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INDIAN CAPITAL MARKET: THE SOCIOLOGICAL PROGRESS AND CHALLENGES

Dr Vanitha D
Associate Professor of Sociology
AVK College for Women, Hassan, Karnataka

Abstract

Capital markets help to channelize surplus funds into productive use. Generally, this market trades mostly in long term securities. The important divisions of the capital market are stock market, bond market and primary, secondary markets. Primary markets deal with the trade of new issues of stocks and other securities, whereas secondary market deals with the exchange of existing or previously-issued securities. The present study tries to study the trends in capital market in India. The capital market in emerging economies like India has exhibited a strong growth momentum, driven by a robust economic demand, consumption and savings rate. This research article to be critically analyzed about the opportunities and Development of growth of Indian Capital Market

Keywords: Corporate Capital market, National Stock Exchange, Classified Capital, Private Participation, Market Support Services, Capital Market Opportunities.

India has a fair share of the world economy and hence the capital markets or the share markets of India form a considerable portion of the world economy. The capital market is vital to the financial system. The capital Markets are of two main types. The Primary markets and the secondary markets. In a primary market, companies, governments or public sector institutions can raise funds through bond issues. Corporations can sell new stock through an initial public offering (IPO) and raise money through that. Thus in the primary market, the party directly buys shares of a company. The process of selling new shares to investors is called underwriting In the Secondary Markets, the stocks, shares, and bonds etc. are bought and sold by the customers. Examples of the secondary capital markets include the stock exchanges like NSE, BSE etc. In these markets, using the technology of the current time, the shares, and bonds etc. are sold and purchased by parties or people

Indian Capital Market plays a crucial and effective role in the economic development of a nation. It provides the financial resources needed for the long term and sustainable development of the different sectors of the economy. The Zone of the activities in the capital market is dependent partly on the savings and investment in the economy and partly on the performance of the industry and the economic in general. During pre-seventies the average Indian investor used to put all his/her savings in bank and unit Trust of India only the rich and the daring invested in the market. Capital market were quite inactive in sixties and seventies and the private corporate

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sector dependent on their retained earnings and loan funds from the government owned financial and investment institutions for their expansion and growth. In the early independent era, the capital market virtually remained passive players in the process of economic development and was unable to mobilize the financial resources of the nation in required volume. It was in the late 1970s that the average Indian thought of risking his money in the stock market. The recent years witnessed significant reforms in the capital market. it is well known that trading platform has become automatic, electronic, anonymous, order driven, nation widened screen based. Uniform settlement cycle of Monday to Friday are on all stock exchanges which was recommended by the SEBI and also inform listing procedures were adopted and coordinated by an all Indian Listing Authority since 2004.

What is Capital Market?

The Indian securities market consists of primary (new issues) as well as secondary (stock) market in both equity and debt. The primary market provides the channel for sale of new securities, while the secondary market deals in trading of securities previously issued. Usually, the issuers of securities will issue (create and sell) new securities in the primary market to raise funds for investment. They do so either through public issues or private placement. There are two major types of issuers who issue securities. The corporate entities issue mainly debt and equity instruments (shares, debentures, etc.), while the governments (central and state governments) issue debt securities (dated securities, treasury bills). The secondary market enables participants who hold securities to adjust their holdings in response to changes in their assessment of risk and return. A variant of secondary market is the forward market, where securities are traded for future delivery and payment in the form of futures and options. The futures and options can be on individual stocks or basket of stocks like index. Two exchanges, namely National Stock Exchange (NSE) and the Stock Exchange, Mumbai (BSE) provide trading of derivatives in single stock futures, index futures, single stock options and index options. Derivatives trading commenced in India in June 2000 A capital market is a market for securities (debt or equity), where business enterprises (companies) and governments can raise long-term funds. It is defined as a market in which money is provided for periods longer than a year, as the raising of short-term funds takes place on other markets (e.g., the money market). The capital market includes the stock market (equity securities) and the bond market (debt). Capital markets may be classified as primary markets and secondary markets. In primary markets, new stock or bond issues are sold to investors via a mechanism known as underwriting. In the secondary markets, existing securities are sold and bought among investors or traders, usually on a securities exchange, over-the-counter, or elsewhere. The capital market has two interdependent and inseparable segments the new issue market (primary market) and the stock market (secondary market). The primary markets provide the channel for creation and sale of new securities while the secondary market deals in securities previously issued.

Developments in the Capital Markets

In India, although the Stock Exchanges have been in existence for over 100 years, their role acquired significance in mobilisation of savings and channelisation into productive investment, only in the 70s and the 80s, though the market was subject to Government control and regulations. In nineties, the capital markets, however, have emerged as an important source of capital mobilisation and witnessed considerable growth, following comprehensive set of reforms introduced in this areas as a part of financial sector reforms.

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The extent of growth in capital markets in India can be measured by the fact that as against an amount of about $ 6 billion equivalent mobilized during the 10 year period up to 1990-91, the amount mobilised during six years between 1991-92 to 1997-98 increased over eleven-fold to around $ 68 billion. In 2010 the pre-reform period, 75% of incremental financial savings went to banks and approx. 25% to the capital markets. In 2016 the banking sector received 47% of the household savings and the equity market 53%. Thus there has been a marked shift towards capital markets from the traditional banking system.

The secondary market too has grown significantly, and market capitalization on National Stock Exchange (NSE) has increased from $ 94 billion in November 1994 to $ 132 billion in April 1998. Net cumulative portfolio investments by FIIs have crossed $ 9 billion mark. The substantial flow of foreign portfolio investments has made the trade volume on stock exchanges increase considerably. The capital markets have reached these levels thanks to a series of comprehensive reforms measures introduced by the Government since 1991-92. Among the various measures introduced the abolition of office of Controller of Capital Issues together with free pricing of issues by corporates constitute perhaps the most important developments in the capital market in the post-reform era. Another landmark was the establishment of Securities and Exchange Board of India (SEBI) with statutory functions and powers to bring about a healthy and orderly growth of the capital market. SEBI has truly transformed the capital markets through a series of well designed and well sequenced reforms measures introduced over the last few years covering both the primary and secondary markets.

Development of Debt Market

Let us now look at the developments in debt markets in India. In the pre-reform period the Government securities market remained almost dormant with borrowing at pre announced rates, targeting a captive group of investors. This, coupled with automatic monetisation of budget deficit prevented a deep and vibrant Government securities market from emerging. Since 1992, Central Government borrowings have been undertaken at market related rates, primarily through auctions of Government securities of different maturities. RBI introduced innovative instruments like, conversion of Treasury Bills into term security and zero Coupon Bonds. RBI has also announced a Capital Indexed Bond as a hedge against inflation. A 14 day Intermediate Treasury Bills was introduced to enable State Governments, foreign central banks and other specified bodies to invest their temporary surplus funds.

The other segments of the primary debt market is PSU debt market and corporate debt comprising industry, financial institutions, banks and finance companies. In the post-reform era, the primary debt market is dominated by FIs & PSUs. The corporate sector has accessed it only to a limited extent. This segment has considerable prospects for growth.

In order to deepen the secondary debt market in Government securities, the system of primary dealers (PDs) was introduced, and later, with a view to broadening the market with a second tier of dealer system, guidelines for Satellite Dealers (SDs) were issued. To further deepen the Government Securities market, a scheme of liquidity support to mutual funds dedicated exclusively to investments in Government securities was evolved. This has led to substantial growth in secondary market trading in Government securities. However, secondary market for non-Government segments have yet to develop.

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Challenges Facing the Capital Market

At, the present market stage system to deal with some of the challenges facing the capital markets in India which need to be adequately addressed to realise the vision of an efficient market system. In the primary equity market, a major challenge currently is the revival of the depressed conditions of the market. The sluggishness of the primary equity market which is continuing for over two years is attributed to various factors including investors apathy which is mainly due to poor performance of a large number of scripts floated with a high premia during 1993-95 following freeing of the pricing. The matter was compounded by irregularities noticed in the pricing of some of the issues which imparted considerable negative influence in the minds of investors. Further, there was a liquidity constraint in the financial system during 2005-2006 and large part of 2006-2007 which led to spurt in interest rates diverting investors' preference from equity to debt issues in the primary market.

The continued subdued nature of the primary equity market has become an area of major concern today as it is hampering implementation of many industrial projects causing time and cost overruns and thereby affecting the industrial growth of the country.

In the primary equity market a happy development has been the successful issues of several banking industry shares which have received good investor response despite most of the issues being premium issues. This underscores the need for the introducing quality issues by the corporate sector. FIs like ours are ready to provide underwriting support. What is lacking is the confidence on the part of good corporate entities to test the markets.

I am sure, investors response will be good in case appropriately priced quality corporate issues are launched. The secondary equity market has also remained subdued over the past two years, although it has shown some revival trends, confined to a few select scrips. In a way revival of primary equity market depends crucially on the health of the secondary market. Policy reforms in the secondary market have been quite comprehensive so far as creation of efficient and transparent infrastructure is concerned. As stated earlier, India today has NSE which provides screen based automated and transparent trading. It has set up a clearing corporation to guarantee trades done on NSE.

Post trading facilities have improved considerably with the setting up of National Securities Depository Ltd. Other exchanges have also now computerized their operations, settlement cycles are being rigidly followed. There is also a gradual shift towards demat form of trading. However, Secondary markets have come to be dominated by the FIIs. The recent events in South-East Asia has to some extent affected their sentiments. Though it could be said that barring for a few months, there was always net inflow of FII's investment. What is required is to make the Indian FIs participate to a much larger extent than they are doing today. UTI and other mutual funds as well as LIC have to be much more active on the secondary markets.

Another major challenge facing Indian capital market is creation of secondary market in debt instruments particularly in corporate debt. The growth of long term corporate debt market is an essential requirement as private corporate sector in India has been assigned a prime role in development of infrastructure and other projects. In India, corporate sector accesses debt mainly by way of term loans from financial institutions. However, with the reforms in capital market, role of securitised assets is likely to acquire considerable importance in future. There is a large agenda for development of corporate debt market in India comparable to international standards.

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There are several issues which merit attention for development of a vibrant debt market. I strongly feel that to activate the long term corporate debt market in India, there is a need for further liberalisation in use of contractual savings like pension, provident fund and insurance, which provide large source of long term funds in the economy. Also, there is an urgent need for market making in corporate debt on the lines of Government securities. A distributive network of brokers and sub-brokers does not exist for debt instruments as it does in the equity segment. As a result, although a part of household savings is channelised into long term debt, it is largely in non-marketable forms. Debt securitisation has also to develop for which changes in the Stamp Act and Contracts Act need to be made.

Another important challenge before Indian capital market is the development of market for derivative products. Developed capital markets have all introduced derivative products in financial markets. In India, this is a new and evolving concept. NSE has taken the lead in spearheading the demand for introduction of futures and options markets. SEBI had set up an Expert Committee on Derivatives under the Chairmanship of Prof.L.C.Gupta which has recommended the introduction of derivatives trading in India. This has been accepted by the SEBI Board a couple of weeks back. The matter is awaiting Government of India's approval for amendment of the Securities Contract Act. NSE has already made the preparatory arrangements for commencing the trading as soon as the approval comes. There is thus every likelihood
of derivatives trading starting sooner than later.

The introduction of financial derivatives in the form of traded futures, including equity futures, currency futures and interest rate futures, would be a giant step towards the further development of the Indian financial markets.

What Need to be Done?

Prior to globalisation of Indian economy, the stock markets were somewhat insulated from international influence. This is not the case any more. The recent S.E. Asian crisis has shown that due to high degree of integration or linkage among financial markets, the crisis can be quickly transmitted to other financial markets. India came out rather unscathed and did not experience the trauma faced by other countries. Partly it was due to the fact that full CAC has not been adopted and partly Indian Regulatory mechanism turned out to be far more effective than in other countries. In an integrated global economy, It is need to be imperative to take steps to regulate the markets effectively so as to retain investor confidence in a country's economy and particularly the stock market.

The capital markets here have come to play a crucial role in the financial intermediation process and have rightly been regarded as an important barometer of the impact of the reform process. Any discussion on the process of integration of the Indian economy with the world economy must perforce assess the role and ability of the capital markets in encouraging this process.

Conclusions:

The reforms in the economic system has imparted a new dimension to capital markets in India. While liberalisation in capital market has resulted in many improvements in functioning of the stock markets, there are several aspects which still merit attention so that capital market can play a meaningful role in industrial &

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economic development. The sluggish trends in primary equity market needs to be reversed by restoring investors' confidence in the market. Secondary market trading needs to be broad based and various intermediaries, both in primary and secondary market should be strengthened to conform to international standards. Development of long term debt market, particularly, corporate debt market is an essential pre-requisite particularly for financing of infrastructure and other industrial projects. Regulatory and other aspects need to be looked into. Also, Indian capital market should mature to introduce derivative products for risk management in capital market. The recent South East Asian crisis needs to be carefully studied. A market oriented system with appropriate regulation leads to growth with stability, otherwise there may be shocks both external and internal which might destabilise the economy.

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DEMOCRACY AND DECENTRALISATION IN INDIA: A SOCIOLOGICAL PERSPECTIVE

Dr Vanitha D
Associate Professor of Sociology
AVK College for Women, Hassan, Karnataka

Abstract

Decentralisation has been at the centre stage of institutional reforms in both the developed and developing countries. The implementation of the reforms regarding decentralisation process is essentially changing the basic social relations and the place of the citizen in the governing of the community. The decentralisation aims to enable the citizens, either directly or indirectly, to be more involved in the decision making process. Democratic decentralisation as a form of governance thus expands the participation of historically excluded and subordinated groups in the business of decision-making processes. With the decentralisation of power, the institutions became more participatory and inclusive. The inclusion of disadvantaged sections through decentralised reforms ensured equality of political opportunities. It is in this background, this paper critically review the Democracy and Decentralisation of India – Accountability and Performance designed to include the historically excluded sections of society in the governing processes.

Key words: Decentralisation, Exclusion, Inclusion, Participation, Empowerment Democratic Devices, Federal Politics.

Introduction

Decentralization is a process of transferring power to popularly elected local governments. Transferring power, means providing local governments with greater political authority (e.g., convene local elections or establish participatory processes), increased financial resources (e.g., through transfers or greater tax authority), and provide more administrative responsibilities. Enthusiasm for, and experiments with, decentralization have swept the world over the past four decades. Theory strongly argues that decentralization should increase citizen voice and participation in the political process, and so make government more responsive and accountable to the governed. These intuitions have prompted a massive policy response across the globe, with an estimated 80- 100 percent of the world‘s countries experimenting with some kind of decentralization reform.

Decentralization is a widely used concept, and it is closely linked with democracy, development and good governance. Many research findings clearly demonstrate that decentralization provides an institutional mechanism through which citizens at various levels can organize themselves and participate in the decision making process. Local government is one form of a decentralized system which is affected by the transfer of authority or responsibility for decision making, management or resources allocation from higher level of government to its subordinate units. The role of local government varies from one country to another, but in every democratic society local government has some part to play. In most South Asian countries, rural authorities are characterized by a weak institutional capacity to deliver public services and promote local development.

