of thousands of years of subjugation due to the existence of the caste system. But the situation of Dalit women becomes more vulnerable due to the intersection of caste with gender. There are several cases of rape of Dalit girls and women being handled by Navsarjan in the

past few years and are being highlighted in the media, but in how many cases is the criminal justice system ensuring that the accused are punished under the law?

A case of sexual trafficking of a Dalit girl who was kidnapped from the primary school in Bavla and sold off at many places is going on in the Ahmedabad Sessions court for more than one year, but due to weak criminal justice system, the survivor is still awaiting justice. Another case of gang rape of a Dalit girl who was studying in the 12th grade in a high school in Limbdi town is pending in the Limbdi Sessions court. The rape survivor has sent an application to the state legal department for appointment of Nainaben Bhatt as special public prosecutor, but the state is denying appointing her without giving any valid reasons. The recent cases of gang rape and trafficking of young Dalit girls and women set off alarm bells to the vulnerable position of Dalit women in the state. Ultimately the question to the state is, "Is there an effective criminal justice system in place to ensure safety and dignity of the Dalit community and Dalit women especially"?

The time has come when Dalit women should be recognised as a distinct social group rather than classifying them under the general women or Dalit category. Accordingly the state should evolve and implement a specific focus and programmes on Dalit women's rights within the broader framework of the Dalit and women's empowerment agenda. The Gujarat High Court today upheld life imprisonment of five out of six teachers for repeatedly raping a 19-year-old Dalit girl student of their college in Patna.

Bathani Tola massacre:

There are many cases to understand and to give reference but for this paper, the focus is on the case of "Bathani Tola massacre" for the Dalit Women oppression reference.

Bathani Tola is a typical case of open class war which, though rising at grassroots, is defined by the parameters of political struggle at the top, a typical case where caste as well as communal antagonisms -- the two major social parameters of contemporary Indian society -- are blended within the framework of class struggle. Kanshi Ram as well as Ram Vilas Paswan, the two self-appointed spokesmen of the dalits, didn't feel it necessary to even condemn the incident. VP Singh, the foremost votary of dalit empowerment, who found enough time and energy to visit Ramesh Kini's family in Mumbai, maintained mysterious silence over the entire episode.

No Muslim leader worth the name cared to visit the spot despite the fact that the Ranvir Sena is a frontal organisation of the BJP, that a considerable section of the victims belong to the Muslim community, that the immediate issue was the liberation of the Kabristan and Karbala lands and that the massacre had a strong communal overtone . It is no accident that the revolutionary Left and the communal fascist forces of the extreme Right stand face-to-face in a headlong battle in this class war which has engulfed the entire district of Bhojpur and is fast spreading to other parts of Bihar. Neither is it incidental that with the outbreak of open class war the centrist and social-democratic forces have turned impotent often adopting a neutral position that only goes to benefit the predators. There was also the problem of caste and communalism discrimination of the post-modernist agenda. If the 25 years of the history of Bhojpuri is any guide, the struggle has never stopped half-way here. The rural poor, compared to their position 25 years ago, have snatched socio-economic gains and have advanced politically to a considerable extent. No Bathani Tola is going to make them surrender even a small bit of their gains. The battle, therefore, goes on and shall continue till the last vestige of feudalism is ultimately razed to the ground.

On 15 July, Bathani Tola massacre survivors attended and addressed a Convention called by the Citizens for Justice for Bathani Tola. The Convention was held at Speaker's Hall, Constitution Club, on 15 July, from 12 noon – 6 pm. Students from Ara's dalit hostels, which were attacked by Ranveer Sena supporters this month following the killing of Brahmeshwar Singh, also spoke at the Convention. A documentary film on the Bathani Tola massacre was also released at the 15 July Convention. The acquittal of all the accused in the Bathani massacre case has come about in an overall climate of state patronage and protection for the feudal private army, Ran veer Sena.

The erstwhile Laloo Yadav regime too failed to arrest Brahmeshwar Singh, the chief of the Ranveer Sena, and after Bathani too, the Sena committed several massacres including the huge Laxmanpur Bathe massacre in 1998.

All the 26 accused in the 1997 case of Laxmanpur Bathe massacre, in which 58 Dalits were killed allegedly by members of the Ranvir Sena, a militia of upper cast Bhumihar landlords. This is reviewed by others as “**Shameful**”. But the Communist Party of India (Marxist-Leninist) said the acquittals “are shameful.” In a statement, general secretary Deepankar Bhattacharya, said: “Chief Minister Nitish Kumar has to answer about his promise to give justice to the victims of massacres. Former President K.R. Narayanan had termed the Bathe massacre ‘a national shame’”. This shows that how the politics was also involved and how they were treated by society that time?

So, the question remains as to when the Dalit women would get free from all such oppressions and live a life of freedom and enjoy the riches of satisfied joyous independence.

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Role of Minorities Development and Finance Corporation in Promoting Self Employment and Entrepreneurship for Dalit Empowerment special reference to the Slate of Maharashtra

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Introduction

a) Concept of Minority: Article 30 of the Constitution of India defines that Minorities can be based on religion or language. Not only Muslims & Christians but also Buddhists, Sikhs, Parsis and even Jains are Minorities. Moreover, Hindus are a religious Minority within the Slates of Jammu & Kashmir, Mizoram, Meghalaya & Lakshadweep and enjoy the privilege of Minorities under the Constitution in those States. But more important, and not yet perceived in popular imagination, is the category of linguistic Minorities. In Maharashtra, all those speaking Gujarati, Tamil, Hindi, Kannada, Malayalam, Urdu & languages other than Marathi are Minorities and enjoy the same privilege as religious Minorities. Marathi speaking people in India are a Minority in States other than Maharashtra, thus all the citizens in India are a Minority and enjoy the privilege of Minority. It was pointed out in the debate of the Constituent Assembly that numerical weakness and socio-economic vulnerability should be the major criterion in defining minority,

b)Origin of Minority: As per the National Commission for Minorities Act 1992, Minorities in India are Muslims, Christians, Sikhs, Buddhists and Parais, As per the 2001 Census, these communities constitute about 18% of the total population of the country numbering about 18,94 crores.

Community wise breakup of Minority of population in India as per census 2001:

| Sr. No. | Community | Population | % of Minority Population |
|---------|-----------|-----------------|--------------------------|
| 1 | Muslim | 13, 81 88, 240 | 72.919% |
| 2 | Christian | 02, 40, 80, 016 | 12.70% |
| 3 | Sikh | 01, 92, 15, 730 | 10,140% |
| 4 | Buddhist | 79, 55, 207 | 04.198% |
| 5 | Parsi | 69, 601 | 00.037% |

As per census 2001 the Minority communities in the State of Maharashtra constitute 19.08% of the total population of Maharashtra numbering about 19156944 (One crore ninety one lakhs fifty six thousand nine hundred forty four).

Community-wise **breakup** of Minorities population in Msiharaslitra us per **census** 2001:

| Sr. No. | Community | Population | % of Minority Population |
|---------|--------------|-------------|--------------------------|
| 1 | Muslim | 1,02,54,713 | 53.535% |
| 2 | Christian | 9,67,425 | 05.05% |
| 3 | Buddhist | 58, 04, 554 | 30,30% |
| 4 | Jain | 12,56,695 | 6.565% |
| 5 | Sikh & Pars! | 8,73,557 | 4,56% |

c) About NMDFC Under the Prime Minister's 15 Point program for the welfare of the Minorities in relation to equitable share in economic activities and employment, four programmes were suggested and implemented. One of them is enhanced credit support for economic activities. Under this programme, **The**

National Minorities Development & Finance Corporation (NMDFC) was set up in 1994 with the objective of promoting economic development activities among the Minorities, it has 35 operating channelising agencies all over the Nation to reach target groups, NMDFC has introduced various lending and promotional schemes for the development of Minorities such as term loan scheme, margin money loan scheme, educational loan scheme, micro finance scheme, and interest free loans for promotion of self-help groups, vocational training, and marketing assistance to craft persons, assistance for design development and skill upgradation. The Government was committed to strengthen the (NMDFC) by providing it greater equity support to enable it to fully achieve its objectives. Bank credit was essential for certain sustenance and self employment initiatives, A target of 40% of net bank credit for priority lending had been fixed. Since 2005, NMDFC functions under administrative control and direction of a new ministry called the Ministry of Minority Affairs to achieve its aims and objectives.

d) About MAAVM The Maulana Azad Alpasankhyank Arthik Vikas Mahamandal was formed on 28th September, 2000 under the Companies Act 1956 with the same objectives of NMDFC. It is one of the State Channelising Agencies of NMDFC. The composition of authorised share capital of NMDFC is 65% alongwith 26% share of State Agency and 9% of organizations and individuals interested in the welfare of Minorities. It implemented all the schemes directed by NMDFC. Its head office is located in Mumbai and its network is spread throughout Maharashtra to reach to its target audience. It has six divisional offices namely Mumbai, Pune, Nasik, Aurangabad, Nagpur and Amrawati. In each division there are five to six districts having district-wise offices which are managed and controlled by District Coordinator / Nodal officer in coordination with Divisional Head i.e. Assistant Divisional Manager. Since inception of MAAVM till March 2012, it has disbursed Rs.20125.95 lakhs

which benefited to 50697 minorities all over Maharashtra through five different schemes

Statement of Problem: As of today only small portion 50697(0.27%) of minority communities in Maharashtra have availed the benefits of the various schemes of the State Agency of NMDFC i.e. Mauhma Azud Alpasankhyank Arfhik Vikus Mahamandtit, (MAAAVM) Amongst them large number of beneficiaries belong to the Muslim Minority, while others like Sikh, Buddhist, Parsi, Christians, Jain minorities have not benefited as much from MAAAVM's various schemes. It may be due to reasons / problems like the lack of advertising & promotion about the schemes among them, lengthy and time consuming formalities, income level norms, reluctance to become self employed or entrepreneurs etc. These and other problems required to be addressed by conducting a comprehensive study.

Need of the Study: After independence Government of India has launched a number of poverty elevation schemes and programme. Constitutional arrangements have also been made for their effective implementation. But due to loopholes in the system, these programmes have not achieved their objectives. As of today, around 35% of the total population is still living below poverty line. Among this population, a disproportionately large proportion belongs to Minority communities. In the present era of globalisation, due to illiteracy and unaffordable quality education to these groups, their lifestyle has become worse. They need to be brought into the main-stream for their progress and development. Under such circumstances, NMDFC - in collaboration with its various State Agencies - has been playing a very important role towards empowerment of Minority communities by way of access to easy credit for self employment, entrepreneurship development and for other purposes. As far as the Slate Agency of Maharashtra (i.e,

MAAAVM) is concerned, the performance is not encouraging. Only 50697 people have benefited from September 2000 till March 2012 from all the schemes, whereas 37228 have benefited from direct loan and term loan schemes. Moreover, no research has been done so far to assess the status of the beneficiaries of the MAAAVM. Hence, I feel the need for a study on the 'Role of MDFC in promoting self employment and entrepreneurship among minorities with reference to Maharashtra State'.

Relevance & Importance of the Study

The study is relevant to the present conditions of the minorities because a majority of the people from minority communities specially Muslims are below the poverty line, less educated, unemployed and not even aware about the MAAAVM which is solely working for their welfare by way of extending them financial support. In order to solve the unemployment problem, they need to be encouraged for self employment and entrepreneurship development. Fortunately, since the last 12 years, there is a separate and independent agency like MAAAVM in the state exists for the same exclusively for the minorities. But due to various constraints/problems its performance leaves much to be desired. The entire research work will be an attempt to critically assess the functioning of MAAAVM in general and study the stated objectives in particular. It will also provide recommendations/suggestions for efficiency improvement in a number of ways. Therefore, it will serve as a very useful research document on the basis of which, the Corporation can take proper decisions in the interest of a large number of Minorities. It can also incorporate certain changes in existing policy & procedures.

Assumptions

a) There are a large number of people from minority communities, who are unemployed and live below the poverty line,

- b) People from the minority communities require support for their self employment and entrepreneurship development.
- c) There is lack of awareness among the minorities about MAAAVM which extends financial support for their empowerment through various schemes,
- d) There is lack of skilled entrepreneurship related education amongst them.
- e) Muslim Minorities are relatively more aware about the MAAAVM's schemes than other minorities,

Objectives of the Study

- 1) To analyse the Concept of Minority, it's Origin, Present status in India and Maharashtra.
- 2) To study the constitutional provisions for the welfare of Minorities and their impact,
- 3) To examine the overall role of NMDFC and MAAAVM toward minority communities
- 4) To study various lending and promotional schemes introduced by corporations for Minorities.
- 5) To identity problems and deficiencies in lending and promotional schemes.
- 6) To study organisation structure of the corporations in order to reach their target group.
- 7) To examine the impact of the schemes on beneficiaries for developing entrepreneurship among the Minorities.
- 8) To review the policies of Central and State Govt. for the minorities

9) To come out with appropriate suggestions / recommendations for improvement in the functioning of the corporations.

(Note: The research will be mainly be targeted at Ma ha rash Ira with a general reference to the Nation as a whole.)

Justification of the Objectives

The study is mainly focused on the three aspects i.e. concept of minority, their empowerment through self employment & entrepreneurship and the role of NDFCSs State Agency. Hence, in the very beginning it is essential to understand the concept of minority, its origin, present status in Maharashtra and the constitutional safeguards / provisions for the welfare of minorities.

Secondly, the NDFC & MAAAVM are formed and responsible for the purpose of providing financial support to the minorities in the State through various schemes particularly related to their self employment and entrepreneurship development. Hence, it is again essential to study the various lending arid promotional schemes, problems and deficiencies in the schemes etc.

Thirdly, MAAAVM is operating its functioning throughout the Maharashtra; therefore there is need to study the organization structure through which MAAAVM reaches out to the minorities in all 34 districts of the State.

Fourthly, though the MAAAVMs objective is to extend financial support for Self employment & entrepreneurship there is also a need to assess their status alter availing the benefits of the schemes. Hence, it is essential to examine the impact of the scheme on the beneficiaries

Lastly, the aim of the study in not only to pinpoint the problems and deficiency of MAAAVM but also to give some

justified solution to the problems without which the research study will be incomplete and will not serve the purpose. Therefore, the last very important objective is to provide valuable suggestions recommendations.

Hypotheses

After studying the available literature related to MAAAVM, the following hypotheses need to be tested:

1. NMDFC and State channelising agency is instrumental for the welfare & empowerment of Minority communities.
2. NMDFC and MAMDFC have been helping Minorities to encourage self employment and entrepreneurship.
3. Therein scope for improving in the efficiency in functioning of the corporations.
4. A large number of poor sections of Minorities arc away from its benefits.

Working definitions of terms used & key terms:

a. Minorities: Minorities in Maharashtra constitutes the people belong to six religions i.e. Muslim, Christain, Sikh, Buddhist, Jain and Parsi

b. Self Employment: It is refers to a situation where an individual employs himself / herself in producing goods or rendering services for a price. For example one may start a tailoring shop to stitch clothes or a person may start a stationery or grain shop. All these are instances are self employ men L. In such activities there is no fixed salary but earnings depend on the income one can make by selling goods or providing services at a price.

c. Entrepreneurship: It is a business activity initiated by a person who identifies opportunities, invests capital to exploit them, bears the risk of loss and employ people to run the

business continuously with the ultimate aim of earning a sustainable profit.

d. NMDFC: It constitutes National Minorities Development & Finance Corporation

e. MAAAVM: It constitutes Maulana Azad Alpasankhyank Arthik Vikas Mahamandal.

Scope of the Study

NMDFC is very wide in its scope. As mentioned above, it has 35 operational channelising agencies spread over different States of the Country. In the State of Maharashtra, MAAAVM is the State Channelising Agency and it has been in operation from September, 2000, The scope of this research will be restricted to this agency only. The duration of the study will be for the past 5 financial years from 1st April 2007 to 31st March 2012, NMDFC introduced seven types of schemes, but for the purpose of the research, samples will be collected from live Districts of the five different divisions of the beneficiaries who have availed of benefits from the schemes related to self employment and entrepreneurship. These districts are Mumbai, Nashik, Aurangabad, Nagpur and Sangli, The study may benefit researchers who may want to conduct research about other state-level agencies of the NMDFC, It may also be useful to researchers analyzing other micro-finance & educational loan schemes, aimed at specific target groups. It is also likely that the results of this study may give rise to questions, which may spark further research.

Limitations of the Study:

1) From among the total number of beneficiaries only 200 to 250 beneficiaries will be interviewed.

2) Since the proportion of the Muslim Minority beneficiaries is relatively more in the State of Maharashtra, to get proportionate data of all Minorities is not possible.

3) The findings, recommendations & conclusions drawn will be based on the beneficiary & official respondents¹ genuine reply to the questions asked to them.

Classes of respondents to be contacted:

In order to achieve objectives of the study and to test the hypothesis various officials of MAAAVM such as president, vice-presidents, managing director, committee / board members, district heads will be contacted- Moreover, 200 to 300 sample beneficiaries from 6 districts of 6 different divisions will also be contacted and interviewed.

Universe & Sample Size

Since inception of MAAAVM, 37228 minorities have availed the benefits of the corporation under direct loan and term loan schemes throughout the Maharashtra, Samples will be collected from 5 districts of 5 divisions of Maharashtra namely Mumbai, Nashik, Aurangabad, Nagpur and Sangli, As of today, from these 5 districts roughly 11000 minorities are beneficiaries of the above schemes. Therefore, the sample size will be 200 to 250 beneficiaries from these 6 districts, who will be interviewed and surveyed.

Justification of sampling method and sampling procedures

In order to collect proportionate and representative primary information of the various minorities, stratified sampling method will be used. In case of non-avail a hi lily of proportionate primary information random sampling method will be used.

Research design

The research will be designed in a consistent manner. The initial approach is to identify minorities and the need to provide additional support to them, which will be incorporated into the first chapter. After this is done, the profile of the NMDFC and MAAAVM will be studied in the second chapter. The third chapter will be comprised of a survey of existing literature about the topic as well as related issues. The main part of the research will comprise of getting responses of officials and beneficiaries. These responses will be collated in the fourth chapter. The primary data in the fourth chapter will be analysed together with secondary data to test the hypotheses in the fifth chapter. The sixth chapter will present the observations, findings, suggestions and conclusions.

Sources of data collection

The study will be based on primary *and* secondary data. Primary data will be collected through contacting personally various officials of MAAAVM as well as the use of questionnaires. Responses to questionnaires will be taken from officials and beneficiaries. The secondary data will be gathered from annual reports of MAAAVM & NMDFC, reports of State & Central Govt. Ministry of minority affairs, reference books, relevant research journals, websites, RBI reports, published and unpublished sources, encyclopedia etc,

Method of data collection

To collect data, questionnaire will be prepared and personal interview will be taken of sample beneficiaries and the officials of MAAAVM. Two types of questionnaires will be prepared, one for officials and another for the beneficiaries.

Tools of data collection

In order to collect data two different questionnaires will be prepared, one for beneficiaries and other for various district heads and senior officers, Personal interview will be conducted of them. Library reference and the use of internet based sites will provide the secondary data required.

Techniques of analysis of data

The collected data will be presented graphically, year wise even by using different types of diagrams, wherever possible. Appropriate statistical technique like mean, mode, average, and regression & co-relation method for analysis of data will be used to test hypothesis.

Note on statistical tools to be used

The data collected will initially be collated using standard data-base package like Windows Excel. This will enable the data to be prepared into an appropriate form for the use of regression analysis and hypothesis testing. Such analysis will be carried out using freeware packages available on the internet like Easy Reg and gretl.

Appropriate methods for testing the data will be used so that all the hypotheses will be tested. It is not possible to suite in advance, the exact manner in which this will be done, since it depends on the available data.

Review of important and relevant literature on the study

In order to take review of the results, achievements and general functioning of NMDFC and MAAAVM, I have referred number of literatures. The lists of such references have been enclosed separately. As regards research on the Corporation's role in promoting self employment and entrepreneurship, I have not come across any notable research. However, as regards the

effective functioning of the identified nationalized bank - where more than 25% population of Minorities have been concentrated - the RRI and NCM have taken sufficient efforts time to time and considerable literature is available.

a) Constitutional Safeguards for Minorities:

I) National Commission for Minorities. The Ministry of Home Affairs set up Minority Commission through its Resolution dated 12.01.1978 in order to enforce the safeguards provided for the Minorities in the Constitution & the laws in force. The Government of India was of the firm view that an effective institutional arrangement is urgently required for the enforcement & implementation of all the administrative schemes enunciated from time to time. In 1984, Minority Commission was detached from Home Affairs & placed under the newly created Ministry of Welfare, Before enactment of the National Commission for Minorities Act-1992, it was not a Statutory body but thereafter became a Statutory Body, renamed as the National Commission for Minorities (NCM). The first Statutory National Commission was set up on 17.05.1993 vide a gazette notification issued on 23.10.1993 by Ministry of Welfare, Government of India.

II) National Commission for Minorities Act 1992. Under the National Commission for Minorities (NCM) Act, 1992 State and Central Government should constitute a body to be known as the National Commission for Minorities to exercise the powers conferred on , and to perform the functions assigned to it under this Act. The Commission shall perform various functions such as: to evaluate the progress of the development of Minorities under the Union & States, to monitor the working of the safeguards provided in the Constitution and in laws enacted by Parliament and the State Legislatures, to make recommendations for effective implementation of safeguards for the protection of the interest of Minorities by the Central

Government or the State Government and to look into specific complaint regarding deprivation of rights and safeguards of the Minorities and take up such matters with the appropriate authorities etc,

b) Various Schemes and Programme fur Minorities

Under the Prime Minister's 15 Point program for the welfare of the Minorities in relation 10 equitable share in economic activities and employment, four programmes were suggested and implemented.

I) Self employment & wage employment for the poor: Under this Programme, Swarnajayanti Gram Swarozgar Yojna (SGSY), the Primary Self Employment Programme had the objective of bringing rural families above the poverty line by providing the income generating assets through a mixed of bank credit and Government subsidies. Another scheme was implemented that is Swarnajayanti Shahari Rojgar Yojna (SSRY) consists of two major components namely the Urban Self Employment Programme (USEP) and the Urban Employment Programme, (UWEP) One more scheme was introduced that is the Sampurna Gramin Rojgar Yojna (SGRY) was aimed at providing additional wage employment in rural areas. This scheme was later on merged with the National Rural Employment Guarantee Programme (NRECJP) which was launched in 200 districts.

II) Upgradation of skills through technical training. Under this programme a very large proportion of the population of the Minority communities were engaged in low level technical work or earned its living as Handicraftsman. Provision of technical training to such people would upgrade Their skills and earning capacities. Therefore, a certain proportion of all new ITIs were located in areas predominantly inhabited by Minority communities & a proportion of existing ITIs to be upgraded to Centers of Excellence were selected on the same basis.

III) Enhanced credit support for economic activities (explained in introduction)

IV) Recruitment to State and Central Services Under this programme, in recruitment of polite personnel, State and Central Government, Nationalized banks and Railways were advised to give special consideration to Minorities. Even a scheme was launched for candidates belonging to Minority Communities to provide coaching in Government as well as private institutions.

c) Prime Minister's Employment Generation Programme (PMEGP)

The Government of India has approved credit linked subsidy programme called PMEGP by merging the two schemes that were in operation till 31.03.2008 namely PMKY & Rural Employment Generation Programme. The scheme is implemented by Khadi & Village Industries Commission (KVIC). At the State level the scheme is implemented through state KVIC Directorate, State Khadi & Industries Boards (KVIBS) and District Industries Centers (DIGS) and banks. 27 public sector banks, all Regional Rural Banks (RRBs), SIDBI, approved private sector scheduled banks by State level task force committee.

Quantum & Nature of Financial Assistance Levels of Fund under PMEGP

| Categories & Beneficiaries under PMEGP | Beneficiaries Contribution (of project cost) | Rate of Subsidy | | Project cost |
|---|--|-----------------|-------|--------------------|
| Area (location of project/ Unit) | | Urban | Rural | Max 25 lakhs to |
| a) General Category | 10% | 15% | 10% | manf, and 10 lakhs |
| h) Special (SC / ST / GBC, Minorities, Women, EX Servicemen, PH, NER, Hill & Border Area) | 05% | 25% | 05% | ser/bus sect |

Nate :- The balance amount of the total project cost will be provided by Banks as Term Loan. RBI has already issued guidelines to the public sector banks to ensure 20% year to year growth in credit to Medium and Small Medium Enterprise sector. SIDBI which is recognized as a participating financial institution, is also strengthening its credit operations to micro enterprises so that 50 lakh additional beneficiaries may be covered over the live years beginning 2006-07 and,

d) Role of RBI In order to extend full support & co-operation for effective implementation of schemes recommended by National Commission for Minorities to promote self employment among the Minority communities, RBI issued a Master Circular dated 10.10.1996 and again a revised Circular dated 05.07.2007 to all the identified 44 (103 as per revised circular) districts, 59 branches where the large population of Minority communities are concentrated- In the circular, RBI authority has instructed the banks to appoint an exclusive officer who will look after the problems regarding the credit flow to the Minority communities & furnish names of the officer to the NCM, The progress made in flow of credit to Minority communities should be reviewed regularly at meetings of the District Consultative Committees and State Level Bankers Committees. Further, the extracts of agenda notes and minutes of meetings should be forwarded to ministries of Finance and Social Welfare, Government of India on quarterly basis. Chairman and MD or representatives of State Minority Commission / Boards / Minority Financial Corporation should be invited to attend meeting of SLBC / SLRM and DLRC of the Minority concentration districts. Officers and staff of Banks dealing with credit for welfare of Minorities should be given necessary training in courses like programme on rural lending on financing for priority sector, poverty alleviation programme etc. Banks may ensure to maintain Register to evolve timely sanctions and disbursements of loan applications. It is necessary to adequately publicize the several schemes of the Government

of India, especially in those areas where there is large concentration of Minorities.

Evaluation study by RR1

In order to assess the progress made by banks in granting loans to Minority communities and implementation of RBI's instructions, RBI through their Regional offices had conducted an evaluation study. The study revealed as under:

Out of 44 districts lead banks only 5 have nominated exclusive officer to cater to the needs of Minority borrowers.

As regards review of progress in flow of credit to Minorities, review was made in 23 districts only.

As regards extracts of agenda notes/minutes of meetings of SLBCs / DCCs, the respective lead banks had not forwarded the same to Ministry of Finance and

Ministry of Social Welfare. As regards training to the bank staff, lead banks have not initiated any efforts.

Banks have not maintained proper record / loan application register.

Most of the banks have not given adequate publicity for various anti-poverty programs of Minority Communities.

e) Achievements of NMDFC

NMDFC has two channels to reach the ultimate beneficiaries i.e. State Channelising Agencies and Non Governmental Organizations (NGOs), The two main activities of NMDFC are term loan scheme and micro financing scheme. The term loan scheme is implemented through state channelising agencies, while micro financing is carried out through SCAs and NGOs, Under the term loan scheme, a total of Rs, 57,409 lakhs was spend covering 1,47,820 beneficiaries in the last five years (upto 20¹ February, 2009). Similarly for micro financing scheme,

an amount of Rs. 6063.6 lakhs of micro credit was disbursed to 79,781 beneficiaries in the last five years (upto 28 February, 2009).