Since the early 1980s, decentralization has re-emerged as a valued political and economic goal in most developing countries. According to a recent World Bank study, –out of 75 developing and transitional countries

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with populations greater than 5 million, all but 12 claim to be embarked on some form of transfer of political power to local units of government.‖ Advocates of decentralization justify it on grounds of increased efficiency, more thorough going equity, and/or greater participation and responsiveness of government to citizens. Despite these claims, most decentralization efforts end up not significantly increasing the powers of local authorities or peoples. Decentralization has been defined as any act in which a central government formally cedes powers to actors and institutions at lower levels in a political administrative and territorial hierarchy. Devolving powers to lower levels involves the creation of a realm of decision making in which a variety of lower-level actors can exercise some autonomy. For a short statement on the degree of local autonomy in several developing countries, and the relationship of such autonomy to the colonial experience, Deconcentration (or administrative decentralization) is said to occur when powers are devolved to appointees of the central government. Political decentralization is different from deconcentration since powers in this case are devolved to actors or institutions that are accountable to the population in their jurisdiction. Typically, elections are seen as the mechanism that ensures accountability in political decentralization.

Most justifications of decentralization are built around the assumption that greater participation in public decision making is a positive good in itself or that it can improve efficiency, equity, development and resource management. By bringing government decision making closer to citizens, decentralization is widely believed to increase public– sector accountability and therefore effectiveness. At its most basic, decentralization aims to achieve one of the central goals of just political governance—democratization, or the desire that humans should have a say in their own affairs.

Decentralization is not unique to India, but a global trend. Institutions of local governance - Panchayati Raj, have existed in India since 1882. The Indian Constitution defines PRIs as institutions of Self Government. This means, there must be unambiguous administrative, fiscal, and political devolution such that local governments are empowered to address local development needs. But there is only minimum administrative and fiscal decentralization. Hence PRIs do not have such capacity to implement assigned functions, which remain de facto under the control of the state administration. And because PRIs control few resources, do not make relevant decisions, and are dysfunctional, the rural constituency shows little interest in them. Through the 73rd amendment to the Constitution and subsequent developments, local government took on a qualitatively different hue in India. This act is a significant landmark in the evolution of grassroots democratic institutions in the country. It transfers the representative democracy into participatory democracy. It provides greater opportunities to the local people to participate in the democratic process. It is a revolutionary concept to build democracy at the grassroots level in the country. It makes decentralization process in India successful to a large extent.

Democratic Decentralization in India: An overview

Decentralized governance is a process which allows people's involvement in administration and development programmes. It remains significant for the realization of people-centred development and therefore, decentralized governance is a strategy for all people to enjoy equal rights, and is an instrument for building the capacity for economic development.

India, of course, is not alone in this process. Decentralisation has emerged as a dominant trend in world politics. In 1998, the World Bank estimated that all but 12 of the 75 developing and transitional countries with populations greater than 5 million had embarked on a process of political devolution. International comparisons of rural

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decentralization suggest Indian states are amongst the most politically decentralized, are at the level of other countries/states on fiscal decentralization, and are lagging on administrative decentralization (World Bank overview).Democratic decentralization is neither deconcentration nor delegation. It is devolution. A Task Force on Decentralization of the government of India (GOI) defines devolution thus –Devolution in the context of the Panchayats, means that when the authority in respect of a specific activity is transferred from the state to the local governments, the latter should have the prerogative of taking decisions in respect of planning and implementation of such activity. In fact functions, funds and functionaries are complementary to one another in the process of devolution of responsibilities and powers upon the Panchayats‖. GOI (2001): 5). Here local governance is seen as an integral element of the federal system and involves devolution of functions, funds and functionaries to Panchayats.

Many analyses of decentralization consider the transfer of powers in three sectors to be necessary for success. Manor, for example, argues, –If it is to have significant promise, decentralization must entail a mixture of all three types: democratic, fiscal, and administrative. These Political, administrative, and fiscal decentralization can appear in different forms and combinations across countries, within countries and even with in sectors. Political decentralization is the transfer of authority to a sub national body. Political decentralization aims to give citizens or their elected representatives more power in public decision making. It is often associated with pluralistic and representative government, but it can also support democratization by giving citizens, or their representatives, more influence in the formulation and implementation of policies. This form of decentralisation is synonymous with democratic decentralisation or devolution. Fiscal decentralisation, entailing the transfer of financial resources in the form of grants and tax-raising powers to sub-national units of government. Administrative decentralisation, (sometimes referred to as deconcentration), where the functions performed by central government are transferred to geographically distinct administrative units.

The status of citizens and progress of the society to a large extent depends on the good governance at the grassroots level. Democratic decentralization at the grassroots level is envisages as the most important strategy to make democracy meaningful and achieve greater goals of a responsive, corruption free, effective and transparent administration and delivery of services to the rural and urban population. Decentralization and development of local administration widely recognised an effective political instrument and means realisation of balanced and equitable development in Indian states. Decentralization of power aims at better and faster communication, involvement and commitment of the people in development, mobilisation of support and utilization of resources in a greater manner for national development, reduction in delay in decision-making, greater equity in allocation of resources and investments as well as reduction in apathy of administration to client. In this context, a 22 years after the 73rd Constitutional Amendment, it is universally and acutely realised that the process of democratic decentralization cannot be complete without devolution of adequate and rightful financial and administrative powers to the grassroots institutions.

Milestones in Indian decentralisation

1882	The Resolution on Local Self-Government. 1907 The Royal Commission on Decentralisation.
1948	Constitutional debates between Gandhi and Ambedkar on Gram Swaraj, _self-rule‘.

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1957	Balwantrai Mehta Commission – an early attempt to implement the Panchayat structureat district and block (Samithi) levels.
1963	K. Santhanam Committee – recommended limited revenue raising powers for Panchayats and the establishment of State Panchayati Raj Finance Corporations.
1978	Asoka Mehta Committee – appointed to address the weaknesses of PRIs, concluded that a resistant bureaucracy, lack of political will, ambiguity about the role of PRIs, and élite capture had undermined previous attempts at decentralisation, recommending that the District serve as the administrative unit in the PRI structure. Based on these recommendations, Karnataka, Andhra Pradesh and West Bengal passed new legislation to strengthen PRIs.
1985	G.V.K. Rao Committee – appointed to address weaknesses of PRIs, recommended that the block development office (BDO) should assume broad powers for planning, implementing an monitoring rural development programmes.
1986	L.M. Singvhi Committee – recommended that local self-government should be constitutionally enshrined, and that the Gram Sabha (the village assembly) should be the base of decentralised democracy in India.
1992	The 73rd Amendment to the Indian Constitution – PRIs at district, block and village levels are granted Constitutional status. The Gram Sabha is recognised as a formal democratic body at the village level. The 74th Amendment, granting Constitutional status to municipal bodies, is passed soon after.
1996	The Adivasi Act – Powers of self-government are extended to tribal communities living in _Fifth Schedule‘ areas.

Democratic Decentralization and 73rd Amendment Act 1992

When the constitution of independent India was written Panchayati raj institutions did not get a place in its main body; only a reference in the directive principles of state policy. Therefore, the state did not take both the Urban and rural local bodies seriously. The Indian states were functioning as a federation only at two levels- Union and States. Due to the indifferent attitude of the central and state governments towards the devolution of powers to PRI‘s made no headway in the years after independence, though a lot of noise was made at every possible juncture.

Against this backdrop that on 15 May 1989 the Constitution (64th Amendment) Bill was drafted and introduced in Parliament. Although the 1989 Bill in itself was a welcome step, there was serious opposition to it.Though the Constitution Bill won a two-thirds majority in the Lok Sabha, it failed to meet the mandatory requirement by two votes in the Rajya Sabha .The National Front government introduced the 74th Amendment Bill (a combined bill on panchayats and municipalities) on 7 September 1990 during its short tenure in office but it was never taken up for discussion. By this time, all the political parties had supported a constitutional amendment for strengthening panchayats in their statements and manifestos and a pro-panchayati raj climate prevailed in the country. In September 1991, the Congress Party government introduced the 72nd (Panchayats) and 73rd (Municipalities) Constitutional Amendment Bills, which were passed in both chambers in December

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1992 as the 73rd and 74th Amendment Acts, and came into force in 1993.

This journey from the local self-government idea of Lord Ripon to the institutions of self-government concept in the 73rd Constitution Amendment, which took more than a century, has been described at some length to bring home the fact that today's decentralisation and local government in India is the result of an evolutionary process that a traditional and complex society has gone through because of internal compulsions, pressures and demands from the people, channelled through communities, civil society organisations, intellectuals, political parties and ideologies, people's movements, occasional interventions of the state (provincial) and central (federal) governments – and above all because of people's urge for participation in development and governance through democratically elected bodies.

The panchayati raj institutions in India have been ordained to empower people at the three appropriate levels but the aim has fulfilled to a greater extent with the promulgation of 73rd Constitutional Amendment Act 1992. 73rd amendment strengthens administrative federalism in order to facilitate and encourage delegation of administrative and financial powers from the states to the local bodies. There administrative powers and to discharge their responsibilities, are entirely derived from legislation that will have to passed by the states. Decentralization denotes the transfer of power and authority from the central government to local units of the government for the meeting of grass root peoples demand. The 73rd Amendment gives village, block and district level bodies a constitutional status under Indian Law. The more important features of the amendment are summarized below;

1. The act provides for a Gram Sabha as the foundation of the Panchayati raj system.
2. The establishment of three tier system of Panchayati Raj Institution (PRI), with elected bodies at village, block and district level, however, a States with population less than 20 lakh are not required to introduce block level Panchayat.
3. Direct elections to 5 year terms for all members at all levels.
4. Reservation of 1/3 of the seats for women and for backward classes. A state election commission will be created to supervise, organize and oversee Panchayat elections at all level. A State Finance Commission will be established to review and revise the financial position of the Panchayats on five year intervals and to make recommendations to the State Governments about the distribution of Panchayat funds.
5. The governor of a state shall, after every five years, constitute a finance commission to review the financial position of the panchayats.

It would be proper to assess the significance of Democratic Decentralization in India by analyzing the level of progress made by the initiative. Using the conventional classification of political, administrative and fiscal decentralization, the World Bank's three Volume study of Indian Decentralization ranks India among the best Performers internationally in terms of Political decentralization but close to the last in terms in terms of administrative decentralization. M A. Oommen's Panchayat Finance and Issue concludes that the conformity acts have generally been an exercise in amending existing Panchayat legislation for the sake of satisfying the mandatory provisions of the 73rd Amendment. He raises the following concern; Village Panchayats have been delegated functions without proper administrative and financial support. Panchayats lack discretionary powers overspending and staff. States reserve the rights to assign or withdraw functions to and from the Panchayats by Executive Fiat. Panchayats lack autonomous budgeting powers. Still much work needs to be done including the removal of corruption to make more effective, the decentralization initiative, which has shown a respectable level

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of progress. To sum up we may say that, the most revolutionary measures in recent decades in the process of decentralization have been the 73rd Constitutional Amendments. According to S N Jha; The 73rd and 74th amendments are designed to promote self-governance through statutory recognition of local bodies. The latter are expected to move away from their traditional role of simply executing the programs handed down to them by the higher levels of government.

Summing Up

Decentralization is widely lauded as a key component of good governance and development. Decentralization and democracy may improve the chances for successful economic development. It is clear that an honest effort to alleviate poverty and promote sustainable development in India requires considerable decentralisation of government authority, well beyond the state level. The passing of the 73rd Constitutional Amendments in 1992 was a crucial step in this direction, identifying Panchayati Raj Institutions (PRIs) as agents of self-governance and giving them the responsibility for preparing plans for promoting economic development and social justice. While most states have ratified the 73rd Amendments in state acts and held elections, the quality of political, administrative and fiscal decentralisation varies widely from one state to the other. In general, states have not matched the functions devolved to local government institutions with the necessary administrative reforms, or by devolving financial powers. As a result, have neither the capacity to implement assigned functions – which remain de facto under the control of state administration – nor do they have the control on resources to make relevant decisions. In order to strengthening the decentralization process 73rd amendment must be more practical. All activities need to be identified and developed at the three levels of local government without duplication. This principle holds that anything that can be done at a lower level should be done at that level and not at any higher level. Government should ensure both fair and regular elections for local government bodies. Without proper popular representation, local interests would not be protected and local initiatives would not receive the required levels of support. Unnecessary interference by bureaucrats, political leaders and members of parliament must be stopped. The relationship between MPs and local government should be cooperative and complementary, not domination and subjugation.

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HEALTH CONSCIOUSNESS AND CARE IN INDIA: A SOCIOLOGICAL PERSPECTIVES

Dr Vanitha D
Associate Professor of Sociology
AVK College for Women, Hassan, Karnataka

Abstract

Health and health care need to be distinguished from each other for no better reason than that the former is often incorrectly seen as a direct function of the latter.

Heath is clearly not the mere absence of disease. Good Health confers on a person or groups freedom from illness - and the ability to realize one's potential. Health care covers not merely medical care but also all aspects pro preventive care too. Nor can it be limited to care rendered by or financed out of public expenditure-within the government sector alone but must include incentives and disincentives for self care and care paid for by private citizens to get over ill health. Where, as in India, private out-of-pocket expenditure dominates the cost financing health care, the effects are bound to be regressive. Heath care at its essential core is widely recognized to be a public good. Its demand and supply cannot therefore, be left to be regulated solely by the invisible had of the market. Nor can it be established on considerations of utility maximizing conduct alone. This research paper to be discussed on Healthcare System in India and Its problems and prospects.

Key Words: Healthcare System, Financing Healthcare, Health Consciousness, Private Health Sector, Seasonal Diseases, Healthcare Life Style.

Introduction

Historically the Indian commitment to health development has been guided by two principles-with three consequences. The first principle was State responsibility for health care and the second (after independence) was free medical care for all (and not merely to those unable to pay),

The first set of consequences was inadequate priority to public health, poor investment in safe water and samtati on and to the neglect of the key role of personal hygiene in good health, culminating in the persistence of diseases like Cholera.

The third set of consequences appears to be the inability to develop and integrate plural systems of medicine and the failure to assign practical roles to the private sector and to assign public duties for private professionals. To set right these gaps demanded patient redefinition of the state's role keeping the focus on equity. But during the last decade there has been an abrupt switch to market based governance styles and much influential advocacy to reduce the state role in health in order to enforce overall compression of public expenditure an reduce fiscal deficits.

People have therefore been forced to switch between weak and efficient public services and expensive private provision or at the limit forego care entirely except in life threatening situations, in such cases

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sliding into indebtedness. Health status of any population is not only the record of mortality and its morbidity profile but also a record of its resilience based on mutual solidarity and indigenous traditions of self-care - assets normally invisible to the planner and the professional. Such resilience can be enriched with the State retaining a strategic directional role for the good health of all its citizens in accordance with the constitutional mandate. Within such a framework alone can the private sector be engaged as an additional instrument or a partner for achieving shared public health outcomes. Similarly, in indigenous health systems must be promoted to the extent possible to become another credible delivery mechanism in which people have faith and away fond for the vat number of less than folly qualified doctor in rural areas to get skills upgraded. Public programs in rural and poor urban areas engaging indigenous practitioners and community volunteers can prevent much seasonal and communicable disease using low cost traditional knowledge and based on the balance between food, exercise medicine and moderate living. Such an overall vision of the public role of the heterogenous private sector must inform the course of future of state led health care in the country.

Health is therefore best understood as the indispensable basis for defining a person's sense of well being. The health of populations is a distinct key issue in public policy discourse in every mature society often determining the deployment of huge society. They include its cultural understanding of ill health and well-being, extent of socio-economic disparities, reach of health services and quality and costs of care and current bio-medical understanding about health and illness.

Forecasting in Health Sector

In general predictions about future health - of individuals and populations - can be notoriously uncertain. However all projections of health care in India must in the end rest on the overall changes in its political economy - on progress made in poverty mitigation (health care to the poor) in reduction of inequalities (health inequalities affecting access/quality'), in generation of employment /income streams (to facilitate capacity to pay and to accept individual responsibility for one's health) in public information and development communication (to promote preventive self care and risk reduction by conducive life styles) and in personal life style changes (often directly resulting from social changes and global influences). Of course it will also depend on progress in reducing mortality and the likely disease load, efficient and fair delivery and financing systems in private and public sectors and attention to vulnerable sections- family planning and nutritional services and women's empowerment and the confirmed interest of me siat-e 10 ensure just health care to the Largest extent possible. To list them is to recall that Indian planning had at its best attempted to capture this synergistic approach within a democratic structure. It is another matter that it is now remembered only for its mixed success.

Available health forecasts

The key conclusions must be understood keeping in the mind the tact that the concept of DALYs incorporates not only mortality but disability viewed in terms of healthy years of life lost. In this forecast, DALYs are expected to dramatically decrease in respect of diarrhoeal diseases and respiratory infections and less dramatically for maternal conditions. TB is expected to plateau by 2000, and HIV infections are

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expected to rise significantly up to 2010. Injuries may increase less significantly, the proportion of people above 65 will increase and as a result the burden of non-communicable disease will rise. Finally cardiovascular diseases resulting any from the risk associated with smoking urban stress and improper diet are expected to increase dramatically.

Under the same BOD methodology another view is available from a four - state analysis done in 1996 these four states- AP, Karnataka, West Bengal and Punjab - represent different stages in the Indian health transition. The analysis reveals that the poorer and more populated states. West Bengal, will still face a large incidence of communicable diseases. More prosperous states, such as Punjab further along the health transiting will witness sharply increasing incidence of non- communicable diseases especially, in urban areas. The projections highlight that we still operating on unreliable or incomplete base data on mortality and causes of death in the absence of vital registration statistics and know as yet little about how they differ between social classes and regions or about the dynamic patterns of change at work. It also highlights the policy dilemma of how to balance between the articulate middle upper class demand for more access to technologically advanced and subsidized clinical services and the more pressing needs of the poor for coverage of basic disease control interventions. This conflict over deployment of public resources will only get exacerbated in future. That tradition has been totally replaced by the currently dominant school of international thought about health which is concerned primarily with efficiency of systems measured by cost effectiveness criteria. Future of State Provided Health Care.

Key Achievements in Health

Our overall achievement in regard to longevity and other key health indicators are impressive but in many respects uneven across States, The two Data Annexure at the end indicate selected health demographic and economic indicators and highlight the changes between 1951and 2001. In the past five decades life expectancy has increased from 50 years to over 64 in 2000. IMR has come down from 1476 to 7. Crude birth rates have dropped to 26.1 and death rates to 8.7. At this stage, a process understanding of longevity and child health may be useful for understanding progress in future. Longevity, always a key national goal, is not merely the reduction of deaths as a result of better medical and rehabilitative care at old age. In fact without reasonable quality of life in the extended years marked by self-confidence and absence of undue dependency longevity may men only a display of technical skills. So quality of life requires as much external bio-medical interventions as culture based acceptance of inevitable decline in faculties without officious start at sixty but run across life lived at all ages in reduction of mortality among infants through immunization and nutrition interventions and reduction of mortality among young and middle aged adults, including adolescents getting inform about sexuality reproduction and safe motherhood.

Health Status and issues

The difference between rural and urban indiactors of health status and the wide interstate disparity in health status are well known. Clearly the urban rural differentials are substantial and range from childhood and go on increasing the gap as one grows up to 5 years. Sheer survival apart there is also the we known under provision in rural areas in practically all social sector services. For the children growing up in rural areas the disparities naturally tend to get even worse when compounded by the widely practiced discrimination against women, starting with foeticide of daughters.

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In spite of overall achievement it is a mixed record of social development specially failing in involving people in imaginative ways. Even the averaged out good performance ides wide variations by social class or gender or region or State. The classes in may States have had to suffer the most due to lack of access or denial of access or social exclusion or all of them. This is clear from the fact that compared to the riches quintile, the poorest had 2.5 times more IMR and child mortality, TFR at double the rates and nearly 75% malnutrition - particularly during the nineties.

Not only are the gaps between the better performing and other States wide but in same cases have been increasing during the nineties. Large differences also exist between districts within the same better performing State urban areas appear to have better health outcomes than rural areas although the figures may not fully reflect the situation in urban and peri-urban slums with large in migration with conditions comparable to rural pockets. It is estimated that urban slum population wilt grow at double the rate of urban population growth in the next few decades. India may have by 202 a total urban population of close to 600 million living in urban areas with an estimated 145 million living in slums in 2001. What should be a fair measure for assessing success in enhancing health status of population I any forecast on health care?

Reduction in child mortality involves as much attention to protecting children from infection as in ensuring nutrition and calls for a holistic view of mother and child health services. The cluster of services consisting of antenatal services, delivery care and post mortem attention and low birth weight, childhood diarrhoea and ARI management are linked priorities.

In this context we may refer to the large ratio-based rural health infrastructure consisting of over 5 lakh trained doctors working under plural systems of medicine and a vast frontline force of over 7 lakh ANMs, MPWS and Anganwadi workers besides community volunteers. The creation of such public work force should be seen as a major achievement in a country short of resources and struggling with great disparities in health status.

On any count these are extraordinary infrastructural capacities created with resources committed against odds to strengthen grass roots. There have been facility gaps, supply gaps and staffing gaps, which can be filled up only by allocating about 20% more funds and determined ill to ensure good administration and synergy from greater congruence of services, but given the sheer size of the endeavor thee wilt always be some failure of commitment and in routine functioning. These get exacerbated by periodic campaign mode and vertical programme, which have only increased compartmentalized vision and over-medicalization of health problems. The initial key mistake arose from the needless bifurcation of health and family welfare and nutrition functions at all levels instead of promoting more holism. As a result of all this the structure has been precluded from reaching its optimal potential. It has got more firmly established at the periphery/sub-center level and dedicated to RCH services only. At PHC and CHC levels this has further been compounded by a weak referral system. There has not been enough convergence in "escorting" children through immunization coverage and nutrition education of mothers and ensuring better food to children, including cooked midday meals and health checks in all schools. There has also been no constructive engagement between allopathic and indigenous systems to build synergies, which could have improved people's perceptions of benefits from the infrastructure in ways that made sense to them.

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One key task in the coming decades is therefore to utilize fully that created potential by attending to well known organizational motivational and financial gaps. The gaps have arisen partly from the source and scale of funds and partly due to lack of persistence, both of which can be set right. PHCs and CHCs are funded by States several of whom are unable to match Central assistance offered and hence these centers remain inadequate and operate on minimum efficiency. On the other hand over two thirds cost of three fourths of sub-centers are fully met by the Center due to their key role m family welfare services. But in equal part these gaps are due to many other non-monetary factors such as undue centralization and uniformity, fluctuating commitment to key routines at ground level, insufficient experimentation with alternatives such as getting public duties discharged through private professionals and ensuring greater local accountability to users.

Major Disease Control Efforts

A careful analysis of the Global Burden of Disease (GBD) study focusing on age- specific morbidity during 2000in ten most common diseases (excluding injuries) shows that sixty percent of morbidity is due to infectious diseases and common tropical diseases, a quarter due to life-style disorders and 13% due to potentially preventable perinatal conditions. Further domestic R&D has been so far muted in its efforts against an estimated annual aggregate health expenditure in India ofRs-80,000/-crores R&D expenditure in India for public and private sector combined was Rs 1150 crores only. India must play a larger part in its own efforts at indigenous R&D as very little world- wide expenditure on R&D is likely to be devoted to infectious diseases. For instance out of the 1233 new drugs that came into the market between 1975 and 1997 only 11 were indicated specifically for tropical country diseases.

We have already the distinction of elimination or control acceptable to public health standards of small pox and guinea worm diseases. In the draft National Health Policy -21 It has now been proposed to eliminate or control the following diseases within limits acceptable to public health practice- A good deal of the effort would be feasible.

- Polio Yaws and leprosy by 2005 which seems distinctly feasible though the removal of social stigma and reconstructive surgery and other rehabilitation arrangements in regard to leprosy would remain inadequate for a decade or more.
- Kalaazar by 20I0 and Filalriasis by 2010 which also seems feasible due to its localized prevalence and the possibility of greater community based work involving PR institutions in the simple but time-limited tasks or public health programs-
- Blindness prevalence to 0.5% by 2010 sees less feasible due to a graying population. At present the programme is massively supported by foreign aid as there are many other legitimate demands on domestic health budgets-
- AIDS reaching zero growth by 2007 appears to be problematic as there are disputes even about base data on infected population. On most reckonings, affordable vaccines are not likely to be available soon nor anti-retro viral drugs appear likely at affordable prices in the near future. Further the prevalence curve of Aids in India is yet to show its shape. There is also larger unresolved question of

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where HIV/AIDS should be fitted in our priorities of public health, especially in this massively foreign aided programme what happen if aid does not become available at some point.

Unfinished burden of communicable diseases

Apart from the above, there remains a vast unfinished burden in preventing controlling or eliminating other major communicable diseases and in bringing down the risk of deaths in maternal and peri-natal conditions. Endemic diseases arising from infection or lack of nutrition continue to account for almost two thirds of morality ad morbidity India. Indeed eleven out of thirteen diseases recommended by the Bhore Committee were infectious diseases and at least three of them may well continue to be with us for the next two decades Baring Leprosy which is almost on the path to total control by 2005, the other key communicable diseases will be TB Malaria and Aids- to which diarrhoea in children and complicated and high risk maternity should be added in view of their pervasive incidence and avoidable mortality among the poorer and under served sectors.

Tuberculosis

Tuberculosis has had a world wide resurgence including in India. It is estimated lhai about 14 million persons are infected, i.e. 1.55 of total population suffer from radiologically active Tuberculosis. About 1.5 million cases are identified and more than 300000 deaths occur every year Between NFHS 1 and NFHS 2 the prevalence has increased from 4678 per lakh population to 544. Unfortunately, prevalence among working age adults (15-59) is even higher as 675. All these may well be underestimates in so far as patients are traced only through hospital visit. Only about half reach the hospital. Often wrong diagnosis by insufficiently trained doctors or misunderstood protocols is another key problem both public and private sectors. TB is a wide spread disease of poverty among women living and working in ill ventilated places and other undernourished persons in urban slums it is increasingly affecting the younger adults also in the economically productive segments.

Improved diagnosis through better training and clear protocols and elimination of drug resistance through incomplete cure should be priority. Treatment costs in case of drug resistance can soar close to ten times the normal level of Rs. 3000 to 4000/-per person treated. Similarly even though the resistant strain may cover only 8% at present, it could suddenly rise and as it approaches 200/o or so, there is a danger that TB may get out of control. The DOTS programme trying for full compliance after proper diagnosis is settling down but already has some claims of success. There is reason to hope that DOTS programs would prove a greater success over time with increased community awareness aeneration. The key issue is how soon and how well can it be integrated into the PHC system and made subject to routines of local accountability, without which no low cost regime of total compliance is feasible in a country as large as India.

An optimistic assessment could be that with commitment and full use of infrastructure it will be possible to arrest further growth in absolute numbers of TB cases keeping it at below 1.5 million till 2010 even though the population will e growing. Once that is done TB can be brought down to less than a million lie within internationally accepted limits and disappears as a major communicable disease in India by 2020.

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Malaria

As regards malaria, we have had a long record of success and failure and each intervention has been thwarted by new problems and plagued by recrudescence. At present India has a large manpower fully aware of all aspects of malaria about often low in motivation. It can be transformed into a large-scale work force for awareness generation, tests and distribution of medicine. In spite of past successes, there is evidence of reemergence with focal attacks of malaria with the virulent falciparum variety especially m tribal areas. Priority tnbal area malaria stands fully funded by the center.

About 2 millioncases of malaria are recorded allover India every year with seasonal high incidence local failures of control. Drug resistance in humans and insecticide resistant strains of mosquitoes present a significant problem. But there is a window of opportunity I respect of DDT sensitive areas in eastern India where even now malaria incidence can be brought down by about 50% within a decade and be beneficial for control of kalazaar and JE. There is growing interest and community awareness of biological methods of control of mosquito growth. Unfortunately diligent ground level public health work is in grave disarray n these areas but can be improved by better supervision greater use of panchayatraj institutions and buildings on modest demonstrated successes. As regards a vaccine, there seems t be no sufficient incentive for international R&D to focus on a relatively lower priority or research. Roll back malaria programmes of the WHO are more likely to concentrate on Africa whose profile of malaria is not similar to ours. The search for a vaccine continues but has little likelihood of immediate success.

What need to be done?

Health perceptions play an important part in ensuring sound health outcomes. To a large extent they are culturally determined but also subject to change with economic growth and social development. People intuitively develop capacity to make choices tor being treated under the western of indigenous systems of medicines, keep a balance between good habits traditionally developed for healthy living and modem lifestyles, decide on where to go for chrome and acute care and how to apportion intra-family utilization of healthcare resources. The professional is generally bound by his discipline and its inherent logic of causation and effect and tends to discount even what work as successful practice, I fit does not fall within the accepted understanding of his profession. Some movement is occurring among eminent allopathic doctors trying, for instance, to rework Ayurveda theory in a modem idiom starting from respectful reverse analysis for actual successful contemporary practice of Ayurveda and provide a theoretical frame linking it to contemporary needs. There is evidence from public health campaigns in Tamil Nadu where every seventh person spontaneously expressed a preference for Sidda Medicine. Homeopathy for chronic ailment is widely accepted. The herbal base for Ayurvda medicine widely practiced in the Himalayan belt has down world attention a huge export market remains to be tapped according to the knowledgeable trade sources but the danger of bio-privacy remains and legal enablements should be put in place soon that would fully expand on our rights under the WTO agreements.