Financial Achievements of NMDFC (Amt. in Lakhs).

| Year | Term Loan | | Micro Financing Scheme | | Total | |
|--------------|--------------|-----------------|------------------------|--------------|------------------|---------------|
| | Amt | Benf. | Amt | Benf. | Amt | Benf. |
| 2004-05 | 13072 | 32552 | 82K.67 | 11034 | 13900.67 | 43586 |
| 2005-06 | 9810 | 23408 | 1002 | 10893 | 10812 | 34301 |
| 2006-07 | 9958 | 22301 | L3L7.1 | 25482 | 32259 | 47783 |
| 2007-OK | 13090 | 31574 | 1322 | 16159 | 44664 | 47733 |
| 2008-09 | 11479 | 32985 | 1593.8 | 16213 | 13072,8 | 49198 |
| TOTAL | 57409 | 1,47,820 | 663.57 | 79781 | 114708,47 | 222601 |

f) Achievements of MAAVM: Since inception of MAAVM till March 2012 has disbursed Rs.20125.95 lakhs which benefited to 50697 minorities all over Maharashtra through five different schemes namely direct loan, term loan, Maulana Azad education loan, Rajiv Gandhi education loan & Micro finance. From direct loan 29469 minorities disbursed Rs.10273.02 lakhs, term loan 7759 minorities disbursed Rs,5168,05 lakhs, Maulana Azad education loan 3986 minorities disbursed Rs,2419.58 lakhs, Rajiv Gandhi education loan 2099 minorities disbursed Rs.3203,96 and lastly from Micro finance 7784 minorities disbursedRs.1061.34 lakhs

g) Sachar Committee Report: The Prime Minister, Dr. Manmohan Singh constituted a high level committee on 9th March 2005 under the Chairmanship of **Shri. Rajinder Sachar**

to study the Social, Economic and Educational status of the Muslim community in India. The Committee submitted its report on 17.11.2006 which was tabled in Parliament on 30th November 2006, The follow-up action on recommendations was approved by the Cabinet on 17.05.2007. A total of 76 recommendations were made and 22 Ministers were involved for actions. As regards access to credit, the Committee has found number of deficiencies and therefore, recommended that public sector banks have to open more branches in areas of Muslim concentration so as to ensure them access to credit in the priority sector lending. The Committee also recommended that there should be procedural transparency and awareness about various schemes should be created among the Minorities through publicity. In order to strengthen Micro Credit Scheme of NABARD among women, Entrepreneurship Development Programme and Restructuring NMDFC were also recommended.

Knowledge Contribution and Likely Outcome

It will be a useful document for the Corporation and the government to incorporate certain changes in the existing policies & procedures of the corporations. This will ensure that the corporation will be more easily accessible to all the minorities for their economic empowerment. As a research scholar, this research work will give tremendous satisfaction to me since I will have contributed something for the society, particularly for the minorities.

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Caste, Constitutionalism and Human Rights in Modern India: A Gandhian Critique

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Abstract: The study of identity has always been central to the political values like rights, justice, equality and multiculturalism. When Plato talks about a 'just' state (republic), he explains his theory of justice and state in terms of certain identities like philosopher king, soldiers, artisans etc. The point here is that in contemporary India, we see an upsurge of political identities in terms of dalits, deprived sections of society or of deep forest, picking arms and spreading the Naxalite Movement in India and making no demands. Alongside we see Indian Constitution, as a divine reality in post-colonial India, partaking in the process of establishing peace through its own instrumentality. After completing sixty five years of democratic governance, to what extent could we succeed in establishing a equalitarian and a liberal society (both are the pre-conditions for a sustenance of peace), needs to be examined in its contemporary context. To intervene further, this research paper will also explore the nuances of identity politics and the prospects of peace, through a non-violent instrumentality of constitutional mechanism, under a democratic paradigm. In mapping these prominent parameters to measure the road taken so far by Indian democracy, researcher also intends to rationally contextualise the political thought of Mr. M K Gandhi (hereafter Gandhi) to address the sectarian regime of Indian democracy and possibilities of configuring the political identities in a manner that it won't obstruct the making India a peaceful and non-violent nation. In the post-independent India, India of Twenty First Century, how far we have moved in reading caste from the perspective of human rights perspective, is the centre of the study of this research paper. What goes wrong in the process of

democratisation that caste still haunts the democratic participation, an attempt is being made through this research endeavour to read it in modern contexts of Indian political system.

Key words: Caste and Identity, Identity politics, Constitutionalism in India ,Gandhian praxis of caste problem in India.

Caste is central to the contemporary dalit discourses in India. Caste-system, based on the idea of a graded society, has always instilled a sense of 'resistance' among the castes 'discriminated against', towards the upper-caste within the Hindu religious fold. This all pervasive and omnipresent location of caste-based discrimination led to an emergence of a consciousness of community-identity and protest among the people belonging to the low castes. Though this emergence, or surfacing, of self-consciousness in terms of marginality, exploitation and discrimination is common to almost all caste-ridden regions of India yet the nature of this self assertion and protest is found to be different in different socio-cultural locations within the Indian society. The cultural plurality of India caused the emergence of diversified narratives of caste-relations and caste-based oppressions. This caused the theorization and comprehension of the dalit identity tough and problematic.

Historically, there are multiple contestations about the caste and caste-issues in India. Many castes objected to their inclusion in lower caste status during the 1911 census in the colonial India. Brahmins in Maharashtra and in South India emerged with certain supra-local powers which were unprecedented after the first census that created a hierarchy of castes as well. Different caste associations protested against this move of British Raj. Morley-Minto Reforms in 1909 also gave an impetus to the non-Brahmin castes in India to relocate their caste-dignity. These events gave birth to the emergence of the

contestations amongst various caste associations throughout India.

The modern discourse on dalit politics is not homogenous as it is commonly understood, in the absence of a detailed study on Dalit discourse in India. The dalit consciousness of a member of the Scheduled Caste (hereafter SC) community would differ in *telos* from the consciousness of marginality of a member of the Other Backward Class (hereafter OBC) community in India, due to their different historical continuities and course of hierarchical marginalization. A member of OBC in India nurtures a political consciousness of protest based on his/her historical marginalization in economic domain primarily. The class consciousness of OBC is not inked as a result of social discrimination on the basis of 'pure' and 'impure' thesis of caste-system in India. The Scheduled Caste politics of protest is based on the crude reality of social untouchability in the name of 'pure-impure' thesis of the caste in India. So there is an obvious difference in the nature of the political consciousness of the two distinct classes of SCs and OBCs in India, and it makes a case for a relatively heterogenous streaming of Dalit discourse in India. Dalits, whether we use the term in its maximalist sense implying all the poor and downtrodden of India or in the minimalist sense implying the Scheduled Castes (SCs), Scheduled Tribes (STs) and Other Backward Classes (OBCs), have now moved to the center stage in contemporary politics and culture. However, it is worthwhile to remember that dalits in India have been socio-economically victimized, culturally marginalized and politically suppressed for ages. They were regarded as achchutas (the untouchables), the antyaja (the lowest born), and the chandalas (the pariahs), to name only a few labels, whose shadow, let alone touch or contact, was considered polluting by the upper-caste people. Historically and culturally, the dalits could not challenge the inhumane, iniquitous caste-system of Hindu society-which

relegated them to the margins, in spite of the mighty presence of such mythical/legendary dalit-heroes as Vaimiki, Vyasa, Satyakama Jabali, Eklavya, Chokhamela, Ravidas, Kabir and a whole host of dalit-bhakta saint poets. The assertion of dalit political and cultural identity is, however, a recent phenomenon.

During the recent times, in post-colonial India, many efforts have been made to comprehend and theorize the nature of dalit identity in terms of critiquing the traditional historiography and creating a different historical space. History has been questioned and problematised in order to confirm the social status, dignity and space and to express the dalit dissatisfaction. In opposition to that, a counter-ideology, disfavoured caste as a *non-functional* social identity in the post-colonial India has also been trying to capture the space for social discourse. In the last decade of twentieth century, with the advent of coalition politics and regionalism, caste-based politics received unprecedented importance in the Indian political system. In 1990, on the recommendations of the *Mandal Commission*, government announced the 27 per cent reservations in public opportunities and employment to OBC (Other Backward Class) castes. This caused a great political stirring and many protests took place against this announcement of Union government, and a national debate on the caste and caste-based politics took place in the public domain. It set off a nation-wide protest by the upper-caste Hindu students and some students even tried self-immolation. This event is the great symbolic indication towards the urgency to reconfigure and relocate the caste in contemporary Indian political system. In the aftermath of such events of ideological confrontation over the issue of reservations, we saw the resurgence and rediscovery of Dr. B.R. Ambedkar as a national figure who would be the source of ideological inspiration of the emerging contours of dalit discourses in postcolonial India. Before Mandal also, dalits had been the victims of severe

oppression and mass killings, though after Mandal, the hatred and violence the dalits were subjected to was more pervasive. Massacre of dalits in the name of caste-hatred and caste honour at this big scale was new to Indian society. It seems evidential that the improved social and educational status and mobility and organization of dalits that prompted such reactions among the land owning middle castes, who organized themselves on caste basis to counter the dalit assertion and growing social significance at local levels. Though such incidents were and are mostly regionally situated, mostly in semi-urban or rural fabric of Indian society, but it added significantly to the national debates over changed location of caste in contemporary Indian society. Organized violence against low-castes was not a national issue till 1980s. Hence, in 1990s, dalits started mobilizing themselves to protest against these killings. By this time it became quite obvious that the re-positioning of caste and changing configurations could not be undermined and neglected as it signaled an important social movement in Indian political system. One of the major problems that the dalit movement facing against brahminism is "competition among various Dalit Jatis" and the attitude of OBC's who follow the Brahminical model for upward mobility towards SCs.

This well pronounced assertion of dalit identity and consciousness was based on certain ideological bases. Following Dr. B.R. Ambedkar's (hereafter Ambedkar) ideas, the tag of 'Harijan' was rejected (and so was the Gandhian treatment of the caste problem) and the term 'Dalit' was invoked to come together and organize against the caste atrocities under the upper caste dominant social structure. The word 'dalit' was not introduced by Ambedkar, rather it had a late origin, with the emergence of Dalit Literary Movement (Panthers' Movement) in Maharashtra in 1970s. Dalits are now a sizeable community with organization, intellectuals, and activists and activist-intellectuals, drawing their political inspiration from Ambedkar

primarily. Gopal Guru brings this debate in the theory-experience debate (Guru and Sarrukai. p. 13.). He emphasized that in the modern context of dalit discourse, moving away from the empirical bracket to the theoretical one has become a social necessity for dalits, adivasis and OBCs. He asserts that before independence dalits were deprived of a political point of reference, and it is only with the Ambedkar's pervasive political assertions and caste-radicalism that dalits could translate their negative identity as a new political subject (Rao. p.40.).

After the birth of Dalit Panthers' Movement in Maharashtra in early 1970s, there was a visible surfacing of the dalit activist-intellectuals. Though this movement was literary and cultural in nature, its affiliation and impact was political. Dalit Panthers' Movement was primarily located in Maharashtra, but its resonance was pan-Indian. The birth of dalit literary movement established Ambedkar as the symbol of dalit challenge to the oppressive Brahminical mode of social relations prevailing in the Indian society. For the first time in post-Ambedkar modern India, the dalits protested against the stigmatization of their caste-based identity and the logic and location of caste in the changed social milieu, and also brought new complexity to the caste debate. Here dalit activist-intellectuals redefined Ambedkarite ideology as per the suitability of the goals of dalit movement and proposed an alternative anti-caste intellectual tradition. In terms of the changing routes of dalit discourse, it is also noteworthy that the creation of certain social organizations by those treated as 'sub-castes' amongst the Scheduled Castes (SCs) and Other Backward Classes (OBCs) has popped up as a new sight and led to a new kind of mobilization and politics that posed a challenge to the dalit and SC groups, till now assumed to be homogeneous. Electoral politics is also attributed as the major cause of this kind of political emergence. The dalit-led Bahujan Samaj Party (hereafter BSP) assumed considerable power in the electoral

politics in India in 1990s, and posed a significant challenge to the mainstream national political parties. With this new phenomenon, various low-caste organizations either joined BSP or supported it not only in north India, where the party had a birth and base, but also in southern and western India as well.

Amidst all these changed social patterns, the dalit discourse also found shifting and relocating its presence and growing dominance, but without losing the grip over its basic ideological basis, an all-compassing attack on the Brahminical social structure of Indian society. This attack and protest is based on the affiliations and oppositions to certain ideologies and political thought of certain figures like Jotirao Phule, Gandhi and Ambedkar *primarily*, amongst many others who do contribute visibly, directly or indirectly, in the making or unmaking of dalit/counter-dalit consciousness in contemporary India. This is how we see a very impactful advent of *identity politics* in Indian political system. The dalits, in an attempt to do away with their age-long humiliation, assert their identity and demand a respectable and egalitarian position in public life, while on the other, they face violent reactions of the upper caste Hindus against these identity assertions. The Dalit assertions and the higher caste Hindus reaction are the two prominent sites of the political life in Indian democracy today. Such self - assertion of Dalits now seeks, let us remember, a foundationally positive Dalit moral and social identity, along with full politico-economic enfranchisement by modern India. To investigate both, this paper must examine the "inside" as well as the "outside" of the Dalit world in each other's terms. We begin with the necessity for Dalits to step out of the emotional straightjacket that the long accumulating anger and angst have produced. Not only must they step out, they should transform it into the ways yielding engagement with other Dalits and all other non-Dalits in Indian society. To do so they need to build genuinely further on the Ambedkar-drawn progressive social, economic and political

markers in independent India's quest for social justice. But, considering the fact that the gaps of dalits-non-dalits are widening with each day passing also need to be dealt with the Gandhian praxis of caste. Next, to exploit effectively the emerging new political spaces and socio-economic opportunities, dalits need to rationalize their consciousness and transform it into a unified identity.

Identity politics is a wider concept. In terms of dalit discourse in India, there are some key phrases of the process of identity formation. These are, in brief, conflict, symbolic reversal, and identification of social object. Conflict is a struggle and protest in which a group of people competes with another group(s) with an aspiration to achieve their goals with or without violence, or at times by both. Identity politics is a term first came into usage in the 1970s to indicate that social identities like ethnicity, race, sexuality, gender, or religion, caste or class have an important influence on the individual's political aspirations, methods, modes, affiliations. Politics thus conceived is based on collective choice and not on nature and fate. Identity politics in the name of historically disadvantaged groups in relation to social identities bears the risk of perpetuating the same social patterns of group behavior that are responsible for the social exclusion of these social groups (or castes, in case of dalit discourse). Politics can be analyzed in empirical terms as well as in normative terms and both the modes are relevant for the study of the politics. In the modern context of liberal constitutionalism, every political community bears a legal-ethical identity. This legal-ethical identity is defined in terms of 'us' as against 'them'. The notion of 'us' and 'them' in a liberal-democratic political paradigm are not elaborated with recourse to any pre-political categories like gender, class, ethnicity or the like. The dichotomy of 'us' and 'them' does not lead to social exclusion, but this type of exclusion is not based on pre-political identities.(Michael Dusche. p. 46.).