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Summing Up

The next issue relates to the desirable level of public expenditure towards health services. China devotes 4.5% to its G-DP as against India devoting 5.1%. but this hides the fact that in China, public expenditure constitutes 38% whereas in India, it is only 15% of total health expenditure. An optimistic forecast would be that the level of public expenditure will be raised progressively such that about 30% of total health expenditure would be met out of public funds by progressively increasing the health budget in states and the central and charging user fees in appropriate cases. The figure mentioned would perhaps correspond to the proportion of the population which may still need assistance is social development.

Finally it is proper to remember that health is at bottom an issue in justice. It is in this context that we should ask the question as to how far and in what way has politics been engaged m health care? The record is disappointing. Most health sector issues figuring in political debate are those that affect interest groups and seldom central to choices in healthcare policy. For instance conditions of service and reward systems for Government doctors have drawn much attention often based on inter service comparison of no wider interest. Inter-system problems of our plural medical care have drawn more attention from courts than from politics. Hospital management and strikes, poor working of the MCI and corruption in recognition of colleges, dramatic cases of spurious drug supply etc have been debated but there has been no sustained attention on such issues as why malaria recrudescence is so common in some parts of India or why complaints about absence of informed consent or frequent in testing on women, or on the variations in prices and availability of essential drugs or for combating epidemic attacks in deprived areas seldom draw attention.

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THE SOCIOLOGICAL PERSPECTIVE OF THE MOGHUL EMPIRE AKBAR DYNASTY

Dr Vanitha D
Associate Professor of Sociology
AVK College for Women, Hassan, Karnataka

Abstract

Akbar's legacy of ruling administration and religious toleration, firm but fair central control and liberal tax policies that gave commoners a chance to prosper established a precedent in India that can be traced forward in the thinking of later figures such as Mohandas Gandhi. His love of art led to the fusion of Indian and Central Asian/Persian styles that came to symbolize the height of Mughal achievement, in forms as varied as miniature painting and grandiose architecture. This lovely fusion would reach its absolute apex under Akbar's grandson, Shah Jahan, who designed and had built the world-famous Taj Mahal. Perhaps most of all, Akbar the Great showed the rulers of all nations everywhere that tolerance is not weakness, and open-mindedness is not the same thing as indecisiveness. As a result, he is honored more than four centuries after his death as one of the greatest rulers in human history. This research article analyze the great administration and welfare measures of king of Akbar.

Key Words: Welfare Policy, Akbar Nama, Empire Politics, Historical Perspective,British Raj, Religious Freedom.

Introduction

Jalaluddin Muhammad Akbar also known as Akbar the Great (1542 –1605) Born, Badr-ud-din Muhammad Akbar, his name was changed to Jalal-ud-din Muhammad Akbar and his birthdate was officially changed to October 15, 1542. He was the son of Nasiruddin Humayun whom he succeeded as ruler of the Mughal Empire from 1556 to 1605. He was the grandson of Babur who founded the Mughal dynasty. On the eve of his death in 1605, the Mughal empire spanned almost 1 million square kilometers. Akbar, widely considered the greatest of the Mughal emperors, was only 14 when he ascended the throne in Delhi, following the death of his father Humayun. He was descended from Turks, Mongols, and Iranians — the three peoples who predominated in the political elites of northern India in medieval times. It took him the better part of two decades to consolidate his power and bring parts of northern and central India into his realm. During his reign, he reduced external

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military threats from the Pashtun (Afghan) descendants of Sher Shah by waging wars against Afghan tribes, and at the Second Battle of Panipat he defeated the Hindu king Samrat Hemu Chandra Vikramaditya, also called Hemu .The emperor solidified his rule by pursuing diplomacy with the powerful Rajput caste, and by admitting Rajput princesses in his harem.

Akbar was an artisan ,warrior ,artist, armorer, blacksmith, carpenter, emperor, general, inventor, animal trainer (reputedly keeping thousands of hunting cheetahs during his reign and training many himself), lacemaker, technologist and theologian. His most lasting contributions were to the arts. He initiated a large collection of literature, including the Akbar-nama and the Ain-i-Akbari, and incorporated art from around the world into the Mughal collections. He also commissioned the building of widely admired buildings, and invented the first prefabricated homes and movable structures. Akbar began a series of religious debates where Muslim scholars would debate religious matters with Sikhs, Hindus, Cārvāka atheists and even Jesuits coming from Portugal. He founded his own religious cult, the Din-i-Ilahi or the "Divine Faith"; however, it amounted only to a form of personality cult for Akbar, and quickly dissolved after his death leaving his wife behind.

Akbar coming into Power

In 1555, Humayan died just months after retaking Delhi. Akbar ascended the Mughal throne at the age of 13, and became Shahanshah ("King of Kings"). His regent was Bayram Khan, his childhood guardian and an outstanding warrior/statesman. The young emperor almost immediately lost Delhi once more to the Hinduleader Hemu. However, in November of 1556, Generals Bayram Khan and Khan Zaman I defeated Hemu's much larger army at the Second Battle of Panipat. Hemu himself was shot through the eye as he rode into battle atop an elephant; the Mughal army captured and executed him. When he came of age at 18, Akbar dismissed the increasingly overbearing Bayram Khan and took direct control of the empire and army. Bayram was ordered to make the hajj to Mecca; instead, he started a rebellion against Akbar. The young emperor's forces defeated Bayram's rebels at Jalandhar, in the Punjab; rather than executing the rebel leader, Akbar mercifully allowed his former regent another chance to go to Mecca. This time, Bayram Khan went.

Although he was out from under Bayram Khan's control, Akbar still faced challenges to his authority from within the palace. The son of his nursemaid, a man called Adham Khan, killed another adviser in the palace after the victim discovered that Adham was embezzling tax funds. Enraged both by the murder and by the betrayal of

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his trust, Akbar had Adham Khan thrown from the parapets of the castle. From that point forward, Akbar was in control of his court and country, rather than being a tool of palace intrigues. The young emperor set out on an aggressive policy of military expansion, both for geo-strategic reasons and as a way to get troublesome warrior/advisers away from the capital. In the following years, the Mughal army would conquer much of northern India (including what is now Pakistan) and Afghanistan. In order to control his vast empire, Akbar instituted a highly efficient bureaucracy. He appointed mansabars, or military governors, over the various regions; these governors answered directly to him. As a result, he was able to fuse the individual fiefdoms of India into a unified empire that would survive until 1868. Akbar was personally courageous, willing to lead the charge in battle. He enjoyed taming wild cheetahs and elephants, as well. This courage and self-confidence allowed Akbar to initiate novel policies in government, and to stand by them over objections from more conservative advisers and courtiers.

Foreign Policy

As Akbar solidified his rule over northern India, and began to extend his power south and west to the coast, he became aware of the new Portuguese presence there. Although the initial Portuguese approach to India had been "all guns blazing," they soon realized that they were no match militarily for the Mughal Empire on land. The two powers made treaties, under which the Portuguese were allowed to maintain their coastal forts, in exchange for which the promised not to harass Mughal ships that set out from the west coast carrying pilgrims to Arabia for the hajj.

Interestingly, Akbar even formed an alliance with the Catholic Portuguese to punish the Ottoman Empire, which controlled the Arabian Peninsula at that time. The Ottomans were concerned that the huge numbers of pilgrims flooding in to Mecca and Medina each year from the Mughal Empire were overwhelming the resources of the holy cities, so the Ottoman sultan rather firmly requested that Akbar quit sending people on the hajj. Outraged, Akbar asked his Portuguese allies to attack the Ottoman navy which was blockading the Arabian Peninsula. Unfortunately for him, the Portuguese fleet was completely routed off of Yemen. This signaled the end of the Mughal/Portuguese alliance. Akbar maintained more enduring relations with other empires, however. Despite the Mughal capture of Kandahar from the Persian Safavid Empire in 1595, for example, those two dynasties had cordial diplomatic ties throughout Akbar's rule. The Mughal Empire was such a rich and important

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potential trading partner that various European monarchs sent emissaries to Akbar, as well, including Elizabeth I of England and Henry IV of France.

In 1582, King Philip II of Spain received a letter from the Mughal Emperor Akbar of India. Akbar wrote: "As most men are fettered by bonds of tradition, and by imitating ways followed by their fathers... everyone continues, without investigating their arguments and reasons, to follow the religion in which he was born and educated, thus excluding himself from the possibility of ascertaining the truth, which is the noblest aim of the human intellect. Therefore we associate at convenient seasons with learned men of all religions, thus deriving profit from their exquisite discourses and exalted aspirations." Akbar the Great chided Philip for the anti-Protestant excesses of the Spanish Counter-reformation. Spain's Catholic inquisitors had by this time mostly rid the country of Muslims and Jews, so turned their murderous attentions to Protestant Christians instead, particularly in Spanish-ruled Holland. Although Philip II did not heed Akbar's call for religious tolerance, it is indicative of the Mughal emperor's attitudes towards people of other faiths Akbar is also renowned for his patronage of the arts and sciences. Miniature painting, weaving, book-making, metallurgy, and technological innovations all flourished under his reign. Who was this emperor, famed for his wisdom and goodness? How did he become one of the greatest rulers in world history?

Akbarnama

The Akbarnāma, which literally means Book of Akbar, is a biographical account of Akbar, the third Mughal emperor, written in Persian. It includes vivid and detailed descriptions of his life and times. The work was commissioned by Akbar, and written by Abul Fazl, one of the Nine Jewels of Akbar's royal court. It is stated that the book took seven years to be completed and the original manuscripts contained a number of paintings supporting the texts, and all the paintings represented the Mughal school of painting. The Akbarnama consists of three volumes or parts. The first volume deals with the genealogy of the descendants of Timur, and detailed information from the birth of Akbar, his accession to the throne, and the first seventeen years of his reign. The second volume narrates the reign of Akbar from the eighteenth year of his reign to the forty sixth year of his reign. It stops there because Abu'l Fazl was assassinated at the order of Jahangir, Akbar's son and heir on August 12, 1602. The third volume named Ā'īn-i-Akbarī and details the administrative system of the Empire as well as containing the famous "Account of the Hindu Sciences". In this section, he expounds the major beliefs of not the six major Hindu philosophical schools of thought, and those of the Jains, Buddhists, and Nāstikas. He also gives several Indian accounts of geography, cosmography, and some tidbits on Indian aesthetic thought.

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Great Mughal Empire

The **Mughal Empire** was a Muslim Persianate imperial power of the Indian subcontinent which began in 1526, ruled most of the Indian Subcontinent as Hindustan by the late 17th and early 18th centuries, and ended in the mid-19th century. The Mughal Emperors were descendants of the Timurids, and at the height of their power, around 1700, they controlled most of the Indian Subcontinent — extending from present-day Bangladesh in the east to Balochistan in the west, Kashmir in the north to the Kaveri basin in the south. Its population at that time has been estimated as between 110 and 130 million, over a territory of over 4 million km (1.5 million mi). Following 1725 it declined rapidly, weakened by wars of succession, agrarian crises fueling local revolts, the growth of religious intolerance, and British colonialism. The last Emperor, Bahadur Zafar Shah II, whose rule was restricted to the city of Delhi, was imprisoned and exiled by the British after the Indian Rebellion of 1857. The classic period of the Empire starts with the accession of Jalaluddin Mohammad Akbar, better known as Akbar the Great, in 1556, and ends with the death of Emperor Aurangzeb in 1707, although the Empire continued for another 150 years. During this period, the Empire was marked by a highly centralized administration connecting the different regions. All the significant monuments of the Mughals, their most visible legacy, date to this period.

The Mughal Empire was the dominant power in the Indian subcontinent between the mid- 16th century and the early 18th century. Founded in 1526, it officially survived until 1858, when it was supplanted by the British Raj. The dynasty is sometimes referred to as the Timurid dynasty as Babur was descended from Timur. The Mughal dynasty was founded when Babur, hailing from Ferghana, invaded parts of northern India and defeated Ibrahim Shah Lodhi, the ruler of Delhi, at the First Battle of Panipat in 1526. The Mughal Empire superseded the Delhi Sultanate as rulers of northern India. In time, the state thus founded by Babur far exceeded the bounds of the Delhi Sultanate, eventually encompassing a major portion of India and earning the appellation of Empire. A brief interregnum (1540-1555) during the reign of Babur's son, Humayun, saw the rise of the Afghan Suri Dynasty under Sher Shah Suri, a competent and efficient ruler in his own right. However, Sher Shah's untimely death and the military incompetence of his successors enabled Humayun to regain his throne in 1555. However, Humayun died a few months later, and was succeeded by his son, the 13-year-old Akbar. The greatest portions of Mughal expansion was accomplished during the reign of Akbar (1556-1605). The empire was maintained as the dominant force of the present-day Indian subcontinent for a hundred years further by his successors Jahangir, Shah Jahan, and Aurangzeb. In his role religion had played the role of a decisive force in the Indian society ever since the advent of Islam which most of its people had refused to embrace. Akbar fully

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understood the centrifugal tendencies of the complete Indian Socio-Political order and made a Serious attempt to eliminate there by Separating religion from Politics

Religious Policy in the Dynasty

Moreover to his own bitter experience, Akbar had found that mere religious affinity was no guarantee to win the love and loyalty of his camp-followers. He had suffered much at the hands of his own Secrupulous and jealous kingsmen; I nor could he depend exclusively on his self-seeking and turbulant Muslim nobles who frequently resorted to revolts and at times. Pored a danger even to his personal life. On the other hand Akbar's highly devoted, Intelligent and well-cultured Hindu wives won his love and their relatives earned his gratitude by their Selfish service to the throne. No wonder, the Rajputs emerged as the Pillars of the Mughal throne whom Akbar could where as counter puibe against Muslim Kith and Kin. All those considerations deeply influenced Akbar's religious views and moulded his state polices. The exposition of Akbar's religious policy was not the sudden outburst of an idea nor a calculated political more. Moreover, its geniuses was Spontaneous in keeping with the nature of Akbar, its growth and development was spread over distinct stages in the years process of evolution of his religious policy.