Gandhi's socio-political philosophy contextualises a very pertinent question about the historically heterogenous and hierarchical Indian society, *allegedly* basing its social gradation on the surmons of Ancient Indian Scriptures. Unlike the recent/modern efforts to deal with the question of caste-problem in India, Gandhi relied upon the method of 'appeal' rather than 'protest', i.e., appeal *within* the Hindu fold religious system, not protest *against* Hindu Religious framework. Gandhian political thought is indispensable to understand caste as a social institution in India due to the position he held on the political scene in India during 1920-40. In his seminal note on caste i.e., Caste Must Go (*Young India: 11 February 1933, pp.1-2*), Gandhi reaffirmed an unfettered faith in Varnashrama of Vedas. His examination of Vedas make him believe that there is nothing wrong in following the Ashramvyavastha (four stages of life) as propounded in Vedic texts even in contemporary times. But, he was quite careful in suggesting that there is nothing like untouchability by birth as expounded and suggested by the Shastras. Even if Shastras are interpreted in a manner to suggest social hierarchy in an iniquitous manner, Gandhi categorically negates such dogmatic discourses. For Gandhi, to be religious is to have duty-bound social behaviour on individual's part. He considered untouchability as a sin in modern times. For him untouchability is a blot on Hinduism. In his early phase in India, accepting the four-fold division of Varnavyavastha (in its early phase- four-fold division of labour or occupational work), to Gandhi, is to follow the laws of nature, based on the principles of human qualities and nature. But Gandhi's views and critique of Varna and Jati both undergo a change over a period of time- especially after his repeated discursive encounters with Ambedkar. That is why, Gandhi, in his later phase (that is after about 1928) starts criticizing Varna and Jati (caste) both as he realized that the occupational division or Varna-Vyavastha degenerated into a hierarchical caste system or Jati-Pratha based

on one's birth in a Jati or caste. In order to destroy the vice-like grip of Varna and Jati, he started supporting the inter-caste dining and marriages- much as Ambedkar would like it. Here Gandhi's idea of equality seems pertinent to be understood in its own right. He seems to support the social division on the basis of Vedic principles of Varnavyavastha, but refutes to accept the iniquitous social gradation of Indian society (Harijan: 11 February 1933). Unlike Gandhi, Phule and Ambedkar see the Shastras as the source(s) of the prevailing iniquitous conditions in Indian societies since centuries (G.P. Deshpande: 2002. p.27. and Ghanshyam Shah: 2002. Caste and Democratic Politics in India. p.83.). Irrespective of the consistent criticism of Gandhi as a supporter of caste-system and Brahmanical/orthodox Hinduism, it is noteworthy to mention that Gandhi, after his arrival from South Africa in January 1915, much before leading the political crusade against the British colonialism, had started addressing and attacking the prevalent untouchability in Indian society. It is an evident that Gandhi, since his childhood days, opposed the inhuman nature of caste-practices. In his later phase(s) of life, this belief got expanded. When Gandhi came back from South Africa in 1915 and started (staying in) Sabarmati Ashram in Ahmedabad, after much opposition from his wife Kasturba and sister, he let the untouchable couple, Dadubhai and Dadiben, stay in the same *ashram*. (*Bhagwan Singh: 2012*). In *Young India* (26 December 1924), he wrote:

I would warn the Hindu Brethren against the tendency which one sees nowadays of exploiting the suppressed classes for a political end. To remove untouchability is a penance that Caste Hindus owe to Hinduism and to themselves. The purification required is not of 'untouchables' but of the so-called superior castes.Religions like nations are being

weighed in the balance. God's grace and revelation are the monopoly of no race or nation. They descend equally upon all who wait upon God.

He vehemently attacked the iniquitous social gradation in Hindu society and warned them that so long they do not drop the idea of caste from their hearts, it is impossible to realize swaraj. He appealed to upper caste Hindus to stop treating the 'untouchable' castes as the lesser human beings as it would prevent them all to reach to attain 'freedom'. But, Gandhian usage of 'swaraj' is 'more' than what we understand by 'freedom'. Swaraj is not merely a condition of being free from outer physical social environment. Swaraj in Gandhian epistemology is an expression of outer as well as internal freedom. Here Gandhi suggests that until Hinduism is free internally, i.e. an egalitarian religious perspective of Hinduism, it would not attain swaraj. Gandhi, between 1920-22, in his nationwide campaign of 'Non-cooperation Movement' against the British Colonialism appealed to the countrymen not only to oppose the British colonialism through non-violent and non-cooperative method but also appealed to reform the Hindu society from within, and to do away with the unjust caste-based practices. He writes in *Young India* (12 June 1924):

Swaraj for me means freedom for the meanest of our countrymen. If the lot of the Panchama is not improved when we are all suffering, it is not likely to be better under the intoxication of swaraj....the movement of swaraj is the movement of self-purification.

In 1931, Gandhi used the word 'harijan' for 'untouchables'. In his justification for the use of the word, he wrote in *Young India* (6 August 1931):

The 'untouchable' to me, is, compared to us, really a Harijan- a man of God, and we are Durjan (men of evil). For whilst the 'untouchable' has toiled and moiled and dirtied his hands so that we may live in comfort and cleanliness, we have delighted in suppressing him. We are solely responsible for all the shortcomings and faults that we lay at the door of these 'untouchables'.

Emancipator politics needs to admit the following pertinent issues; that the present day liberal democratic setup has given rise to many caste identities. The real task is to reconcile these scattered identities and transform the dalit consciousness through a specific yet multivalent dalit identity into anti-caste consciousness. An ideological unity between Scheduled Castes and OBC dalit identities is desirable for the effective representation of dalit consciousness in Indian democracy. Religion needs to be reformed and recovered as a persistent search of humanity, and provide public choices (as constantly addressed by Gandhi and Ambedkar both). In India, the Identity politics leads to the selection of problematic choices. These heterogeneous identities, as one may call based on 'son of the soil' theory, confront with the mega identities which are communal, not secular. This leads to the fragmented view of society where fragmentary identities are glorified. There is a tendency to posit a sense of community in a relatively small and

sectional identities. But, on the other hand this has marred the prospects of the emergence of mega-identity of secular nature that propose an inclusive growth. The Gandhi-Ambedkar discourse separately deal with the issue, but if put jointly, strengthens the idea of emancipatory political activity by creating new theoretical spaces.

Gandhi furthered the cause of the dalits (*Harijan* was his term of reference) and invested them with a political and cultural agency during the freedom struggle. What is often excluded in the discursive domain of the dalit identity is the historically demonstrable fact that Gandhi's views and praxis on caste/ dalit issue was not a monolithic uniform discourse as Gandhi recontextualized and transformed his discursive stance on caste/ dalit identity in the later phase (say post 1928 period) of his life after his intense encounter with Dr. B.R. Ambedkar. One may illustrate how the trajectories of Gandhi's discourse on caste and dalit question did not remain a static vertical or horizontal axis. But was quite loopy and citing a few examples. For example, in 1920, Gandhi seems to support the four-fold division (Varnas) but does not favour the numerous sub-castes:-

I consider the four divisions, alone to be fundamental, natural and essential. The innumerable sub-caste are sometimes a convenience, often a hindrance. The sooner there is a fusion, the better. (*Young India*: 8 December, 1920).

It seems that modern times calls for an *urgent need to reconcile* the issue of dalit discourse(s) in India from a human rights perspective. The problem with the understanding of the Gandhian suggestions towards this age-long sectarian and divisive social problem in India is that Gandhi was considered as

the spokesperson of the Upper caste Hindus, supporting the cause of them primarily. The modern Dalit discourse has very categorically subdued Gandhian praxis towards the solution of caste-ridden Indian society. Gandhism is found quoted as a thematic paradigm against the cause of dalits in India. Unlike this, if we recontextualise the Gandhi-Ambedkar praxis into the moder-day dalit discourse, we would infer that Gandhi's treatment is more akin towards viewing the issue of dalit rights from the human rights perspective. Until this issue is politically resolved from human rights perspective, we hardly have the chance to see it an *inclusive* dalit discourse.

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Empowerment of Women through Panchayati Raj Institution in India

Harinam Singh

“Every village ought to be a republic or punchayat with the authority and resources to realize the potential for economic and social development of the village”.

Mahatma Gandhi

Introduction

Panchayats is the backbone of the Indian villages. Mahatma Gandhi, the father of the nation, in 1946 had aptly remarked that the Indian independence must begin at the bottom and every village ought to be a Republic or Panchayat having power. Effective and meaningful functioning of these bodies would depend on active investment, contribution and participation of Indian citizens like women. Mahatma Gandhiji's dream has been translated into reality with the introduction of the three-tier Panchayati Raj System (PRIs) to ensure people's participation in rural reconstruction in India.

The empowerment of women is fundamentally about changing social institutions and practices, about changing rules, norms and rights, and about changing the balance between women's obligations and responsibilities and their command over the resources needed to discharge these obligations and responsibilities. The empowerment is the process of challenging existing power relations and of gaining greater control over the source of power. The goal of women empowerment is to challenge patriarchal ideology, to transform the structures and institutions that reinforce and perpetuate gender discrimination and social inequality and to enable poor women to gain access to

and control of both material and informational resources in India.

Empowerment of women is a continuous process for realizing the ideals of equality, human liberation and freedom for all. Women's Empowerment, thus, implies equality of opportunity and equality between the genders, ethnic groups, strengthening of like chances, collective participation in different spheres of life-cultural, social, political, economic, development, decision making etc. Women are almost one-half of the world's population having enormous potential but being underutilized or unutilized for the economic development of the nation. Majority of women do not undertake entrepreneurial ventures. There is need to strengthen and streamline the role of women in the development of various sectors by harnessing their power towards nation building and to attain accelerated economic growth. Women's education and empowerment play an important role in socio-economic development and poverty eradication. The pillars of women's empowerment essentially consists of literacy, education, better health facilities and nutrition for the mother and child, political representation and financial security including opportunities for self-employment options to become self-reliant.

Microfinance is a tool of socio-economic development of women empowerment in India. Dr. Muhammad Yunus explains the role of micro credit in facilitating women potential as 'women have plans for themselves, for their children, for their home, their, meal'. Microfinance is a financial innovation, which originated in developing countries where it has successfully enabled extremely impoverished women to engage in self-employment projects that allow them to generate as income, begin to build wealth and exit from poverty.

Indian Government policies, Microfinance, and Self-Help Groups (SHGs) programmes should be design with a focus on women's needs and concerns. Women will be supported to set up their own business with the support of Self-Help Groups and the availability of credit facilities. These steps will helps women achieve economic independence and contribute their empowerment in India. The empowerment of women through Self-Help Groups (SHGs) would give benefits not only to the individual woman but also for the family and community. SHGs have a common perception of need and an impulse towards collective action for socio-economic development in India. The SHGs empower women both socially and economically, and SHGs encourage women to participate in decision-making in the household and community for socio-economic development of India.

The emergence of women entrepreneurs and their contribution to the Indian economy is quite visible in India. The number of women entrepreneurs of India has grown over a period especially in the 1990s. Microfinance development programmes have significant potential for contributing to women's socio-economic empowerment in India. Access to savings and credit can initiate or strengthen a series of interlinked and mutually reinforcing 'virtuous spirals' of empowerment of women in India. Microfinance development programmes have also emerged as major strategy to combat the twin issues of poverty and unemployment that continue to pose a major threat to the economy of the developed and developing countries. A number of agencies- Government as well as Non-government Organizations- are, today involved in micro-finance development initiatives in India.

Review of Literature on Empowerment of Women

There are some useful studies in this area. The following are worth mentioning.

Sen and Grown (1987); and Jahan (1995), have shown about to promoting the system of empowerment of women. They were thought in development promotes social inclusion in institutions as the key pathway to empowerment of individuals and has at times tended to conflate empowerment and participation of women in economic development.

Jain (1992) has analyzed the 73rd constitutional amendment of Panchayati Raj Institutions (PRIs). She writes that the main intention of the policy makers behind this reservation is two-fold one is the democratic justice and second is resource utilization (human). She further states that as the half of the population are women. The country development cannot achieve without the proper participation of woman.

Naryan, Usha (1996) confirms that the main position of 73rd constitutional amendment involves the participation of women as voter, women as members of political parties, women as candidates, women elected members of PRI's taking part in decision making, planning implementation and evaluation. She stressed that reservation provisions are providing be a guarantee for their empowerment.

Narayan et al. (2000a) has focused on state and civil society institutions at both national and local levels, including informal institutions such as kinship and neighborhood networks. Institutions at the micro level, such as those of marriage and the household, are not considered part of the state or of civil society, but interpersonal gender dynamics within the household are considered part of the equation of social exclusion and in need of directed efforts at change.

Bennett (2002) has developed a framework in which "empowerment" and "social inclusion" are closely related but separate concepts. He describes empowerment as "the enhancement of assets and capabilities of diverse individuals

and groups to engage, influence and hold accountable the institutions, which affect them." Social inclusion is defined as "the removal of institutional barriers and the enhancement of incentives to increase the access of diverse individuals and groups to assets and development opportunities." He notes that both of these definitions are intended to be operational, and describe processes rather than end points. The empowerment process, as she characterizes it, operates "from below" and involves agency, as exercised by individuals and groups. Social inclusion, in contrast, requires systemic change, which may be initiated "from above."

Narayan (2002) and Ravallion and Chen (2001), have discussed discussion of "pro-poor growth") also argues, systemic change is necessary to sustain empowerment over time. It is through the process of social inclusion that the "rules of the game" are modified and institutions transformed so that economic growth is widely shared. Bennett argues that the distinction between empowerment and social inclusion is important because the World Bank's comparative advantage is at the system or policy level.

Kabeer (2001); El son (1999); Sen and Grown (1987); Batliwala (1994), have argued that women's empowerment requires systemic transformation in not just any institutions, but fundamentally in those supporting patriarchal structures.

Objectives of Study

The prime objectives of this study are as follows: -

1. To throw a light on the empowerment of women, their stand in decision making while implementing schemes through Panchayat Raj Institutions (PRIs) in India.
2. To analyze the self-employment opportunities for women in India.

3. To examine the women empowerment with respect to control of savings, control of income, control over loans, and control over purchasing capacity in India.
4. To focus the women empowerment through Self Help Group in India.
5. To highlight the SHG – Bank linkage programmes for the period of 1992-93 to 2010-11.

Sources of Data and Period of Study

The data for the study have been collected from the “Handbook of Statistics on the Indian Economy – {(2009-10), and (2011-12)}”, Reserve Bank of India, Mumbai; and Report on Currency and Finance of the Reserve Bank of India. The annually data have been taken for the period of 1992-93 to 2010-11.

Evolution of Panchayat Raj System in India The Panchayat system was very popular during the Vedic period. This is referred to as ‘Traditional Village Panchayats’ by present day writers to distinguish it from the present form of Panchayati Raj System. The evolution of Panchayats is a modest attempt to trace the Panchayat from Traditional Panchayats to the Statutory Panchayats and from Statutory Panchayats to the Constitutionalized Panchayats.

Traditional Panchayats had been formed in various parts of India after the pastoral society was converted into an agrarian one following the emergence of agriculture as the major mode of production and the consequent settlement of the villages. The main function of this Panchayat was the distribution of justice and they were known for the spirit for fair play. They were collectively known as the Panchayats as their strength used to be Panch (five). That is way they began to be called as the Panch Parmeshver (the Five possessing the quality of God). Bhaichara Panchayats were the Traditional Panchayats, which had come

into existence in the ancient period, survived the Afghan and Mughal era during the medieval period. They were very much present when the British occupied this territory in 1804. This has been recognized by Charles Metcalfe, the Provincial Governor General of India (1835-1836).

While the Bhaichara Panchayats were based on the tradition, the Statutory Panchayats were created by law. These owe their origin to the Report of the Royal Commission on Decentralization (1907). The Commission had recommended the creation of Village Panchayats for reducing the financial burden of the provincial governments and for extending the concepts of local self government to the village level. While the Mayo's Resolution (1870) had created the municipalities in the urban areas and the Ripon Resolution (1882) the district board at the district level and the rural board at the taluka / tehsil levels, as the local government institution, the Royal commission not only advocated their strengthening but also suggested creations of these at the village level as the Panchayats.

In Punjab, which included Haryana, the Punjab Village Panchayats Act was made in 1912 for the creation of the Statutory Panchayats. The Punjab Village Panchayat (1939) Act would have gone a long way in putting the statutory Panchayats on firm foundation but failed to do so as the outbreak of the Second World War in 1939 diverted the attention of the government to the war efforts.

The Institution of Panchayat was given space in the Constitution after the Independence of India. Article 40 of the Directive Principles of the State Policy lay down that the state shall create Village Panchayats and endow them with such power and the authority as enable them to function as institutions of self governments. This mandate of the Constitutions led to the enactment to the Gram Panchayat Acts

in various states in India. For example, the Punjab Gram Panchayats Act (1952) was made in Punjab. It introduced universal adult franchise for the election of the Panchayats and the women too were given voting rights. The Gram Panchayats were given regulatory, civic and the judicial functions.

The implementation of Balwant Ray Mehta Committee Report (1957) for the democratic decentralization of development administrations, created a three-tier structure of Panchayats which was given by the name of 'Panchayati Raj' in India. It included the Gram Sabha, Gram Panchayat at the village level, and the Panchayat Samiti at the block level and the Zila Parishad at the district level. The Panchayati Raj was inaugurated by the Prime Minister of India, Pandit Jawaharlal Nehru, at Nagaur in Rajasthan on October 2, 1959.

Therefore, the Prime Minister of India, Mr. Rajiv Gandhi moved the 64th Amendment Bill in 1989 for creating strengthened, inclusive and uniform system of Panchayati Raj. The Bill was passed by the Lok Sabha but could not get the requisite to two-third majority in Rajya Sabha as it was misunderstood as an attempt to erode the autonomy of states. But P.V. Narshima Rao, who became Prime Minister of India in 1991, was able to build a consensus in its favour. As a result, the 73rd Constitution Amendment Act (1992) was enacted. The main features of Panchayati Raj system in India are given below: -

1. Uniform three tier structure of Panchayats at the village, block and district level in all the states except those having a population of less than 20 lakhs.
2. One-third reservation of women in Panchayat level in India.
3. Reservation for the Scheduled Castes and the Scheduled Tribes in proportion to their share the population.

4. Five year tenure and fresh election with in six months in case of their dissolution.
5. State Election Commission for fair election;
6. State Finance Commissions for ensuring resources;
7. The Eleventh Schedule having 29 items which may be devolved by the state legislation on Panchayats for making and implementing plans of economic development and social justice so that these could become institutions of self government.

Status of Women in Panchayats in India

The 73rd Constitutional Amendment spelt a sea change in the arena of women's representation in Panchayati Raj Institutions (PRIs). It brought in a total departure from the erstwhile system of token nomination or co-option of one or two women in Panchayats as advised by Balwant Ray Mehta Committee (1957) and Ashok Mehta Committee (1978). Further, it also partially complied with the recommendation of Committee on the status of Women which, way back in 1974 mentioned that earnest efforts should be taken for "...establishment of statutory women's panchayats at the village level with autonomy and resources of their own for the management and administration of welfare and development programmes for women and children, as a transition measure, to break through the traditional attitudes that inhabit most women from articulating their problems and participating actively in the existing local bodies" (as cited in India Panchayati Raj Report 2001).

On August 27, 2009 the Indian cabinet approved a proposal for enhancing the reservation of directly elected seats for women from one third to fifty percent in all tiers through an amendment of Article 243 (D) (3) of the Constitution. Article 243

(D) (3) enumerates that 'Not less than one third (including the number of seats reserved for women belonging to the Scheduled Castes and the Scheduled Tribes) of the total number of seats to be filled by direct election in every panchayat shall be reserved for women and such seats may be allotted by rotation to different constituencies in a panchayat'. Along with this, rotational reservation of at least one third of the total number of offices of Chairpersons at all levels of panchayat was ensured that Article 243 (D). The proposed amendment seeks to replace this phrase of 'not less than one third' with the words 'not less than half'. The performance of women in Panchayati Raj Institutions (PRIs) is given below: -

1. Despite several stumbling block women PRI members have generally performed well throughout the country.
2. Participation of women in the Gram Sabha meetings increases when the Pradhan is a woman. This corroborates the general perception that political communication improves when the citizen and the leader are of the same sex. (The Impact of Reservation in the Panchayati Raj – Evidence from a nationwide randomized experiment – Raghobendra Chattopadhyay & Esther Dafflo-Nov-2003).
3. Since women panchayat representatives consistently demand for adequate supply of drinking water, housing and social welfare programmes, expenditure on these counts are relatively higher in women headed panchayat.
4. Women headed panchayats score brownie points in construction of roads, upkeep of drinking water facilities and administering government loan schemes. However their performance is not as effective in ensuring irrigation avenues.

5. Women headed panchayats generally take more interests in negotiating social evils like child marriage, indiscriminate sale of liquor, witch-hunting and such other problems.

The Number of Panchayats in India has shown in (Table-1).

Table-1: Number of Panchayats in India

| Serial No. | State / Union Territory | District Panchayats | Intermediate Panchayats | Gram Panchayats |
|------------|-------------------------|---------------------|-------------------------|-----------------|
| 1. | Andhra Pradesh | 22 | 1097 | 21807 |
| 2. | Arunachal Pradesh | 16 | 161 | 1779 |
| 3. | Assam | 21 | 185 | 2202 |
| 4. | Bihar | 38 | 531 | 8463 |
| 5. | Chhattisgarh | 18 | 146 | 9734 |
| 6. | Goa | 2 | NA | 189 |
| 7. | Gujarat | 26 | 224 | 13738 |
| 8. | Haryana | 21 | 119 | 6083 |
| 9. | Himachal Pradesh | 12 | 75 | 3243 |
| 10. | Jammu and Kashmir | 22 | 143 | 4131 |
| 11. | Jharkhand | 24 | 259 | 4438 |
| 12. | Karnataka | 30 | 176 | 5628 |
| 13. | Kerala | 14 | 152 | 999 |
| 14. | Madhya Pradesh | 50 | 313 | 23012 |
| 15. | Maharashtra | 33 | 351 | 27920 |
| 16. | Manipur | 4 | NA | 165 |
| 17. | Meghalaya | NA | NA | NA |
| 18. | Mizoram | NA | NA | NA |
| 1. | Nagaland | NA | NA | NA |

| | | | | |
|-----|---------------|-----|------|--------|
| 20. | Orissa | 30 | 314 | 6234 |
| 21. | Punjab | 20 | 142 | 12800 |
| 22. | Rajasthan | 33 | 249 | 9177 |
| 23. | Sikkim | 4 | NA | 163 |
| 24. | Tamil Nadu | 31 | 385 | 12618 |
| 25. | Tripura | 4 | 23 | 511 |
| 26. | Uttar Pradesh | 72 | 821 | 51914 |
| 27. | Uttarakhand | 13 | 95 | 7541 |
| 28. | West Bengal | 18 | 333 | 3351 |
| 29. | A & N Islands | 2 | 7 | 69 |
| 30. | Chandigarh | 1 | 1 | 12 |
| 31. | D & N Haveli | 1 | 0 | 11 |
| 32. | Daman and Diu | 1 | NA | 14 |
| 33. | Lakshadweep | 1 | NA | 10 |
| 34. | Puducherry | 0 | 10 | 98 |
| 35. | Delhi | NA | NA | NA |
| | India | 584 | 6312 | 238054 |

Source: - Yojana (2011): "Number of Panchayats in the Country", Vol.-55, New Delhi, February.

The Panchayat Empowerment & Accountability Incentive Scheme (PEAIS) is a Central Sector Plan Scheme which is being implemented by the Ministry of Panchayati Raj since 2005-06. The scheme had an allocation of Rs. 5.00 crore for 2005-06, which was raised to Rs. 10.00 crore for the subsequent years. For 2009-10, the Indian Institute of Public Administration (IIPA) was commissioned to undertake the study of the Devolution Index and the rank states accordingly. The indicators for the Devolution Index (DI) aim at assessing the state of devolution in respect of the six dimensional sub-indices, namely, Framework (D₁), Functions (D₂), Finances(D₃), Functionaries (D₄)

Capacity Building (D₅), and Accountability (D₆) by the respective States to the PRIs. The Indicators for the Devolution Index (DI) for year 2009-10 has shown in Table-2. The Cumulative Index presents the overall scores and ranks for states/UTs on six identified dimensions. Based on the weighted aggregation of six dimensional sub-indices, the composite DI is computed for the states/UTs of India. Table-2, shows that Maharashtra is the one of states which is first rank for the year 2012-13 with an index value of 64 followed by Karnataka (62.2), Kerala (55.4), Rajasthan (52.1) and Tamil Nadu (52). Further, West Bengal is ranked sixth with a score close to 50. The scores highlight a significant gap between the top two performers and the rest. It may be noted that the states namely Madhya Pradesh, Chhattisgarh, Haryana, Gujarat, Odisha and Uttarakhand emerged as the medium scorers placing themselves much higher than the North Eastern states of Tripura and Sikkim with merely a point above the national average of 38.5. It may be noted that the states namely Madhya Pradesh, Chhattisgarh, Haryana, Gujarat, Odisha and Uttarakhand emerged as the medium scorers placing themselves much higher than the North Eastern states of Tripura and Sikkim with merely a point above the national average of 38.5.

**Table-2: Panchayat Devolution Index in Descending Order on Overall Rank in India:
2012-13**

| Rank | States | Frame- work D₁ | Functions D₂ | Finances D₃ | Function- aries D₄ | Capacity Building D₅ | Account- ability D₆ | DI Overall |
|-------------|-------------------|--|------------------------------------|-----------------------------------|--|--|---|-----------------------|
| 1 | Maharashtra | 48.95 | 56.31 | 55.50 | 75.37 | 75.00 | 76.64 | 64.04 |
| 2 | Karnataka | 67.55 | 57.96 | 49.97 | 63.12 | 79.04 | 69.73 | 62.22 |
| 3 | Kerala | 41.34 | 52.86 | 48.52 | 68.55 | 58.77 | 64.64 | 55.41 |
| 4 | Rajasthan | 68.33 | 52.97 | 35.61 | 40.90 | 79.43 | 57.25 | 52.10 |
| 5 | Tamil Nadu | 69.84 | 52.33 | 46.26 | 39.23 | 63.40 | 52.97 | 52.05 |
| 6 | West Bengal | 56.84 | 50.57 | 35.41 | 37.67 | 81.18 | 53.96 | 49.81 |
| 7 | Madhya Pradesh | 60.37 | 52.61 | 34.44 | 39.45 | 51.41 | 62.50 | 47.26 |

| | | | | | | | | |
|----|------------------|-------|-------|-------|-------|-------|-------|-------|
| 8 | Chhattisgarh | 53.75 | 37.53 | 31.77 | 33.68 | 78.52 | 48.27 | 44.61 |
| 9 | Haryana | 70.39 | 31.14 | 36.91 | 50.19 | 42.68 | 46.09 | 43.63 |
| 10 | Gujarat | 54.58 | 38.42 | 26.55 | 53.18 | 46.61 | 43.76 | 40.45 |
| 11 | Odisha | 66.50 | 51.46 | 35.11 | 28.55 | 19.14 | 53.04 | 40.01 |
| 12 | Uttarakhand | 54.00 | 53.90 | 27.23 | 32.02 | 43.24 | 52.85 | 39.37 |
| 13 | Uttar Pradesh | 60.02 | 41.04 | 26.17 | 28.57 | 45.88 | 41.06 | 37.34 |
| 14 | Assam | 44.69 | 42.76 | 23.13 | 21.66 | 67.84 | 37.65 | 36.89 |
| 15 | Himachal Pradesh | 56.19 | 22.43 | 34.92 | 35.35 | 36.15 | 44.32 | 36.83 |
| 16 | Goa | 50.70 | 17.78 | 18.69 | 48.23 | 32.87 | 41.72 | 31.77 |
| 17 | Punjab | 60.24 | 24.25 | 17.37 | 23.64 | 38.67 | 46.74 | 31.23 |
| 18 | Bihar | 49.78 | 39.44 | 19.40 | 24.29 | 42.01 | 21.60 | 29.90 |
| 19 | Jammu and | 15.38 | 15.28 | 28.01 | 23.98 | 51.61 | 35.15 | 28.85 |