Objectionable of his subjects, he, therefore, abolished the pilgrims. Tax throughout his dominious, close upon its heels, Akbar took the Most revolutionary step on March 15, 1564, in granting religious freedom to the Hindus ; it was the abolition of jaziya. This was a poll tax, charged from the Hindus in their capacity as Zimni's, whereby they were denied the right of full-fledged citizenship of the state under their Muslim rules. The Hindu population was divided into three grades on the basis of their economic standing; the richest among them paid 48 dirhams, the second grade 24 dirhams, third 12 dirhams per annum. Akbar did not discriminate between his subjects on the basis of religion, instead, he was eager to establish his reputation as an impartial rule of the people – Hindus as well as Muslims, Being a youth of courage and conviction, he wiped out the traditional religious disability from which the Hindu subjects of the Muslim rulers had been suffering since long. The abolition of jaziya caused a tremendous financial loss to the state exchequer and threw the revenue department of the Mughal government out of gear for a short while. Obviously, while taking this drastic step. Akbar was opposed by his muslim Ministers and bitterly criticized by the orthodox for having violated the age – old tradition of the Islamic polity. Nevertheless. Akbar faced the opposition with patience and courage and attempted Akbar married the first Rajput princes from Amber in January 1562 and received the voluntary services of the Rajput warriors as his relatives. He witnessed for the first time, at the siege of merta, a unique phenomenon it was that of the friendly

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Rajputs fighting with enthusiasm for the Mugal throne against their own people, led by the valiant Jai Mal, later the defender of Chittor. Akbar was so much impressed by the undaunted courage and valour of the Rajputs, including his friends as well as foes, that he forthwith stopped the practice of enslaving the prisoners of war and their forcible conversion to Islam. The decree issued to this effect, sometime after April 1562, Made it clear that the women and children of the enemy camp must not be molested by the Mughal armies on any account. This was the first step of its kind taken purely on humanitarian considerations by a muslim ruler of India. It was apparently against the traditional Islamic law and practice. Akbar won great applause from the people, particularly the non-muslims, for this noble gesture.

Public Welfare

Akbar was encamped at Mathura in 1563 when he came to know that, in accordance with the old practice of the Muslim rulers, his government had also imposed a tax on the Hindu pilgrims who wanted to have a dip in the 'holy' waters of the Jumna. Akbar's conscience did not allow the imposition of such curbs on the religious beliefs and practices, however superstitions and to cool the frayed tempers with arguments that the solidarity and stability of the Mughal state depended very much on the good will and cooperation of his Hindu subjects. Abul Fazl defends Akbar's action on the ground that when owing to the blessing of abundant goodwill and graciousness of Akbar. Those who belong to other religious(viz. the non-Muslims), have, like the Muslims, bound up their waist of devotion and service and exert themselves for advancement of the dominion, why should they be classed with that old faction which cherished Mortal enmity and be the subjects of contempt and slaughter. It is very significant to note that Akbar had abolished jaziya and granted complete freedom to his Hindu subjects long before he came in contact with Sheikh Mubarak and his illustrious sons Faizi and Abul Fazl. Who later on, became the chief exponents of Akbar's concept of the nation state of India, based on the pillars of Secularism. We have it on the testimony of Abul Fazl that Akbar was only twenty years old when he experienced an internal bitterness, for the lack of Spiritual provision for his cast journey and his soul was seized with exceeding sorrow. This spiritual awakening conditioned his father course of action as the ruler A.L.Srivastava makes significant comments on this inward change in Akbar as follows:

The feeling that twenty years of his life were practically wasted and that he had made little effort to work in a Manner as might lead to eternal bliss, produced in him a desire to work for the benefit of the people regardless of their race, religion, and way of life. It is clear that the belief that he firmly held in his mature years, that for a

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ruler there is no better way of pleasing God than the selfless service to his subjects of all classes and Creeds, began to dawn on him at this period of his life. Although there is no recorded evidence to show as to what factors were responsible for this revolutionary change, it is very likely that it was wrought by his association with Yogis, Sanyasis and other Saintly persons and his close contact with the Kachhwaha ruling family of Akbar, whose bravery, loyalty and unflinching devotion made a deep impression on his discerning impressionable, and receptive mined as against the wavering and questionable allegiance of his hereditary Mughal, Uzbek and other Muslim officers.

Sheikh Mubarak, liberal-Minded scholar of sufi dispositions, came in contact which Akbar in 1573. After the conquest of Gujarat. He became a personal friend, philosopher and guide of Akbar in his quest for truth. His illustrious son Faizl, the poet turned philosopher, who was younger than Akbar by about five years was introduced to the Emperor early in 1574 and immediately attached to the court. Faizl, in turn, presented his younger brother Abul Fazl to Akbar towards the close of 1574. All the three of them, individually as well as collectively, found favour with their royal patron because of their high Moral character, and the identity of their religious views with his own. They appreciated the liberal religious views and secular out look of Akbar and in turn, interpreted the royal gestures and elaborated his visions so as to trans form them into a practicable state policy for public welfare. They made a contribution towards the fulfillment of Akbar's ideal to be the national Monarch of India. Under their influence, Akbar became all the more liberal and tolerant towards the people of diverse religions faiths. He removed all restrictions on the constructions and Maintenance of Hindu temples, churches and other places of worship. Bodbold tells us that under the influence of brahmanas and sramanas Akbar came to have faith in the doctrine of the transmibration of the soul. In order to please his Hindu subjects. Akbar adopted their social customs and practices, mixed freely with them and appreciated their cultural values. As a ruler, Akbar made it a point to administer even-handed justice to all, opened the gates of state services to his subjects on merit, and began to appoint capable Hindus to the highest offices of the state.

Spiritual Awakening

Akbar did not rest contented after the grant of complete religious freedom to his subjects. His next desire was to create a spirit of love and harmony among his people by eliminating all the racial, religious and cultural barriers between them under the ennobling influence of sheikla Mubarak and his sons. He was gradually drawn from the world of politics into the domain of spiritualism. As a first step towards it. She expressed eagerness to understand the fundamentals of his own religion, viz, Islam. In order to achieve this objective, he ordered, in January 1575, the construction of Ibadat Khana- 'The house of worship' at Fatehpur Sikri to adorn the spiritual

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kingdom: Here he initiated the practice of holding religious discoursed with the learned and the saints of the age: the meetings were held on

Thursday nights and sometimes continued till the early morning hours of Fridays. To begin with, Akbar used to invite only the Muslim theologians and Saints, including the Ulama, Sheikhs, Sayyads, the religious – Minded Mughal nobles, to take part in these deliberations. The Ibadat Khana hed four aiwans (Verandahs) and there were, according to Abul Fazl, four noble sections in that spiritual and temporal assemblage. In the eastern chamber of worship (Ibadat Kada) were the great leaders and high officers who were conspicuos in the courts of society for enlightenment. In the southern compartment the keen-sighted investigators , both those who gathered the light of day (i.e. the illuminati) and those who chose the repose of the night-hales of contemplation sat in the school of instruction. In the western compartment, those of lofty Lineage practiced auspicious arts. In the northern compartment were the Sufis of clear heart who were absorbed in beautific vision. The inaegural session of the august assembly at the Ibadat Khana was addressed by Akbar thus:

My sole object oh, wise Mullas ! is to ascertain the Truth to find out and disclose the Principle of genuine religion and to trace it to the Origin. Take care, therefore, that, through the influence of your human passions, you are not induced to conceal the Truth, and say nothing contrary to the Almighty decrees. If you do, you are responsible before God for the consequences of your implity Akbar took part in these religious discovers with great enthusiasm. The discussions were allowed be carried on by the scholars long after Midnight even when the emperor retired to his sleeping chamber which was attached to the Ibadakhana. Though these, discussions, according Abul Fazel, ‘wisdom and deeds would be tested, and the essence of Manhood would be exhibited. Those who were founded on truth entered the hall of acceptance, while those who were only ventured with good went hastily to the pit of base Metal At the very outset the Muslim theologians came to be divided into two groups who did not see eye to eye with each other in the matter of interpretation of the Islamic Canon Sheikh Makhdumul mulk and Sheikh Abdun Nabi were leaders of the orthodox sunni party while sheika Mubarak Faizi and Abul Fazl represented the group of free thinkers and liberal-minded Theologians. They failed to arrive at agreed opinions on many an Islamic belief and Practice, and in the midst of deliberations on very sober and thought-provoking aspects of divinity, displayed a spirit of intolerance towards each other. According to Badaoni, the mullas quarreled among themselves, drew the sword of the tongue, called their opponents names,and even attributed motives to one another. One night, Akbar’s sleep was disturbed when the two rival groups of theologians actually drew their swords to settle the religious issues at stake. Akbar was shocked to witness the irresponsible behaviour of those self conceited greedyand intolerant mullas; they were lost in his estimation

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particularly because of the fact that they had failed to give satisfactory answers to his yearrings for spiritual enlightenment. In disgust, he threw open the gates of the Ibadat khana the priests and Scholars of other religious faiths, including Hinduism, Jainism, Zoroastrianism and Christianity.

Muslim Law

The Muslims constituted a religion-dominated society; the Islamic canon was deemed to regulate their social and Political order. The issue of the Mahzar confirmed and approved of the predominance of religious influence over the Indian Muslims. It authorised Akbar to interpret and implement the Muslim law whenever there occurred a difference of opinion between the various sects of the Mullas on religious and civil matters, governed by their religious law. He could exercise this power only when the muslim divines failed to arrive at an agreement. The Mahazar did not give any original or overriding powers to Akbar either to make a religious law or violate, go against, or obstruct the operation of such law, As a matter of fact, up till that time, Muslim populace of India regarded. The Mughal empire to be an Islamic state and expected the emperor to act as the amir-ul-Momnin-‘ Leader of the Faithful’, and the amir I adil-‘ The Just Ruler’. It was in this capacity that Akbar was entrusted with the responsibility of implementing the Muslim law over his subjects in letter as well as Spirit, what was given by the Mazhar to him was the power of interpretation of this law as the chief Imam or judge with a view to resolving the religious or civil disputes arising out of the difference of opinion among the ulama. As stated earlier, this power was enjoyed by the mullas-‘ the muslim divines in their capacity as the mujtahids-‘ the interpreters of the Canon law’. They made use of this power by issuing what where called the fat was ‘the religious decrees’. The right to appeal against their fat was lay with the court of the Sadr at the provincial level and the sadar (Sadar of the Sadrs) or the chief sadr of the empire constituted the highest appellate authority in this regard. These officers were all the nominees of the Mughal emperor, who held their office at the Pleasure of the latter. According to the Mahzar, Akbar reserved to himself the function of interpretation of the Muslim law which was previously delegated to the chief Sardar of the empire.

As stated elsewhere Akbar had a very bitter experience at the hands of the orthodox sunni ulama who held office of profit , under the leadership of his chief Sady Aldum Nadi, and exercised great influence over the state affairs for over a decade. What to say of granting religious freedom to the non-muslims, the orthodox sunnis did not allow Akbar even to act as the impartial ruler of the musalmans themselves. Because they discriminated against the Shias and publicly dubbed the Mahdavis as the heretics. They stood in the way of Akbar in the achievement of his ideal to transform the theocratic Mughal state into a Secular nation state of India.

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The international situation of the muslim world also called forth a clarification of the policy of the Mughal empire the Shia Kingdom of Persia and the Sunni States were at war more for religious than political reasons. The shah of Persia claimed to be the leader of the shias while the ottoman sultan of Turkey claimed Khilafat over the muslim states, particularly of the Sunnies. These warring states were egregious of know what policy mughal empire proposed to follow, the declaration of Akbar signed by some of the leading divines announced his policy in unambiguous terms to all concerned, both in India and outside. The mughal emperor refused to identify himself with any creed and declared his determination to follow an independent policy of enlightened toleration within the ambit of the Quran, Hadis and common agreements between the accredited divines.

Conclusion

On viewing all the Assertions of the historians and critical views on the Akbar's religious policy it is better to conclude that Akbar was one of the emperors who originally separated politics from the religion. And the first king in the mughal emperors who clearly separated the religion, from the politics .The religious based administrative policies had made him very popular and generous-specially in Non-Muslims. His religious policy was nor fully accepted at well as bitterly criticized by orthodox Muslim like mullas. Akbar's religious policy and views moulded his state policy. He had played the role of decisive from in the Indian society ever since the advent of Islam which most of his people had refused to embrace. Indian social-political order had been completely known to him and he fully understood the centrifugal tendencies of India this made to eliminate there by seperating religion from politics. I conclude this research article with great emperor Akbar Words: "The World is a bridge, cross of but build no house upon it"

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THE SOCIAL CONCEPT IN WOMEN ENTREPRENUERSHIP AND EMPOWERMENT IN INDIA

Dr Vanitha D

Associate Professor of Sociology

AVK College for Women, Hassan, Karnataka

Abstract

Women have generally been looked down upon with disdainful contempt. All sorts of strictures have been inflicted upon them, reducing their status to a mere play thing or a slave of man's whims, a mere chattel to be dumb driven. They have been confined to the hearth and home. The orthodox male-oriented society in India has still not been able to adjust itself to the fresh wave of women's liberation. But today the time have changed, the Indian woman has cast off her age-old shakles of serfdom and male domination. She has come to her own and started scaling the ladders of social advance with proud dignity. In Vedic India, woman enjoyed an enviable status. She was considered to be a goddess, something like the Greek, Athena, the supreme source of man's inspiration. She was called 'Ardhangini'. We hear of women sages and scholars in the vedic age. But the status of women suffered a setback in the Brahmanic age. In the muslim rule, women completely lost their glory, they were relegated into the background, cutoff from the mainstreams of life. This research paper to be discussed about the Entrepreneurship and women Empowerment through Education

Key Words: Women Empowerment, Male Oriented Society, Women Status, Educational Empowerment, Life Skills, Women Liberation.

Introduction

To day, women are busy running in the Election Campaign. The work force is covered with intellectual women who currently hold the CEO positions at large companies which were never held by Indian women in long ago. In our country, women have reached a long way eventually and have discovered a new path for them to come. Women rights are human rights. The concept of feminism is very vogue. Feminist usually deals out balky attention. Women's right and changes effort to win equality for women have containing women's suffrage, feminism, women's property rights, equal opportunity in work and education, and equal pay. Now the future of women is seeking out. Empowerment is the goal we have for our programs and the volunteers, participants, or clients with whom we work. But what is empowerment? How can we recognize it? Evaluate it? Talk about it with others who are interested in empowerment? Our recent literature review of articles indicating a focus on

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empowerment, across several scholarly and practical disciplines, resulted in no clear definition of the concept across disciplinary lines. Many using the term cope with its lack of clear, shared meaning by employing the concept very narrowly, using only their specific discipline or programme to inform them. Others do not define the term at all. As a result, many have come to view "empowerment" as nothing more than the most recently popular buzz word to be thrown into make sure old programs get new funding.

We maintain empowerment is much more than that. Empowerment is a process that challenges our assumptions about the way things are and can be. It challenges our basic assumptions about power, helping, achieving, and succeeding. To begin to demystify the concept of empowerment, we need to understand the concept broadly in order to be clear about how and why we narrow our focus of empowerment for specific programs and projects (specific dimension or level. etc.) and to allow discussion of empowerment across disciplinary and practice lines. Understanding empowerment became a critical issue for us as we grappled with the task of sharing the People Empowering People (PEP) program with Extension faculty across the country.

Women Entrepreneurship and Empowerment

Woman is the builder and molder of a nation's destiny. Though delicate and soft as a lily, she has a heart, far stronger and bolder than of man…. She is the supreme Inspiration for man's onward march, an embodiment of love, pity and compassion, she is no doubt, her commanding personality; nevertheless, is given by solmen' – Rabindranath Tagore.

"Our women have a very great part to play in the progress of our country, as the mental and physical contact of women with life is much more lasting and comprehensive than that of men. Now for nothing was it said that 'the hand that rocks the cradle rules the world'." In the apron strings of woman is hidden the revolutionary energy which can establish paradise on this earth." Women have generally been looked down upon with disdainful contempt. All sorts of strictures have been inflicted upon them, reducing their status to a mere play thing or a slave of man's whims, a mere chattel to be dumb driven. They have been confined to the hearth and home. The orthodox male-oriented society in India has still not been able to adjust itself to the fresh wave of women's liberation. But today the time have changed, the Indian woman has cast off her age-old shakles of serfdom and male domination. She has come to her own and started scaling the ladders of social advance with proud dignity.

In Vedic India, woman enjoyed an enviable status. She was considered to be a goddess, something like the Greek, Athena, the supreme source of man's inspiration. She was called 'Ardhangini'. We hear of women sages and scholars in the vedic age. But the status of women suffered a setback in the Brahmanic age. In the muslim rule, women completely lost their glory, they were relegated into the background, cutoff from the mainstreams of life. They were devitalized and made dependent of men folk. Evil and inhuman ill-practices fostered in the society to deharmonise them; chief among them being the Puradah' system. 'Sati" system, child marriage denial of education and permanent ban on widow re-marriages. The Britishers knew well the supreme value of mother in nation buildings. So they cleverly engaged selfish 'Pandits' and 'Mullahas' for preaching feminine inferiority. Women were reduced to mere household drudges, in a way, they lived a semi-dead life.

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Women Freedom, Past and Present

With the dawn of freedom our national leaders, Gandhiji, Nehruji and Dr. Rajendra Prasad in particular, began to think seriously about the urgent need of feminine emanicipation. They realized the fact that so long as women of India were not uplifted and emancipated and granted equal status with mew in all walks of life-political, economic, domestic, educational—India could neither progress nor make any advance. So they provided, for full equality to women in the Constitution. The Parliament enacted the Hindu Code Bill and the Hindu Succession Act, conferring on women the light to personal property and an absolute right to divorce. Now, the Indian women have re-captured they dignity, individuality and respect. They have a franchise, they are free to join any service or follow any profession. Free India has, besides her woman Prime Minister (the late Smt. Indira Gandhi) woman ambassadors women Cabinet Ministers, women legislators, women Governors, women scientists-engineers-doctors, women-generals, women public officers and magistrates. Smt. Vijayalakshmi Pandit created a singular record by becoming President of the United Nations General Assembly.

With Use encouragement of co-education, women have cast off the age-old inferiority complex and today they are marching side by side with men-folk in every walk of life. Women are actually proving to fee academically better, and socially more active. We come across the results of competitive Examinations. In All India Services, Civil and Police and Indian Universities and we are happily surprised to note that women capture most of the merit seats. They are aware of the fast changing social milieu and they are making sustained efforts to scale the ladders of social progress by dint of zeal and dynamism. They are contributing significantly towards the buildings of modern India. Notwithstanding the remarkable change in the position of women, in free India, there is still a great divergence between the constitutional position and the stark reality of deprivation and degradation. Whatever whiff of emancipation has blown in Indian society, has been inhaled and enjoyed by the women belonging to the rich and upper middle class society in cities. Women belonging to the lower Income group and those belonging to the rural areas are still totally untouched by the winds of change. They have still been living in selfish conditions a steeped in poverty, ignorance, superstition and slavery. Despite the passing of stringent laws and Art against Dowry, the monster of dowry is still flagging the lives of thousands of hopeless women every year. Mere legislation cannot emancipate the lot of our women. This need a radical change in our mental make-up and our social structure. For this, we shall have to foster a social emancipating spirit in our everyday life. The conservative male-chauvinistic attitude shall have to give way to liberalism.

Empowering Women through Education

“Education is one of the most important means of empowering women with the knowledge, skills and self-confidence necessary to participate fully in the development process. Education is important for everyone, but it is especially significant for girls and women. This is true not only because education is an entry point to other opportunities, but also because the educational achievements of women can have ripple effect within the family and across generations. Investing in girls education is one of the most effective ways to reduce poverty. Investments in secondary school education for girls yield especially high dividends.. Girls who have been educated are likely to marry later and to have smaller and healthier families. Educated women, can recognize the

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importance of healthcare and know how to seek it for themselves and their children. Education helps girls and women to know their rights and to gain confidence to claim them. However, women's literacy rates are significantly lower than men's in most developing countries.

Education has Far-reaching Effects

The education of parents is linked to their children's educational attainment, and the mother's education is usually more influential than the father's. An educated mother's greater influence in household negotiations may allow her to secure more resources for her children. Educated mothers are more likely to be in the labour force, allowing them to pay some of the costs of schooling, and may be more aware of returns to schooling. And educated mothers, averaging fewer children, can concentrate more attention on each child. Besides having fewer children, mothers, with schooling are less likely to have mistimated or unintended births. This has implications for schooling, because poor parents often must choose which of their children to educate. Closing the gender gap in education is a development priority. The 1994 Cairo Consensus recognized education, especially for women, as a force for social and economic development. Universal completion of primary education was set as a 20-year goal, as was wider access to secondary and higher education among girls and women. Closing the gender gap in education by 2015 is also one of the benchmarks for the Millennium Development Goal. Empowerment of women is the key-device to enable them resurrects there status multifariously in the society and reconcile them to share virilities of the fast developing world. It had come out of the consensus arrived at the 40th Session of the UN Commission on Status of Women in New York on March 11, 1996 This device is significant in view of the role that the women can more effectively play in all vital areas the male factor alone is not capable of any effective and reliable performance in socio-economic spheres and a partnership is a must throughout the world in these spheres between men and women to ensure the progress in the right direction. Noteworthy is the fact that there exists car in between the present miserable plight of the women due to the socio economic inequalities that have been persistent throughout the world and the new mandates that require a decisive role of women side by side with the men folk.

Though on Women Empowerment

The Commission has warned all the member states of the UNO that the women concerns are mainstreamed to with the impact of the economic and social changes on families. Eradications of poverty, elimination of gender prejudices discriminations and providing equal opportunities to women to exp their views are essential to check further drift in the socio-economic situations in their respective countries. The commission has stressed this is not just a formality to oblige the women folk with a view of their morale or pacify them. But it is an integral part of empowerment women that they participate in decision making at all levels in all are the critical concerns that were identified in the World Women Conference held in China in 1995. By empowerment of Women is meant that the conferment of power by means of law in all matters affecting gender interests, related to family well-being and socio economic national affairs, providing for participation in decision making in all such matters. As a matter of all such matters that were categorically termed as 'critical concerns the women in the World Women Conference in China in 1995 were required to be mainstreamed to deal with the impact of economic and social

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changes on families. In eradication of poverty, counter sexism and viol in the global media. It is not India alone where the plight of women is pitiable and status has been depleting and losing day by day, but it is an international phenomenon. Because exploitation of women in the forms of domestic violence, rape and sexual abuse, in one form or other is equally found throughout the world, including the advanced and developed countries of the west.

Economic and Social Status of Women

And this is the main reason that the status of women their plight have grown into an international problem and a concern the Economic and Social Council of the UN, Experts of the economy have arrived at the consensus that so eradication of poverty is concerned, it requires full and equal participation of women in decision-making at all levels for which their empowerment and autonomy are essential prerequisites. It implies legislative administrative measures to give right to women no inheritance ownership, to credit and to natural resources and technology. It is necessitates to promote women's participation in employment and employment and ensure economic and social protection, unemployment, ill-health, maternity, child bearing, widowhood, disability and old-age. Meanwhile in India, reservation of seats in parliament and legislatures for women is being actively pursued at the Government to offer a political toast to entertain women. Many important court rulings regarding relating to harassment of women at work, maintenance of even if not legally married etc., have made the womenfolk stronger. Many savings and insurance schemes, announced from time to time by the central government and various state government, have helped women to become economically stronger, resulting in their better social status. The constitutional amendment regarding reservation of one-third seats for women at the level of Panchayat has enabled one million women to participate in the decision-making process, right from the grassroots up district level. At the international level, however, the initiatives to improve editions for the women have resulted in the creation of an international legal framework to achieve legal equality by UN bodies are also continually striving to bring about equality by raising public awareness and by a commitment to change long ingrained traditions and attitudes, rich prolong discriminations.

Understanding Women Empowerment

Empowerment is a construct shared by many disciplines and arenas: community development, psychology, education, economics and studies of social movements and organisations, among others. How empowerment is understood varies among these perspectives. In recent empowerment literature, the meaning of the term empowerment is often assumed rather than explained or defined. Rappoport (1984) has noted that it is easy to define empowerment by its absence but difficult to define in action as it takes on different forms in different people and contexts. Even defining the concept is subject to debate. As a general definition however, we suggest that empowerment is a multi-dimensional 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 communities, and in their society, by acting on issues that they define as important. We suggest that three components of our definition are basic to any understanding of empowerment. Empowerment is multi-dimensional social, and a process. It is multi-dimensional in that it occurs within sociological, psychological, economic and other dimensions. Empowerment also occurs at various levels, such as individual, group, and

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community. Empowerment, by definition, is a social process, since it occurs in relationship to others. Empowerment is a process that is similar to a path or journey, one that develops as we work through it. Other aspects of empowerment may vary according to the specific context and people involved, but these remain constant. In addition, one important implication of this definition of empowerment is that the individual and community are fundamentally connected.

Interconnection of Individual and Community

Wilson (1996) pointed out that recently, more researchers, organizers, politicians and employers recognize that individual change is a prerequisite for community and social change and empowerment (Speer and Hughey, 1995; Floring and Wandersman, 1990; Chavis & Wandersman, 1990). This does not mean that we can point the finger at those with less access to power, telling them that they must change to become more like "us" in order to be powerful/successful. Rather, individual change becomes a bridge to community connectedness and social change (Wilson, 1996). To create change we must change individually to enable us to become partners in solving the complex issues facing us. In collaborations based on mutual respect, diverse perspectives, and a developing vision, people work toward creative and realistic solutions. This synthesis of individual and collective change (Wilson, 1996; Floring & Wandersman, 1990; Speer & Hughey, 1995) is our understanding of an empowerment process. We see this inclusive individual and collective understanding of empowerment as a goal. It is in the critical transition, or interconnection, between the individual and the communal, or social, that programs such as ours. People Empowering People, programs such as ours. People Empowering People can be invaluable for people and communities.

What need to be done?

The People Empowerment People (PEP) program uses the definition of empowerment to connect research, theory, and practice. The Connecticut PEP programme builds on theory of critical adult education developed by Friere (1970), Horton (1989), and others. PEP focuses on the strengths of people, providing opportunities and resources for people to gain experiences and skills while they also gain control over their lives. Underlying this process is mutual respect between participants, facilitators, advisory committee members, and others involved in the program. PEP opens to participants the recognition of their own values and beliefs and encourages expression of their own issues as they define them. The focus is on the connection between individual action and community action, encouraging individual change through training sessions and discussions, and supporting community action through participants' efforts to change their communities. While we cannot give people power and we cannot make them "empowered," we can provide the opportunities, resources and support that they need to become involved themselves. In conclusion, we see empowerment as a multidimensional social process that helps people gain control over their own lives. It s a process that fosters powers in people for use in their own lives, their communities, and in their society by acting on issues that they define as important. In PEP as in Extension we strive to teach people skills and knowledge that will motivate them to take steps to improve their own lives – to be empowered.

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Summing Up

India, the subcontinent, is indubitably a great country of miscellaneous cultures, traditions, religions, castes and geographical characteristics. However, India is even known for its sobriquet 'male-chavuinistic nation'. It's 'Bharath Maatha' who is inturn a woman that serves as the mother of every Indian. While such a woman looks after every Indian child, women in general are simply being disregarded at the dominant men's best. Men ought not to forget the fact that 'men' are in'Women'. Women are no less than men in India in any sector. Women are not what they really were. Some decades ago, women were limited to the kitchen. Today, Indian women have made their presence felt virtually in every field. Women have ultimately come out of their 'sari' image and entrap the nation by dint of their hard work and power. Women Empowerment is in fact the ability of women to exercise full control over one's actions. Empowerment of women in India is conspicuous by many live examples. But is that all? Are only those women empowered? If not, how about rest of the Indian-Women world? Are the common women vested with powers to drive the nation? These above questions, if posed to our so called leaders would simply by parried. Women have become marionettes in the hands of them.

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EMPOWERMENT OF WOMEN THROUGH THE DEVELOPMENT OF SELF-HELP GROUPS (SGHs)

Dr Vanitha D

Associate Professor of Sociology

AVK College for Women, Hassan, Karnataka

Abstract

This paper deals with the Women Empowerment through the Development of Self-Help Groups (SHGs). In India, women constitute nearly 50 per cent of total population. Majority of them, especially in the rural areas, depend upon men for their livelihood and continue to be voiceless section, though economic value is not attached to women's role. Considering the huge number of poor discriminated and deprived women, there is need to encourage the women to become entrepreneurs on their own.

The Genesis of SHG in India can be traced to formation of Self-Employed Women's Association (SEWA) in 1970. The SHG Bank Linkage Project launched by NABARD in 1992 has blossomed into the world's largest microfinance project. NABARD along with RBI permitted SHGs to have a savings account in banks from the year of 1993. *Self Help Group* (SHG) is a voluntary association of women and it process by which a large *group* of *women* (10 to 20), with common objectives are facilitated to come together voluntarily to participate in the development activities such as saving, credit *and* income generation thereby ensuring economic independence. Self Help Group scheme is one of the significant schemes through which empowerment of women, in terms of better leadership, decision making, utility, and skill up gradation.

Keywords: Women Empowerment, *Self Help Group,*

Introduction

India is a country of over one billion people, of whom 26 percent live in poverty, when the national measure of a minimum calorie intake of 2,400calories per person in rural areas and 2,100 calories in urban areas is applied. The important institutional features of the poverty data for India are, very large regional differences in the incidence of poverty, mainly between the north and the south of India, with higher concentrations of poverty in the north and worsening income inequality, rising by 10 per cent in the 2000s. Finally, if the definition of poverty is broadened to include other indicators such as education and health, as the UNDP Human Development Index does, then the figure for India would be somewhat higher, with 32 per cent of households living in poverty

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in 2003 (UNDP 2008).But these figures tell us little about vulnerability, of who is falling in and out of poverty at any point in time.

The sources of vulnerability include shock-induced poverty, which is a result of household-level problems like income loss and asset destruction, and recovery problems, often called idiosyncratic vulnerability: these problems can come from disease epidemics, cost of health care, death and funeral expenses, theft and violence, and the shocks from globalization such as super-inflation, job loss, not getting paid, etc. There is also the vulnerability that whole communities face, often called covariate vulnerability, which includes floods, drought and the like.