| | | | | | | | | |
|----|----------------------|-------|-------|-------|-------|-------|-------|-------|
| | Kashmir | | | | | | | |
| 20 | Jharkhand | 55.01 | 18.97 | 13.95 | 23.52 | 46.11 | 28.48 | 27.25 |
| 21 | Tripura | 48.10 | 46.03 | 28.37 | 53.34 | 29.71 | 46.91 | 39.72 |
| 22 | Sikkim | 68.56 | 45.07 | 31.37 | 29.25 | 41.72 | 36.30 | 39.12 |
| 23 | Manipur | 29.52 | 12.22 | 24.00 | 20.41 | 45.13 | 27.27 | 25.91 |
| 24 | Arunachal Pradesh | 30.88 | 17.22 | 25.17 | 10.14 | 34.67 | 24.85 | 23.67 |
| 25 | Lakshadweep | 48.89 | 20.79 | 7.33 | 39.82 | 30.95 | 28.29 | 25.07 |
| 26 | Daman & Diu | 56.04 | 3.43 | 8.03 | 33.56 | 0.00 | 30.11 | 18.08 |
| 27 | Dadra & Nagar Haveli | 28.60 | 1.11 | 0.78 | 39.17 | 20.85 | 33.22 | 17.25 |
| 28 | Chandigarh | 24.16 | 7.22 | 25.86 | 18.80 | 0.00 | 8.14 | 15.30 |
| | India (Average) | 51.40 | 34.06 | 29.45 | 36.99 | 49.33 | 43.33 | 38.52 |

Source: Alok, V.N. (2013): "Comparing Devolution across States: Empirical Assessments and Analysis", Report of 'Strengthening of Panchyats in India: Comparing Devolution across States, Empirical Assessment-2012-13', Ministry of Panchayati Raj, Govt. of India, IIPA, New Delhi, April.

Empowerment of Women through Panchayati Raj Institutions (PRIs)

Empowerment is a multidimensional social process that helps people gain control over their own lives. It is a process that fosters power (that is the capacity to implement) in people for use in their own lives, their own communities and in their own society, by acting on issues that they describe as important. Above all, empowerment is a result of participation in decision-making.

Then, women's empowerment refers to the process by which women acquire due recognition on par with men, to participate in the development process of the society through the political institutions as a partner with human dignity. So, why is empowerment through Panchayati Raj? According to the Document on Women's Development (1985) women's role in the political process has virtually remained unchanged since independence. Broad-based political participation of women has been severely limited due to various traditional factors such as caste, religion, feudal attitude and family status. As a result, women have been left on the periphery of political life. Observing this dark picture, 73rd Constitutional Amendment Act came to provide them an opportunity to ventilate their grievances and to take active part in decision-making process in the local level.

With the passage of 73rd Amendment Act, 1992, India is at a crucial structure in the evaluation of Panchayati Raj institutions- the Indian brand of rural local-self government. It has envisioned people's participation in the process of planning, decision-making, Implementation and delivery system. The Panchayat Acts of State governments have subsequently been amended to incorporate the stipulations of the central Acts thus

the constitutional mandate has heralded uniform pattern throughout Indian states.

The development of Indian women will be the biggest source of enrichment for development in India. Empowering of women pre-supposes a dynamic and democratic change in the perception and expectation from women in our society. Women participation in self government encompasses the structural changes in the rural socio-economic situation in order to achieve the prosperity and welfare, which is ultimate goal of all development in India. Panchayati Raj is the best system for empowering women and it is the lowest unit of local government and its efficient working, clean image and activism can be the basis for good governance. Unless the decentralization process goes along with democratization and control from below with the participation of women, the risk may even outweigh the expected benefits.

It is necessary to find out whether the two processes of empowerment has managed to alter the existing value systems on which power structure are based. It is trap to believe that if women came to power through PRIs or SHGs, it will necessarily lead to empowerment, a reduction of gender discrimination and a better life for them or other women.

Microfinance and Women Empowerment

The importance of women to the economic development of Indian was first recognized during the country's struggle for independence. Empowerment is a social action process that promotes participation of people, organization and communities in gaining control over their lives in their community. There is urgent need of empowering women especially in rural area. The formation of Self Help Group and Micro Financing will enhance their socio economic position in the society.

The microfinance refers to a particular sub-set of financial services, which provides small loans to very poor families, most often without any collateral. The loan can be for consumption, production activities or small business. Of late, a range of financial services other than credit such as savings, micro-insurance etc. is also included under microfinance. The characteristics of microfinance are that the financial service is small in magnitude and those who avail the services are poor or very poor. The importance of microfinance lies in the fact that the formal/institutional banking sector has not lived up to its social responsibility of meeting the financial needs of the poor due to various reasons such as lack of adequate branch network in the rural areas, the inability of the poor to offer satisfactory collaterals for the loans, and lack of education and awareness among the poor.

The Indian economy's consistently good performance during the past few years has led to improvement in rating India as the second most attractive destination for investments next only to China. Still one-fifth of the World's poor live in India making it the core issue for the future economic agenda. The conventional supply side approach to poverty reduction with subsidies and credit (Integrated Rural Development Programme) resulted in failure due to unchecked inefficiencies and irregularities in implementation. The different Models of Microfinance are SHGs promoted and financed by banks; SHGs promoted by NGOs / Government Organization and Finance by banks; SHGs promoted by and financed through NGOs by raising bank loans; the federated SHG approach; SHGs promoted by NGOs / Societies / other organizations, and financed by Microfinance Institutions; SHGs promoted and financed by MFIs (Grameen Replicator Approach); individuals directly financed by MFIs; the Urban Corporation Banking model; the Multi State Cooperative Solidarity group model; and the NBFC approach.

Micro credit is defined as provision of thrift, credit and other financial services and products of very small amount to the poor in rural, semi-urban and urban areas for enabling them to raise their income levels and improve living standards. Micro Credit Institutions are those, which provide these facilities. Micro Credit, which includes micro saving, is gradually emerging as one of the most effective strategies to alleviate poverty. It can effectively generate employment and sustain the income of the households by giving them opportunities of work. Although Micro Credit Institutions are effective weapons in the war against rural poverty, they alone cannot neutralize non-physical symptoms of poverty, which deprive the poor of a full social existence. Efforts are needed to promote and strengthen micro finance institutions to optimize their war against poverty.

1. Micro-Credit Intervention Programmes

The micro-credit programme was first initiated in Bangladesh in 1976 with the promise of providing credit to the poor without collateral, alleviating poverty and unleashing human creativity and endeavour of the poor people. The micro-credit programme was initiated with the objective of providing loans to poor people with credit has been defined as the extension of small loans to be given in multiple doses based on the absorption capacity of the needy beneficiaries, who are too poor to qualify for formal bank loans, as they have no assets to offer as collateral security against loans. As part of poverty alleviation measures, the Government of India has implemented self-employment programmes like Swarnjayanti Gram Swarozgar Yojana, where the major emphasis has been laid upon Self-Help Groups (SHGs) formation, social mobilization and economic activation through micro-credit finance. The Government of India also supports National Banks for Agriculture and Rural Development (NABARD) and other Government and Non-government organizations to take up

activities like group formation, micro-credit and economic activation. Microfinance programmes are currently being promoted as a key strategy for simultaneously addressing both poverty alleviation and women's empowerment. Where financial service provision leads to the setting up or expansion of micro-enterprises there are a range of potential impacts including: -

1. increasing women's income levels and control over income leading to greater levels of economic independence;
2. Access to networks and markets giving wider experience of the world outside the home, access to information and possibilities for development of other social and political roles;
3. Enhancing perceptions of women's contribution to household income and family welfare, increasing women's participation in household decisions about expenditure and other issues and leading to greater expenditure on women's welfare; and,
4. More general improvements in attitudes to women's role in the household and community in India.

Thus, it has now become a global initiative an important agenda of Millennium Development Goals (MDGs), which is set by the United Nations. The importance of micro-credit led the world to announce the years 2005 as the "International Year on Micro Credit" to assess and promote the contribution of micro-credit towards achieving the MDGs. The overall objective of MDGs is to reduce the proportion of the people living in extreme poverty to half of 1990 levels by 2015.

Women Empowerment through Self Help Group

The Self Help Groups (SHGs) emerged as a component of the Indian financial system after 1996. They are small, informal and homogenous groups of not more than 20 members each. The size of 20 has been made mandatory because any group larger than this has to be registered under the Indian Societies Registration Act. Self-help groups intermediated by micro credit have been shown to have positive effects on women, with some of these impacts being ripple effects. They have played valuable roles in reducing the vulnerability of the poor, through asset creation, income and consumption smoothing, provision of emergency assistance, and empowering and emboldening women by giving them control over assets and increased self-esteem and knowledge. Several recent assessment studies have also generally reported positive impacts. In India, for example, microfinance is typically defined as the provision of thrift, credit and other financial services and products of very small amounts to the poor in rural, semi-urban or urban areas for enabling them to raise their income levels and improve living standards (*NABARD, 2004*). In addition to promoting the establishment or growth of micro enterprises, microfinance can increase the standard of living of the economically active poor, improve their access to health care and education, reduce vulnerability and promote the empowerment of women and marginalized groups. In India, micro credit studies done on groups dealing with dairy farming have noted positive profit levels and short payback periods for loans (*Lalitha and Nagarajan 2002*). Earnings generated from such undertakings have been instrumental in increasing the physical well-being of the household, often through better nutrition and sanitation. The household's asset base has also been enhanced by the addition of jewellery (a portable asset), improved housing and land purchase in some cases.

Women empowerments through Self-Help Groups are: - (i). Creating awareness about the government and bank procedures; (ii). Making women able to read and write; (iii). Taking them to visits outside; (iv). Developing the capability to manage a mini bank with ledgers and passbooks; (v). Aiming at the total abolition of over interest rate; (vi). Enhancing their knowledge and skills to undertake economic activities; (vii). Motivating them to increase their incomes by undertaking successfully, economic activities as individual or groups; (viii). Providing good marketing outlets for their products; (ix). Encouraging their participation in the Gram Sabhas, Panchayat Level Federation Clusters, Block Level Federations, meetings of BLCC and DPCC held under the chairmanships of the District Collector; and (x). Creating the confidence and courage to address and take up varied issues concerning themselves and the community.

Progress of Self Help Groups (SHGs)

A number of self-help groups (SHGs) were created in the 1980s for the providing credit facilities to the poor, especially women, in both urban and rural areas in India. These SHGs were stumbled upon a surprising finding: by targeting women, repayment rates came in well over 95 percent, higher than most traditional banks. Impressed by those repayment rates, institutions like National Bank for Agriculture and Rural Development (NABARD) and Small Industries Development Bank of India (SIDBI) began increasing their lending to SHGs in India. However, the lending rates of SHGs to borrowers were not cheap. For example, SIDBI lent to NGOs at 9 percent; NGOs were allowed to lend to SHGs at rates up to 15 percent; and SHGs, in turn, were allowed to charge up to 30 percent to individual borrowers. Although such high-interest credit is touched as a vehicle for poverty alleviation wherein the poor use the funds to undertake commercial ventures, studies have found that the

loans are largely used by poor people to meet their daily consumption needs. In the current global economic climate, micro credit as a poverty alleviation tool, this is analogous to giving a man a fishing pole and telling him to go fish - in the wake of a giant trawler whose net spans the horizon. Microeconomic policies of liberalization and globalization have destroyed many formal sector jobs; drastic cuts in social sector spending under the rubric of the World Bank-imposed structural adjustment programmes coupled with the absence of any social safety net has further aggravated poverty for the world's poorest. The only option for many poor is self-employment, which micro credit aims to foster. But the odds are stacked against the self-employed in the global marketplace. Consumer trends fluctuate nearly as wildly as the economy, which is becoming more prone to external factors as India, for one, opens its markets. Aggressive brand selling and marketing coupled with the strong financial clout of transnational corporations places the poor, especially poor women, at a particularly unfair advantage in the global marketplace.

Thus, micro credit can, at best, lead to micro-solutions. This not to say that micro credit cannot play a valuable role in poverty alleviation. However, any developmental strategy will require far more than the "band-aid" of micro credit on the gaping wound of poverty and unemployment's. As micro lenders chasing the growing ranks of the poor multiply, a proper regulatory and supervisory framework under which these entities should function must be developed in order to ensure that intermediaries, corporate bodies and others involved in micro credit activities come under close public scrutiny. Otherwise, these new entities may simply lend legitimacy and greater financial power to an exploitative form of organized money lending. It has shown in (Table-3).