Despite the rapid and impressive growth in India over the past 70 years, the issue of chronic poverty is still a serious problem, historically in rural areas where growth has not been able to match the rates in urban areas, due to a stagnation of investment in the rural sector by successive governments. In the early 2000s, however, chronic poverty was increasing in urban areas due to poor job security and higher costs of living. Despite the relatively weak rural sector in India there is still, however, a relatively low and slow level of urbanization, with only 28 per cent of the population urbanized and 60 per cent still living in villages of fewer than 5,000 people. Some of these structural issues have a lot to do with how village societies are organized, to which addressing the marginalized role of women in these societies is key.

In large areas of India, women carry the burden of neglect and discrimination, household work, looking after siblings and of work outside the home. As girls they live with the fear of not getting adequate attention, care, nourishment, medical attention and education. With adolescence comes the fear of being sold, sometimes sold in the name of marriage, and sometimes sold into child labour and prostitution. After marriage, a girl's status descends to an even lower level and her subservience becomes institutionalized. There is also fear of loneliness, maladjustments, not being allowed a personhood, mental torture and harassment, and occasionally even death–murder by her own people.

Women live with many of burdens and fears, and these play out to create what Amartya Sen call the 'missing women'; the women who otherwise should be alive. The social disadvantage suffered by women is by far a greater contributing factor. Some of the statistics that point to the extent of disadvantage are: the earned income for women is 34 percent of that for men; the adult literacy ratio for women is 70 percent of that for men; primary school enrolment for girls is 85 per cent of that for boys; high school enrolment ratio is 80 per cent; tertiary enrolment ratio is 70 per cent, and so on. These statistics point to an 'unequal allocation of food, lower wage rates and a lack of inheritance rights.

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In short, it means poorer life outcomes for women relative to men. These gender biases go well beyond the household, as women have a lower level of both legal and normative entitlements to ownership and exchange of both land and produce. This leads to exchange failures for women in terms of the prices they receive for their produce and their labour; their social relations within the household and the village; and finally, in terms of the claims that women can make on the state for welfare and other benefits. As if this were not enough, there are also large differences in endowments between men and women to access assets and control their labour; as well as differences in their status, access to training to upgrade their skills, and access to inputs for agriculture and other income generation activities. While there have been improvements over the past decade, there is still some way to go to overcome the institutionalized disadvantage for Indian women.

Empowerment

The growing popularity of the term 'empowerment' has led to a broadening of the definition to the extent that the concept is becoming less clear and is shifting away from the central notion of power, from which it derives. Some authors argue that the use of the term has become ubiquitous to the point that it seems to have become another buzzword in development practice, merely to repackage old aid programmesfor the purpose of obtaining funding. Development agencies often use the term 'empowerment' to refer to a range of activities, many of which have little to do with addressing the power relations among the various actors or groups in society.

'Empowerment is a construct that links individual strengths and competencies, natural helping systems and proactive behaviours to matters of social policy and social change'. Empowerment is about both groups and individuals, being group processes that lead to change in the lives of individuals. Not only do the group or collective processes provide a support or catalyst role for individual empowerment, these processes also provide a context through which individuals can become aware of the local realities, and in India the SHG can provide this role. This awareness occurs through the social cohesion the group brings, and the local networks to which the group exposes its members. For this process to occur, both individual and collective notions of empowerment must co-exist and prioritize the importance of control over resources. Control over external resources can give capacity for self-expression, while a change in personal agency can overcome barriers to accessing resources. Empowerment may be the balance between individuals accessing resources and their inner transformation. In India, it is a lack of understanding of this complex process that results in problems in both NGO and government empowerment programmes. Government programmes can falter because they focus on control over external resources, while NGO programmes can falter because they focus predominantly on inner transformations.

Women Empowerment

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If we see the rationale of development interventions for empowerment, particularly women empowerment in a developing country context, there are three paradigms:

i. An economic paradigm that promotes development interventions to improve women's capacity for increasing their income either through employment or micro-enterprises. This paradigm assumes 'reinforcing spirals' that occur as a result of increased income and economic independence, which in turn lead to social and political change and greater personal empowerment;
ii. A poverty alleviation paradigm which focuses on decreased vulnerability and looks at 'mutually synergistic interests' at the household level. It takes the view that addressing practical needs, such as health or education, is the best way of addressing gender inequality and as a consequence, woman are empowered; and
iii. A feminist paradigm, which addresses gender subordination at the individual, organizational, and macro levels. Economic programmes are seen only as an entry point for wider social, political and legal empowerment.

These three paradigms are not mutually exclusive, but uneasily co-exist to varying degrees in development programmes, with women's empowerment as an assumed outcome in all three. The first two, the economic and poverty alleviation paradigms of empowerment rest on two assumptions: first, that there is an economic priority in people's lives; and secondly, that economic and physical well-being results in socio-political benefits through the increased choices that these benefits can bring.

When women were asked to rank their own indicators of empowerment according to their importance in their lives, economic change was rated lower than education for children. Empowerment for women is more than them gaining the ability to undertake activities; it is also the capacity to set their own agendas and change events. Empowerment involves women in an active role, not only in decision-making, but also an understanding of the factors that shape a situation and the nature of oppression itself. Empowerment entails a transformation of social relations, particularly gender relations and processes; and goes beyond choices to obtaining access to new spaces, and social transformation. It can be argued that one of the new spaces that empowered people should gain access to is the relationship with the patron NGO that may be facilitating empowerment.

Women Empowerment Schemes in India

Gender equality is guaranteed under the introduction of the concept of Women's Constitution of India which not only prohibits Component Plan whereby identified ministries discrimination on grounds of sex but goes were required to indicate the flow of funds to the beyond that and permits positive women's programmes and schemes.


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Further, our country is a signatory to the Convention on the Elimination of all Forms of Discrimination against Women (CEDAW) under which we have an obligation to work towards ensuring gender equality. Several constitutional provisions reiterate India's commitment towards the socio-economic development of women and uphold their right of participation in political and decision-making processes. As per Census 2011, the population of India is 1,210.19 million and comprising 586.47 million (i.e. about 48%) females. India has taken several measures to secure gender parity in all walks of social, economic and political life. The following are the important recent schemes initiated by the government of India:

1. Beti Bachao Beti Padhao Scheme: Since coordinated and convergent efforts are needed to ensure survival, protection and empowerment of the girl child, Government has announced Beti Bachao Beti Padhao initiative. This is being implemented through a national campaign and focused multi sectoral action in 100 selected districts low in CSR, covering all States and UTs. This is a joint initiative of Ministry of Women and Child Development, Ministry of Health and Family Welfare and Ministry of Human Resource Development. The objectives of this initiative are -- Prevention of gender biased sex selective elimination, ensuring survival & protection of the girl child and ensuring education and participation of the girl child
2. One Stop Centre Scheme: Ministry of Women and Child Development (MWCD), has formulated a Centrally Sponsored Scheme for setting up One Stop Centre. The One Stop Centre will provide support and assistance to women affected by violence, both in private and public spaces. In case girls under 18 year of age are referred to the Centre, they will also be served in coordination with authorities/institutions established under the Juvenile Justice (Care and Protection of Children) Act, 2000 and Protection of Children from Sexual Offence Act, 2012.
3. Women Helpline Scheme: The scheme of Women Helpline is exclusively designed to support women affected by violence, both in private and public spaces, including in the family, community, workplace etc. The Women Helpline will provide 24 hour emergency response to all women affected by violence both in public and private sphere. All the existing emergency services are integrated with this women helpline.
4. UJJAWALA: Government of India, Ministry of Women and Child Development formulated a Comprehensive Scheme for Prevention of trafficking and Rescue, Rehabilitation and Re-integration of Victims of Trafficking and Commercial Sexual Exploitation since 1st April 2016. The new scheme has been conceived primarily for the purpose of preventing trafficking on the one hand and rescue and rehabilitation of victims on the other.
5. Working Women Hostel: The Government of India being concerned about the difficulties faced by such working women, introduced a scheme in 1972-73 of grant-in-aid for construction of new/expansion of existing


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buildings for providing hostel facilities to working women in cities, smaller towns and also in rural areas where employment opportunities for women exist. Based on an evaluation, the existing scheme has been revised to promote availability of safe and conveniently located accommodation for working women who need to live away from their families due to professional commitments.

6. SWADHAR Greh (A Scheme for Women in Difficult Circumstances): Recognizing the need for transitional shelter, the Swadhar Greh Scheme is run by the Ministry of Women & Child Development in order to provide temporary accommodation, maintenance and rehabilitative services to women and girls rendered homeless due to a range of difficult circumstances. The Scheme envisions transitional shelter to women in need by creating an institutional framework that enables their empowerment and provides necessary access to support services. It envisages that shelter, food, clothing, and health needs as well as economic and social security are assured for such women.
7. **Support to Training and Employment Programme for Women (STEP) Scheme:** The Scheme is intended to benefit women who are in the age group of 16 years and above across the country. The grant under the Scheme is given to an institution/ organisation including NGOs directly and not the States/ UTs. The assistance under STEP Scheme will be available in any sector for imparting skills related to employability and entrepreneurship, including but not limited to the Agriculture, Horticulture, Food Processing, Handlooms, Tailoring, Stitching, Embroidery, Zari etc, Handicrafts, Computer & IT enable services along with soft skills and skills for the work place such as spoken English, Gems & Jewellery, Travel & Tourism, Hospitality.
8. Nari Shakti Puraskar: The Ministry of Women and Child Development announce national level awards for conferring on eminent women, organisations and institutions in order to recognize the efforts made by women & institutions in rendering distinguished services for the cause of women, especially vulnerable and marginalized women. These awards will be called “Nari Shakti Puruskars”.
9. MahilaPolice Volunteers: Government of India engage/nomination of Mahila Police Volunteers (MPVs) in all States and UTs who will act as a link between police and community and facilitate women in distress. MPVs are empowered, responsible, socially aware women for fostering leadership in local settings to facilitate police outreach on gender concerns. They will be an interface between the society and police.
10. Mahila E-Haat: The Ministry of Women & Child Development launched “Mahila E-Haat” a bilingual portal on 7th March 2016. It aims at financial inclusion and economic empowerment of women. This is a unique direct online marketing platform leveraging technology for supporting women entrepreneurs/SHGs/ NGOs for showcasing the products / services which are made/manufactured/ undertaken by them. This exclusive portal


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is the first in the country to provide a special, focused marketing platform for women. This was done keeping in mind that technology is a critical component for business efficiency and to make it available to the majority of Indian women entrepreneurs/SHGs/NGOs.

11. Mahila Shakti Kendras (MSK): Government of India has approved a new scheme namely, Mahila Shakti Kendra for implementation during 2017-18 up to 2019-20 to empower rural women through community participation and to create an environment in which they realize their full potential. It will provide an interface for rural women to approach the government for availing their entitlements also empowering them through training and capacity building.
12. **Nirbhaya Fund**: The Government has set up a dedicated fund – Nirbhaya Fund – which can be utilized for projects specifically designed to improve the safety and security of women. It is a non-lapsable corpus fund, being administered by Department of Economic Affairs, Ministry of Finance. The Ministry of Women and Child Development (MWCD) is the nodal Ministry to appraise/recommend proposals and schemes to be funded under Nirbhaya Fund. MWCD further has the responsibility to review and monitor the progress of sanctioned schemes in conjunction with the line Ministries/Departments.

Self-Help Groups

The poverty in India and the complex array of changes that have occurred politically, socially and economically has left NGOs, and their work in the early twenty-first century, set in a context of uncertainty and challenge. The main model of intervention for the majority of Indian NGOs working in rural areas on issues of gender and poverty is the self-help group. It is a form of savings-based microfinance, which is essentially a mutual-based model aimed primarily at women, and is now the preferred model for government, NGOs and multilateral agencies for community intervention in India. In 2006 there were over two million SHGs across India, with 33 million members and delivering services to well over 100 million people.

The basis of the SHG is that 10 to 20 women come together to form a thrift and credit group: each member puts a small amount of money each week into a common fund, and after a period of six to twelve months, small loans from the fund are then made to selected members, based on their savings level and a needs assessment. This fund is often supplemented on a matching basis from additional resources from an NGO, either as a loan or grant, or by loans from commercial or state financial institutions facilitated by the NGO. These loans are then applied to a range of uses, which are ideally for productive purposes in that they will be able to generate additional income

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to enable repayments. They can also be made for necessary consumption purposes such as health costs and school fees, as well as daily expenses during an emergency or unemployment. The model meets the demand of poor women for access to affordable credit, and it enables a broader social intermediation function by the NGO, fostering the notions of self-help and self-reliance that should lead to sustainability.

The participation of women in SHGs is very much about the gender relationships within their households (for instance, whether the women's husband and/or extended families support or hinder participation in SHGs) and the social relationships and structures within the group, both of which, if not well managed, can add to the women's burdens. But not only is the potential burden on women an issue, these programmes tend to be discriminatory against the landless as they tend to favour people with some assets, usually land. NGOs tend to avoid these difficult issues and promote the SHG model of microfinance as being relatively unproblematic.

Women Empowerment Through the Development of Self-Help Groups (SHGs)

In bringing up the family, their contribution is very significant. Since household health and nutrition are generally in the hands of women, the empowerment of them is necessary for ensuring their own welfare and also the wellbeing of the entire household. Real empowerment of women would happen only by adding more value on their contribution to the family and the society.

Women empowerment through Self-Help Group constitutes an emerging and fast-growing trend towards social and economic development of the nation. Self Help Groups (SHGs) are one of the innovative and much needed schemes to accelerate the women entrepreneurship, women's self-employment and women empowerment. This concept was successfully implemented in Bangladesh and now in India. It has become the wise tool to improve the social and economic development. Government also provides various financial and non-financial assistance to promote the Self-Help Groups for women empowerment. Banks and financial institutions have also realized the impact of the Self-Help Groups. Hence, they are channelizing their funds for women and rural development through Self Help Groups.

The following table shows the Total SGHs, Women SGHs (Cumulative) and Savings with Banks in India during 2010-18 which indicates 87.44 lakh total SGHs were having savings with banks Rs. 19592.12 crores and 73.90 women SGHs were having savings with banks Rs. 17497.86 crores. Both total and women SGHs were declined during 2012-13, but savings with banks were declined during 2011-12. On the whole, there is a remarkable progress in terms savings of SGHs with banks.