Table-3: Progress of SHGs and Distribution of Micro Credit Programmes

| S. N. | Region | Cumulative No. of SHGs of Bank loan up to 31 March 2005 (Rs. in million) | Cumulative No. of Bank loan up to 31 March 2005 (Rs. in million) | Per capita Credit per SHGs (Rs. in million) |
|-------|--------------------|--|--|---|
| 1. | Himachal Pradesh | 17,798 | 565.03 | 31746.8 |
| 2. | Rajasthan | 60,006 | 1414.04 | 23564.9 |
| 3. | Haryana | 3,351 | 200.63 | 59871.6 |
| 4. | Punjab | 3,091 | 145.76 | 47156.2 |
| 5. | Jammu & Kashmir | 1,647 | 56.58 | 34353.38 |
| 6. | New Delhi | 125 | 13.14 | 10512 |
| 7. | Meghalaya | 49 | 7.78 | 31244.9 |
| 8. | Tripura | 1515 | 19.07 | 12587.4 |
| 9. | Sikkim | 42 | 1.35 | 32142.8 |
| 10. | Manipur | 796 | 30.10 | 37814 |
| 11. | Arunachal Pradesh | 280 | 11.97 | 4275 |
| 12. | Nagaland | 94 | 4.69 | 49893.6 |
| 13. | Mizoram | 28 | 2.84 | 101428.5 |
| 14. | Orissa | 123,256 | 2517.94 | 20428.5 |
| 15. | Bihar | 28,015 | 681.86 | 24339.1 |
| 16. | Jharkhand | 21,531 | 714.73 | 33195.3 |
| 17. | West Bengal | 92698 | 1262.77 | 13622.4 |
| 18. | UT of AN Islands | 128 | 5.76 | 4500 |
| 19. | Madhya Pradesh | 45,105 | 1110.77 | 24626.3 |
| 20. | Chhattisgarh | 18,569 | 171.95 | 92605.7 |
| 21. | Uttar Pradesh | 119,648 | 3155.79 | 26375.6 |
| 22. | Uttarakhand | 14,043 | 576.05 | 41020.4 |
| 23. | Gujarat | 24712 | 686.44 | 2777.5 |
| 24. | Maharashtra | 71146 | 2234.11 | 31401.7 |
| 25. | Goa | 408 | 30.22 | 74068.6 |
| 26. | Andhra Pradesh | 492,927 | 27460.93 | 55709.9 |
| 27. | Karnataka | 163,198 | 5501.53 | 33710.7 |
| 28. | Kerala | 60,809 | 2495.53 | 41038.8 |
| 29. | Tamil Nadu | 220,698 | 16779.00 | 76026.9 |
| 30. | Pondicherry (U.T.) | 1,309 | 184.43 | 140893.8 |
| | Grand Total | 1600658 | 68421.57 | 12636338.7 |

Source: - Loganathan, P, and R. Asokan (2006); "Inter Regional Development of Self

Help Groups in India", 'Kurukshetra', Vol. 54, No.-1, New Delhi, September.

Progress of SHG-Bank Linkage Programmes

By March 2008, banks had cumulatively lent Rs 222.68 billion to 4,377,965 SHGs, providing with access to the formal banking system. NABARD is the pioneering agency of the SHG-Bank Linkage Model. It partly finances the cost of SHG promotion, provides 100% refinancing to participating banks and offers revolving fund assistance on a selective basis to NGOs, SHG Federations, credit unions and other organizations providing microfinance for on-lending. NABARD also provides capacity-building support to bank officials, NGO staff, government officials and SHG members. In addition to NABARD, several other apex bodies or wholesalers provide loans to financial intermediaries for on lending to SHGs. These include the Small Industries Development Bank of India (SIDBI), Rashtriya Mahila Kosh (RMK), Housing and Urban Development Corporation (HUDCO), Housing Development Finance Corporation (HDFC) and Friends of Women's World Banking (FWWB). Some donors and banks (e.g. Rabobank) also provide grants and loans to microfinance institutions for on lending to SHGs and SHG federations (Tankha, 2002). (*See Table-4*)

Table-4: Self-Help Groups–Bank Linkage Programme of India: 1992-93 to 2010-11

(Amount in Rupees Crore)

| Year | No. of SHGs | No. of SHGs (Cumulative) | Bank Finance | Cumulative Bank Finance | Cumulative Refinance by NABARD |
|----------|-------------|--------------------------|--------------|-------------------------|--------------------------------|
| 1992-93 | 255 | 255 | 0.29 | 0.29 | 0.27 |
| 1993-94 | 365 | 620 | 0.36 | 0.65 | 0.46 |
| 1994-95 | 1,502 | 2,122 | 1.79 | 2.44 | 2.13 |
| 1995-96 | 2,635 | 4,757 | 3.62 | 6.06 | 5.66 |
| 1996-97 | 3,841 | 8,598 | 5.78 | 11.84 | 10.65 |
| 1997-98 | 5,719 | 14,317 | 11.92 | 23.76 | 21.39 |
| 1998-99 | 18,678 | 32,995 | 33.31 | 57.07 | 52.09 |
| 1999-00 | 81,780 | 114,775 | 135.91 | 192.98 | 150.13 |
| 2000-01 | 149,050 | 263,825 | 287.89 | 480.87 | 400.74 |
| 2001-02 | 197,653 | 461,478 | 545.47 | 1026.34 | 796.50 |
| 2002-03 | 255,882 | 717,360 | 1,022.33 | 2,048.67 | 1418.80 |
| 2003-04 | 361,731 | 1,079,091 | 1,855.53 | 3,904.20 | 2124.20 |
| 2004-05 | 539,365 | 1,618,456 | 2,994.26 | 6,898.46 | 3092.00 |
| 2005-06 | 620,109 | 2,238,565 | 4,499.00 | 11,397.00 | 4159.70 |
| 2006-07 | 1,105,749 | 3,344,314 | 6,570.00 | 17,967.46 | 5452.56 |
| 2007-08 | 1,227,770 | 4,572,084 | 8,849.26 | 26,816.72 | 7068.06 |
| 2008-09 | 1,609,586 | 6,181,670 | 12,253.51 | 39,070.23 | 9688.09 |
| 2009-10* | 1,586,822 | 7,768,492 | 14,453.00 | 53,523.23 | 12862.00 |
| 2010-11* | 1,196,134 | 8,964,626 | 4,548.00 | 68,071.23 | 15407.00 |

Source: - *RBI (2012): "Handbook of Statistics on Indian Economy (2011-12)", Reserve

Bank of India, Mumbai, September 14.

RBI (2010): "Handbook of Statistics on Indian Economy (2009-10)", Reserve

Bank of India, Mumbai, September 15.

The regional shares are undergoing a gradual change. The share of southern states in the number of groups linked to the bank declined to 48.2 percent in March 2008, the first time

ever that its share was less than 50 percent. The last three years progress shows that while southern region is losing its share (about 6 percent between March 2006 and 2008), the western and northern regions are improving their shares. The central region had a lower share in March 2008 when compared in March 2006. The regional shares in SHG-Linkage Programme have shown in (Table-5).

Table-5: Regional Shares in Self Help Group (SHG)-Linkage Programmes

| Region | Self-Help Groups - Linked | | | | | |
|----------------------|---------------------------|---------|---------------|---------|---------------|---------|
| | March 2006 | | March 2007 | | March 2008 | |
| | No. of Groups | % Share | No. of Groups | % Share | No. of Groups | % Share |
| Northern Region | 1,33,097 | 6 | 1,82,018 | 6 | 2,30,740 | 6.6 |
| North-Eastern Region | 62,517 | 3 | 91,754 | 3 | 1,19,857 | 3.4 |
| Eastern Region | 3,94,351 | 18 | 5,25,881 | 18 | 6,72,289 | 19.3 |
| Central Region | 2,67,915 | 12 | 3,32,729 | 11 | 4,05,707 | 11.7 |
| Western Region | 1,56,254 | 7 | 2,70,447 | 9 | 3,74,561 | 10.8 |
| Southern Region | 12,14,431 | 54 | 15,22,144 | 53 | 16,74,811 | 48.2 |
| All India | 22,38,565 | 100 | 29,24,973 | 100 | 34,77,965 | 100 |

Source: - Srinivasan, N. (2009): "The SHG-Bank Linkage Programme (SBLP): Entering

a Phase of Consolidation? - Chapter-2", 'Microfinance India - State of the

Sector Report-2008', Sage Publications India Pvt. Ltd., New Delhi.

The Swarnjayanti Gram Swarozgar Yajana (SGSY) has been launched with effect from April 1, 1999 as a new Self-employment Programme. The SGSY focuses on organization of poor at grassroots level through a process of social mobilization for poverty eradication. Social mobilization enables the women entrepreneurs build their own organization {Self-Help Groups (SHGs) in which, they participate fully and directly and take decisions on all issues that will help them in coming above the poverty line. Between 1999 to March 31, 2006, about 19 lakh SHGs have been organized under SGSY programme. The number of SHG Swarozgaries assisted has also increased from 3.47 to 5.87 lakh during the period of 1999-2000 to 2005-06. Of course, the number of individual swarozgaries assisted has declined from 5.9 lakh to 2.7 lakh during the same period. The percentage of women members under the SGSY programme has increased from 44.6% to 58.4%. (Table-6) shows the detailed physical progress of women entrepreneurs through SGSY since inception for the period of 1999-2000 to 2005-06.

Table-6: Physical Progress of Women Entrepreneurs through SGSY since Inception

| Year | SHGs Swarozgaries Assisted | Individual Swarozgaries Assisted | Total Swarozgaries Assisted | Women Swarozgaries Assisted | Percentage of Women Swarozgaries Assisted |
|---------|----------------------------|----------------------------------|-----------------------------|-----------------------------|---|
| 1999-00 | 347912 | 585956 | 933868 | 416690 | 44.62 |
| 2000-01 | 318803 | 687349 | 1006152 | 409842 | 40.73 |
| 2001-02 | 364676 | 572792 | 937468 | 385891 | 41.16 |
| 2002-03 | 404419 | 411848 | 816267 | 382613 | 46.87 |
| 2003-04 | 576639 | 319785 | 896424 | 469824 | 52.41 |
| 2004-05 | 592382 | 265376 | 857758 | 500751 | 58.38 |
| 2005-06 | 587555 | 267285 | 854840 | 499154 | 58.39 |

Source: - Selvakumar, M. and R. Sundar (2007): "Swarnjayanti Gram Swarozgar Yojana

(SGSY) – Tool for Poverty Eradication", Kurukshetra, Vol.-56, No.-2,

New Delhi, December.

Entrepreneurship Development among Women through Microfinance

SHGs are of recent origin in rural India to helping more than 17 million women from villages improve their incomes, educate their children, and buy assets. SHGs have also helped women campaign against oppressive social practices and become a force of development in their villages. Before 1990s, credit schemes for rural women were almost negligible. The concept of women's credit was born on the insistence by women oriented studies that highlighted the discrimination and struggle of women in having access to credit. Micro credits are enough for innovative and hard working micro entrepreneurs to start small business such as making handicraft items. From the income of these small businesses, the borrowers of micro credit can enjoy better life, food, shelter, health care and education for their families and above all these small earnings will provide a hope for better future.

Strategies of Women Entrepreneurship

Self Help Group (SHG) helped to increase the skills and awareness of women in India. The objectives of Entrepreneurship Development Programme (EDP) is to promote economic activities among the members of Self-Help Group through skill training, Entrepreneurship Development, credit linkage and market support. The year 2001 was announced as the year of Women Empowerment. The Indian women are under the control of the male in family from womb to tomb. When she

is a child, she is under the control of her father. At her later age after her marriage, she is controlled by her husband and at the old age controlled by her son. This reduced her self-confidence and will to make independent initiative. They were not even made aware of the utility of education.

The various strategies for women entrepreneurship are given below: -

1. Awareness generation initiatives,
2. Promoting self-employment, through, credit and training,
3. Providing lean season wage employment,
4. Providing saving habit among women,
5. Providing a range of support service to meet gender needs,
6. Addressing minimum needs such as nutrition, health, sanitation, housing and education.
7. Direct involvement of women who are likely to be affected by the development programmes,
8. The goals of poverty reduction if poor women could organize into groups for community participation as well as to assertion of their rights in various services related to their economic and social well-being.

Need of Entrepreneurship of Women

There is an urgent necessity to improve the status of women by well conceived, planned development programmes which would have active community participation based on the women's needs in order to emancipate and empower them. The physical strength and alleged dominance of men has been an important instrument of controlling women's freedom of action.

“When women move forward the family moves, the village moves and the nation moves”. Employment gives economic status to women. Economic status paves the way of social status. In the rural sector, 56 percent of males and 33 percent of the females are in the labour force. About 66 percent of the female population in the rural sector is idle and unutilized. This is mainly due to existing social customs. The young girls and women are not allowed to work independently in Indian society. Entrepreneurship of women is not only enable them to get better jobs and economically self sufficient or independent in Indian society. Women are seeking gainful employment in several fields in increasing numbers with the education and new awareness. Entrepreneurship for women can be planned and developed and the need for providing appropriate awareness and environment to promote entrepreneurship is of vital importance. Women entrepreneurs are spreading their wings to higher level of 3Es namely Engineering, Electronics and Energy.

Schemes for Women’s Entrepreneurship

Women’s welfare is an integral part of the planning process in our country but for the first time in India’s planning history, a chapter on Women and Development was included as late as the Sixth Five Year Plan. The Eight Five Year Plan (1992-97) focused on empowering women, especially at the grassroots level, through Panchayati Raj Institutions (PRIs). The Ninth Five Year Plan (1997-2002) adopted a strategy of Women’s Component Plan, under which not less than 30 percent of funds/benefits were earmarked for women-specific programmes. The Tenth Five Year plan (2002-07) approach aims at empowering women through translating the recently adopted National Policy for Empowerment of Women (2001) into action and ensuring Survival, Protection and Development of Women and Children through Rights Based approach. The Eleventh Five year Plan (2007-12) is really a panacea for women

empowerment from the earlier practices of women welfare and women development as it bridges the gap between theory and practices.

It is clear from the recent experiences of women's development that a woman like a man can represent an economic unit or do business or service thereby giving more opportunities for women's development. The Government of India has introduced many development and welfare programmes for women. These programmes are aimed at providing financial and technical assistance to poor women to start self-employment units. Integrated Rural Development Programme (IRDP), Training of Rural Youth for Self-Employment (TRYSEM) now renamed as Swarna Jayanti Gram Swarozgar Yojana (SGSY), Socio-Economic Programme (SEP), Support to Training and Employment Programme (STEP), Development of Women and Children in Rural Areas (DWCRA) are some of the important programmes implemented by the Government of India with reference to women's development. Likewise Women Development Corporation, Central Social Welfare Board and state social Welfare Boards are also entrusted with women development schemes through financial assistance and generate employment for women.

Women Development Corporations were established in 11 states and union territories to improve the economic conditions of women by organizing training and generate employment for women in India. The Central Social Welfare Board through its programmes established agro-based productive self-employment units and ancillary units. Apart from these programmes, some other incentive schemes were also started like TEP Centres, Mahila Samridhi Yojana, Rashtriya Mahila Kosh, etc.

Conclusion

The adoption of legislative approach to women empowerment through the reservation of seats in Panchayat Raj institutions and that too at a time when the government has shown a keen commitment to implement various employment and poverty eradication schemes at the very grassroot levels and increasing the role of local self governments in the implementation of plans, is definitely a desirable and welcome move and should ideally prove to be effective. Panchayat Raj System as a process of democratic decentralization aims at providing a broad base to affording the much needed training ground for the future leadership; crating an awareness and initiative in the women about community development programmes, proper utilization of the available manpower and other resources which has mostly remained under-exploited and unutilized; manpower and other resources of participate in the management of rural affairs; and inter-related approach to various development programmes by taking women in participation for ensuring quicker acceptance of new ideals in the countryside and planning an overall balanced development of India.

The concept of women entrepreneurship is becoming a global phenomenon today but due to late entry in India, it is a new phenomenon. The women force will get another dimension, if the entrepreneurial skill among effect in direction, which would lead to a better human resource development and strengthen the nation, is economic development. There is need of Social and Economic empowerment of women in all its aspects at horizontal and vertical level in its qualitative and quantitative dimensions. Entrepreneurship among women, no doubt improves the wealth of the nation in general and of the family in particular. Women today are more willing to take up activities that were once considered the preserve of men, and

have proved that they are second to no one with respect to contribution to the growth of the economy. Women entrepreneurship must be moulded properly with entrepreneurial traits and skills to meet the changes in trends and challenges global markets in India.

Microfinance has the power to create a socio-economic revolution in the rural areas of overall India. SHGs have not only produced tangible assets and improved living conditions of the women members or women entrepreneurs, but also helped in the changing much of their social attitudes. The Self-Help Groups really help the women-folk to participate in organized activities apart from helping members to mobilize funds. The empowerment of women really starts with such kind of activities of Self-Help Group. This study reveals that given the assistance and guidance the self-help groups bound to make not only a sea change in empowering women but also tap the hither to unutilized powers of women for sustainable development of the society as a whole.

The empowerment of Women depends on the choice of investment of project. The choice of safe project leads to more empower of women than the choice of uncertain projects. The Commercial Banks and Regional Rural banks played a crucial role in the formation of groups in the SHGs -Bank Linkage Program in over all India. This paper has important policy implications. It is appropriate to place the strategy of financial inclusion in the wider context of economic growth and financial deepening in India.

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Social Exclusion of Scheduled Castes and the Policy of Positive Discrimination in India- An Analysis

Dr. Biswajit Mohapatra

While framing the Constitution of India, Dr. B R Ambedkar, the protagonist of a new social order, well known for his views on social issues like caste and untouchability, had proudly led the struggle for establishment of social justice and political equality. After India gained independence from colonial rule and also as the Chairman of the Drafting Committee of our Constitution, he emphasized heavily on enactment of various provisions to expedite the cause of realizing the much needed social reform. For him, Law as such was the key stone of the entire edifice of Indian democracy. He saw to it that Indian Constitution must have something like the policies of Positive Discrimination, to provide for the upliftment of the marginalized population consisting of SCs and STs, who had long faced the ignominy of discrimination in the caste, dominated Indian society

Though over six and half decades has passed since India attained her independence, and after India started to implement its unique policy of positive discrimination, significantly enforced through quotas, since 1950s, the archaic practice like discrimination continues to prevail in our country, openly as well as somewhat subtly. Over 165 million Dalits, i.e., about one-sixth of the total population continue to be the target of these measures in India even today, either in the name of educational backwardness, economic dependence on landowners or because of poverty. It's a matter of deep concern that the Dalits constitute almost 77% amongst the Indians who are forced to live on less than half a dollar a day besides suffering age old discrimination in education, health care, housing, property, freedom of religion, free choice of

employment, and equal treatment before the law, which gives rise to suspicion that probably there may be misunderstanding about the policy of positive discrimination which was conceived with a lot of hope of improving the status of the marginalized sections of our society, i.e., of SCs and STs. This kind of situation certainly necessitates a detailed understanding about the policy of Positive Discrimination as is being implemented in India for identification of the weaknesses of this policy.

Positive Discrimination Policy –The Indian Experience

It was due to this deep seated wisdom and sagacity of Dr B R Ambedkar, that the Indian Constitution adopted the policies of Positive Discrimination, to specifically provide for the upliftment of the marginalized population, amongst whom people belonging to the Scheduled Castes, who had long faced the ignominy of discrimination in the caste, dominated Indian society.

Over the world in many a country including United States and India, there have been attempts made in the name of Affirmative actionⁱ and by various other discriminatory measures sanctioned in the Country's Constitution and body politic. This was adopted with the noble purpose of ushering in an era of speedy socio-economic development for those sections of population within one's country who were wrongly in the past had been deprived unfairly by the existing discriminatory practices followed by people who belonged to the dominant and as such advanced sections of the society. Their actions had not only resulted in the denial of opportunities to the deprived and marginalized sections of the population, who didn't have any freedom to fulfil their highest potential as they were capable of like other fellow human beings. Affirmative action as such promises preferential treatment of certain groups of people within one's society.ⁱⁱ

In the case of our Republic of India, the practice of caste system and other forms of untouchability and social discrimination practiced against the people belonging to the low social order, according to Constitution of India, are held out to be the reasons for adoption of policies of affirmative action, under which reservations through quotas for these disadvantaged sections of the population, belonging to SCs, STs and other OBCs, have been expressly provided for. This policy providing for preferential treatment of these sections of Indian population through reservations on the basis of quotas is somewhat different from American policy of preferential treatment, in the context of affirmative action. This unique Indian policy had come to be known as Positive Discrimination (PD) policy in India as demands for it had been made during the British Rule in India, in several of its Presidencies, emphasizing on the need for introduction of 'reservations' or quotas, in the late 19th century much before United States followed it. Besides the policy of 'reservations' or the quotas are followed only in the case of government run educational institutions and government sponsored employment arena. Also unlike US, this Positive Discrimination (PD) policy as yet has not been extended to the private sector.

The achievement of independence by India and consequently the adoption of the Constitution carried forward this policy of Positive Discrimination (PD), as it was realized that the practice of caste system in Indian society had led to vast inequalities within the Indian society. The manifestation of such inequalities at various levels within society as underpinned the need for reform.ⁱⁱⁱ It was urgently felt that affirmative action was the need of the hour, in the form of according "preferential treatment", "protective discrimination" or "reverse discrimination" in favour of those who, in the past, had suffered as victims of discrimination^{iv}, if we were to outweigh the imbalances of the past. In India, affirmative action is known as

“preferential treatment”, “protective discrimination” or “reverse discrimination”. It is known by the name of reverse discrimination because it involves discrimination in favour of those who, until recently, had themselves been the victims of discrimination. In India, such provisions are commonly known as positive discrimination.^v These victims comprise the present Scheduled Castes (SCs), Scheduled Tribes (STs) and Other Backward Classes (OBCs), called as the “backward classes”, though significantly nature and magnitude of backwardness of each class’s are not the same.^{vi}

Provision of Reservation

In the Indian Constitution, it has been mandated for the Government of India to follow a policy of compulsory and compensatory discrimination, through implementation of several preferential schemes for the backward classes, particularly for SCs and STs. This policy initiative, commonly known as the policy of reservations^{vii}, has been the preferred means to offset the inequalities of society. This term “reservations” is reflective of the fact that some kind of allocation of certain public service positions in favour of recognized groups of people who are also minorities. This term also encompasses within it, the allocation of seats also in educational institutions. The understanding behind the implementation of such reservation is felt as the necessity for advancing the needs and interests of these socially and educationally backward classes of citizens, such as the scheduled castes and scheduled tribes, victims of discrimination in the past. The provision of the reservation of seats in various educational institutions sponsored by our government and in public sector government jobs in the context of affirmative action were also felt would be helpful for the purpose of achievement of equality in the workplace and also in the larger society. These measures have been also thought out as means of achieving equality and

redressing the past wrongs while providing for positive discrimination for the socially disadvantaged groups, so as to build up a just social order free from any kind of a social stratification^{viii} known as caste system as in the past which had come to be marked by the so called complexity, elaboration and inflexibility.^{ix}

Most Extensive Quota System

Over the world, India is known as the country having the most extensive quota system. Within the country, the government as authorized strictly tries to enforce these preferences. These quotas are enforced through this system of reservations, whereby at least a fixed percentage of seats are reserved for persons from the disadvantaged groups such as SCs, STs etc. It is seen that the reservation policies in favour of these backward classes in India are quite elaborate and also a major part of the preferential policies designed for the upliftment of these groups over the years. As has been stated in the Preamble to the Constitution of India, with a view to making justice - social, economic and political justice- effectively available to all, we find the Constitution of India has certainly made special provision for these certain members of society and also many thousand crores are allocated regularly for implementation of several welfare schemes to alleviate the extensive poverty present amongst these sections of our society and for their socio-economic upliftment. As per the constitutional provisions and various laws, the SCs, the largest amongst the social minority groups, known as dalits or the untouchables do enjoy these number of privileges, including reservations in the form of quotas in the areas of education, government jobs and various government institutions including in the State and Union legislatures.

There are express legal provisions such as the Protection of Civil Rights Act * and the Scheduled Castes and Scheduled

Tribes (Prevention of Atrocities) Act attempts to protect these castes from any kind of discrimination within the society^{xi}. Besides in order to politically empower them, our Constitution also specifically provides reservation of seats as a matter of privilege for the SCs, in the lower house of Parliament^{xii} and also in the popular houses of the state legislatures.

The Reality Check -Its implementation

When one tries to evaluate the reality even after many years of implementation of these provisions of reservations and quotas, one feels dismayed to note that though the dalit population stands at 165 million in India, as per official records i.e., about one-sixth of the total population, even after over six and half decades have passed, one sees the continuation of the abominable practice like discrimination prevailing both in our society and our body politic. The Dalits continue to be subjected to discrimination within India, either in the name of educational backwardness, economic dependence on landowners or because of sheer quantum of poverty present amongst them. The fact that Dalits also continue to suffer such discrimination even after India adopted the Indian brand of positive discrimination policies, is a matter of serious concern.

It is pointed out that such policies of Positive Discrimination which is significantly to be enforced through quotas, may not be working in true spirit as the dalits also comprise most of the agricultural, bonded and child labourers in the country, constituting almost 77% of all Indians who are forced to live on less than half a dollar a day, the majority of them happen to be Dalits. It is probably due to the failure of government programs and also the marked absence of dalits in the political firmament which may be significantly depriving the dalits from their entitlement as citizens of this country.

It's of great importance that political empowerment of the dalits is given priority along with the policies of positive discrimination, which alone can contribute towards the alleviation of the socio economic status of the dalits, long kept outside the circle of a well dignified humane life. Besides the principles underlying the policies of positive discrimination ,howsoever sound they might be, the Indian state and society would have to adopt more inclusive policies besides embarking on appropriate sensitization of the population belonging to both the majority and the minority to respect the needs of upliftment of all sections of the society besides the socially disadvantaged groups, which can then contribute not only towards the political empowerment of the of the dalits and their social integration within the existing policy framework but also of the whole society as an united society is the biggest defense against any kind of balkanization or attempts at spreading disunity, which would ultimately bring ruins for all. The sensitisation of the officials in particular and the members of our society in general will go a long way in the implementation of the laws relating to positive discrimination so as to have the desired effect along with their vigorous implementation by public officials and our society at large. Thereby we can surely attain the objective of improving the status of the SCs and other weaker sections of our society and also safeguard them from falling into the hands of the dominant section of our society and live a dignified life which is in any case their right in a civilized society such as ours.

ⁱ The term "affirmative action",is used to describe the legitimacy of the use of race-conscious or other conscious categories,such as gender, as preferential remedies to right the unlawful discrimination of the past. Alternatively different terms are also used to describe affirmative action,which includes but is not limited to "reverse

discrimination”, “affirmative discrimination” or “quotas” as in the Indian context.

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^x *The Protection of Civil Rights Act* of 1995

^{xi} *The Scheduled Castes and Scheduled Tribes (Prevention of Atrocities) Act* of 1989.

^{xii} Art 330 of the Constitution Of India

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Published quarterly by the
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Scope of the Journal

The Journal promotes original academic research in adult education, humanities, culture, comparative education, social sciences, rural development, science & technology for development, gender & development, security issues, domestic politics, governance & social movements, grassroots governance etc.

Objectives

The Millennium Development Goal the emphasis has shifted towards people centered approach that recognizes human and social capital leading to sustainable development. In other words, developments from efforts include economic strategies tied with resonance development inputs. It is an under pinning factor for many emerging programmes. The main goal of our development policy is to create sustainable improvement in the quality of life among common people. In area of development programmes much stress was given to stakeholders oriented programmes, to facilitate increase in per capita income of individual families. Attempts are being made to empower people in all aspects like health, economy, polity, education and so on. Objectives of IJLLAD, specifically, are to publish original empirical research and theoretical studies on adult education, lifelong learning, extension, and economic relations, gender and development studies, civil society movements and studies on democracy, problems of marginalized sections, cross border terrorism and violation of human rights, ecology and environment, issues in governance at the local, national and regional levels

Department of Adult, Continuing Education & Extension

AIMS & OBJECTIVES

AIMS

The Department aims at conducting Lifelong Learning programmes to meet the demands of emerging knowledge society.

OBJECTIVES

- Impart education and training in Lifelong Learning in order to provide professional manpower for the development of human resource.
- Develop knowledge, skills, attitudes and values appropriate to the Lifelong Learning.
- Integrate theory and practice in the field of Lifelong Learning.
- Promote interdisciplinary collaboration for better understanding of human problems and reaching out to larger sections of community, specially deprived groups through Lifelong Learning programmes.
- Undertake research on social problems and issues particularly related to the formal and non-formal education.