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Total SGHs, Women SGHs (Cumulative) and Savings with Banks in India

Year	No of Total SHGs In Lakhs	Amount Rs in Crores	No of Women SHGs In Lakhs	Amount Rs in Crores
2010-11	74.62 (7.3%)	7016.30 (13.2%)	60.98 (14.8%)	5298.65 (17.8%)
2011-12	79.60 (6.7%)	6551.41 (-6.7%)	62.99 (3.3%)	5104.33(-3.7%)
2012-13	73.18 (-8.1%)	8217.25 (25.4%)	59.38 (-5.7%)	6514.86 (27.6%)
2013-14	74.30 (1.53%)	9897.42 (20.45%)	62.52 (5.27%)	8012.89 (22.99%)
2014-15	76.97 (3.59%)	11059.84 (11.74%)	66.51 (6.38%)	9264.33 (15.61%)
2015-16	79.03 (2.68%)	13691.39 (23.79%)	67.63 (1.68%)	12035.78 (29.92%)
2016-17	85.77 (8.53%)	16114.23 (8.53%)	73.22 (8.26%)	14283.42 (18.67%)
2017-18	87.44 (1.95%)	19592.12 (21.59%)	73.90 (0.94%)	17497.86 (22.51%)

Notre: Figures in parentheses indicate increase/decrease over previous year.

Source: Compiled from the Annual Reports of NABARD.

Conclusion

Women empowerment aims at realizing their identities, power and potentiality in all spheres of lives. To reduce poverty by enabling the poor household to access gainful self-employment and skilled wage employment opportunities, resulting in appreciable improvement in their livelihood on a sustainable basis, through building strong grass-root institutions of the poor is now the main motive of the most of the employment schemes.

The Self-Help Group is an important in re-strengthening and bringing together of human beings. SHGs have been identified to alleviate poverty and women empowerment. The participation of women in SHGs has enriched their income, savings, and empowerment. The involvement of the women in the group considerably contributes to improvement and perfection in the quality of life, social status and confidence of the members. The SHGs are taking the lead and playing an important role in social transformation, infrastructure building and welfare activities. It may conclude that the economic activities of Self-Help Group are quite successful and SHGs have been showing the way ahead to alleviate the poverty of India along with women empowerment.

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INDIAN RURAL SOCIETY AND SOCIOLOGICAL PROGRESS

Dr Vanitha D

Associate Professor of Sociology

AVK College for Women, Hassan, Karnataka

ABSTRACT

The safeguarding and headway of rural culture, and dreaming for a practical, social and conservative recovery from rural social and financial pathology, are laced and interconnected; the useful possibility of country development and sensible recovery couldn't measure up. Prosperity focuses on the general public will without doubt progress country advancement. This proposed study expects to investigate the relationship between the rural turn of events and a significant and bankable recovery from the backwardness of social orders as far as financial and social upliftment, which will drive forward through and continue to go long. Using a collection of abstract and qualitative outline assessment, and narrative examination strategy, this investigation paper separated the evidence of rural advancement close by the monetary and social improvement.

Keywords: Rural society, hypergamous, Sanskritization, De-sanskritization

INTRODUCTION

As indicated by the 2001 Census, 72.22 percent of Indians live in around 6,38,691 towns. You realize that in 1901, 89.2 % of Indians lived in towns and by 1961 this rate had decreased to 82.03. It shows a declining pattern that will undoubtedly proceed. There is, nonetheless, no question that even today a huge extent of Indians lives in and gets vocation from towns. Consequently, 'rustic culture' expects impressive importance in any type of conversation on improvement. Agency of the Census of the United States characterizes a rustic local area based on the size and the thickness of the populace at a specific spot. In India, then again, the term 'rustic' is characterized as far as income: the town implies the 'income town'. It very well may be one enormous town or a bunch of little towns. As per the Census Commission of India, a town is an element distinguished by its name and an unmistakable limit. You might have seen that the Indian towns display a lot of variety. Various states in India have various quantities of towns. As per the Census of India – 1991, the biggest number of towns (1,12,566) is found in unified Uttar Pradesh, trailed by unified Madhya Pradesh (71,352), unified Bihar (67,546), Orissa

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(46,553), and Maharashtra (39,354). The littlest towns having the littlest populaces are in the provinces of Sikkim (440) and Nagaland (1,112).

Hypothetical Relics and Base of Rural Sociology in India:

The term 'rural society' is utilized reciprocally with terms like 'town', 'open country', or 'people society'. Of these, the term is most generally utilized in sociological writing on provincial society in the town. The term 'wide open' is essentially well known in the western world. It essentially signifies a calm spot, away from the hurrying around of the city, where one is in closeness to nature. One decides to resign to the open country. It's anything but a spot deprived of offices, as towns are in the creating scene. There are 'bars' and sporting focuses in the open country. What it needs is the 'quick existence of the city'. Allow us presently to take a gander at the term 'society', which achieved prevalence through of crafted by Robert Redfield. It suggests an individual or people having a place with a little customary and the homogeneous local area. Our suggestion, a people's society is conventional and homogeneous. This class is best perceived as far as culture and stands interestingly, with the quick changing and heterogeneous metropolitan culture. Redfield has expounded on the people metropolitan continuum. A people society is 'past arranged, so said Redfield, as in its individuals are happy with their parcel, with what they have, and they gladly hold their custom high. By custom, sociologists mean the 'conventionalized methods of social conduct and thought', for example, the conduct and thought that were set up a long time back is viewed as significant and material consistently, present and future. In correlation with a rustic culture, we track down that a metropolitan culture is 'future arranged. Here, individuals are not happy with what they have, and they continuously need to change essentially all that they have. In the event that metropolitan tenants are 'forward-looking', the people are 'in reverse looking'. In case a change is the expression of metropolitan living, solidness is that of the people society. Allow us presently to go to the term, 'provincial society.'

According to the sociological perspective, the term 'country society' infers the accompanying:

In examination with the metropolitan culture, it is a little society, which means in this way that it has a little populace and reaches out over a more limited actual region. Different foundations, (for example, police headquarters, medical clinics, schools, mail depots, clubs, and so forth) could conceivably be there, and if existent, they are not accessible in bounty. The density of the country populace is additionally low, and it could be bunched by the rules of societal position. At the end of the day, individuals involving a similar status might have a similar

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area and may notice impressive social, and here and there physical, distance from others, particularly those lower in the chain of command.

A sizable number of country individuals are occupied with agribusiness, which is the backbone of their lives. Likewise, a rustic culture has a few different gatherings, occupied with different occupations of expressions and specialties, typically known as craftsmen and skilled workers, who consistently supply their administrations to agriculturalists in return for grains and cereals. Rural society has some full-time and an enormous number of low-maintenance subject matter experts. Skilled workers and craftsmen likewise enjoy farming pursuits, particularly during the storm and the rural produce of such trained professionals and little agriculturalists are mostly for homegrown utilization. Rural society is viewed as the archive of customary mores and folkways. It saves the customary culture, and a considerable lot of its qualities and ethics are conveyed forward to metropolitan regions, of which they become a section after their refinement. At the point when researchers say that 'India lives in towns', they mean not just that towns comprise the dwelling place of 3/4 of Indians, yet in addition that the major upsides of Indian culture and civilization are safeguarded in towns, wherefrom they are communicated to towns and urban areas. One can't have a thought regarding the soul of India except if her towns are perceived.

Social Mobility in Rural India and in India Villages – An Indispensability and Interrelatedness in Rural Development:

An individual naturally introduced to a station is relied upon to live as per its way of life and perform obligations that portray it. Consequently, being designated by birth, one's station can't be changed. An individual naturally introduced to standing will consistently have a place with it as a long-lasting part. In his/her future births, as a result of good deeds, the person might be naturally introduced to a predominant standing. At the end of the day, hypothetically, up versatility is unimaginable inside the rank framework, aside from ladies who might climb through hypergamous relationships. Also, descending versatility results from hypergamous relationships. Monetary freedoms are extensively restricted in towns. Farming excess isn't huge all things considered. Essentially nothing remains with the workers after they have made the jajmani installments. Notwithstanding the enormous property managers, others in towns live rather problematically, regularly hand to mouth.

Those, who have had the option to move out to towns and urban communities for work, have had the option to bring in some cash, which they have put resources into purchasing agrarian land, yet the quantity of such families isn't huge. The highlight is underlined here is that class versatility was likewise non-existent in the

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town. The force pecking order in towns relies upon the power over monetary assets. Subsequently, the individuals who lingered behind monetarily could never expect to get any huge spot in political bodies. By thinking about the elements of standing, class, and force, one might say that the Indian town was a 'shut framework', for example, it didn't give any roads to anybody to climb in the position, the class, or the force order. Without a doubt, it is actually the case that in towns the situation of an individual is fixed once and until the end of time. This is in sharp differentiation to metropolitan regions where the individual is portable, and up versatility is an appreciated worth. Disregarding the impressive limitations on one's versatility in the provincial regions, there have been instances of the segments of lower stations climbing in the pecking order. There are instances of people becoming rich after their having partaken in the more up-to-date monetary exercises arising in towns and urban communities.

Portability from towns to metropolitan districts has consistently been there. Regardless of whether this portability was set off by provincial destitution or the centralization of rewarding open doors in metropolitan settings is an alternate inquiry. The primary individual to show that the station framework was not really permanent and that it was not however stale as it seemed to be portrayed, was M.N. Srinivas. In his investigation of Coorgs in Karnataka, he showed that initially, they were tribals. With the progression of time, they had the option to discover a spot in the rank framework, where they rose to the situation of the Kshatriyas. Srinivas named this course of up versatility in the position framework 'sanskritization'. It tends to be characterized as the course of custom versatility whereby a lower position or a clan (completely or somewhat) imitates the traditions and practices of the upper rank with an express aim of enhancing its own status. It visualizes its possible consolidation with the station whose traditions and practices it tries to follow.

Srinivas shows that the proof for the presence of the course of sanskritization is accessible in the old just as the middle age writing; however it turned into a significant course of up versatility with the appearance of the British. A critical change that happened in the Indian culture under the British system was that land turned into an attractive ware; it very well may be sold and procured on the lookout. Prior, it was acquired through the ties of connection; it passed down in the family line, yet couldn't be sold and purchased. The other change that occurred was the development of towns nearby towns. These towns gave a few chances, offering standing free and class free occupations. The lone occupation that turned out to be sans rank in towns was agribusiness. Further, the pressing factor of populace in towns, alongside the rise of chances in towns, was sending individuals out to towns and urban communities, where they taken part in a real money economy.

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Inside a space of not many years, they had the option to bring in significant measures of cash with which they could purchase farming areas in their local towns. Furthermore, whenever they had accomplished monetary force, they asserted a higher custom status, which they would unquestionably accomplish, gave initially they were above the line of contamination. There have been instances of ranks underneath the line of immaculateness, which guaranteed upper-standing status, yet couldn't prevail with regards to obtaining it mostly on account of their 'dirtying status'. Srinivas composed that 'Sanskritization' doesn't help the untouchables'.

Accordingly, changes have happened in the situation of standings through sanskritization. It very well might be noted, nonetheless, that sanskritization was of no result to the upper stations, like Brahmins, Kshatriyas, and Vaishyas, for they were at that point Sanskritized, for example, they previously followed what Srinivas has called 'Sanskritic Hinduism'. These positions were the initial ones to pick a Western lifestyle that showed up with the coming of the British. Srinivas has called the way toward taking on the Western ways of life 'Westernization'. The standings beneath the line of immaculateness attempted, every now and then, their level best to climb in the custom progressive system. They additionally had the pre-imperatives for Sanskritization, like authority over the neighborhood monetary assets. However, being underneath the line of virtue, they neglected to build up conjugal and commensally (for example eating together) relations with the stations whose ways of life they were attempting to imitate.

When their endeavors to move upwards fizzled, they had no alternative except to take on the political way for achieving changes in their status. At the end of the day, their portability was not along with the 'hub of rank status', but rather along with the 'hub of political force'. At first for these positions, however later for every one of the standings, the course of governmental issues filled in significance for motivations behind vertical social versatility. Every one of the positions understood that in a majority rule arrangement every last one of them comprised a 'vote-bank, and they could practice their tension on the state for a more ideal arrangement. Accordingly, the standing turned into 'an interest and a pressing factor gathering' and politicization, for example the way toward embracing different political qualities, turned into a utilitarian option in contrast to sanskritization.

Subsequently, sanskritization was significant just for positions lying in the center degree of then chain of command, however at that point; these stations comprised most of them. Notwithstanding the instances of up custom portability, sociological writing additionally familiarizes one with the instances of descending versatility in custom progression. In the investigation of a town in Haryana, S.K. Srivastava tracked down that the Brahmins were progressively absorbing the ways of life and word related parts of Jats, with the express aim of becoming

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one with them. This case was the opposite of the interaction of Sanskritization, and Srivastava named it 'de-sanskritization'. In Udaipur towns, S.L. Kalia tracked down that a few ranks were embracing the way of life of the Bhils, an ancestral gathering. This was likewise an instance of descending custom portability. Kalia called this cycle 'tribalization'.

Conclusion

The proposed research paper expects to present the essential elements of the provincial society comparable to different sorts of society, like ancestral and metropolitan social orders. Their relationship has been dissected as far as the ideas of society, metropolitan social orders, little customs, and extraordinary practices. It has been shown that rustic/people and metropolitan social orders are described by critical contrasts of perspectives and qualities. In any case, while utilizing this separation we have shown that towns in India are of many kinds. A significant qualification is made among nucleated and scattered settlements. We likewise talked about the valuable thought of a continuum, where we conceptualized one of its finishes comprising of rustic social orders and the other of metropolitan social orders. These two sorts of societies have consistently been collaborating. An Indian town was never an independent unit, as numerous British provincial officials would in general accept. It was consistently subject to the rest of the world – different towns and urban communities – for different things. Accordingly, the provincial society was continually retaining different sorts of changes that were being presented in it from outside. However with the progression of time, the rustic populace in India has decreased, yet 72% of our kin live in towns. Towards the finish of the unit, we have likewise made a notice of some significant provincial examinations led in India. An Indian town is made out of endogamous units, each after its own occupation generally connected with its standing, privately known as jati. The number of stations a town has differed starting with one setting then onto the next. Huge towns have a greater number of ranks than little towns; however, no town has every one of the standings. Consequently, the individuals from one town rely on others in their neighborhood for different administrations. The Indian town was never independent as some frontier officials accepted. Every town has its own prevailing station, which has an exceptionally high portrayal in the political groups of the town. Regularly, the choices they take serve their own advantages. The Indian town was never an independent social or monetary unit. It had relations with the rest of the world. Benefiting from the progressions arising in it, many individuals had the option to discover decent places in towns. As an outcome, various units of the town had the option to climb. Upper ranks took on the Western method of living and establishments. Ranks beneath the line of virtue had no alternative except for to follow the political way for enhancing their status and

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conditions. Center positions followed the course of Sanskritization. Likewise, some upper standing attempted to look for their relationship with lower stations. As far as these four cycles (viz Sanskritization, Westernization, politicization, and de-Sanskritization), one might plan a composite model of social portability in India.

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MUSLIM WOMEN IN COMMUNITY : A SOCIOLOGICAL STUDY

Dr Vanitha D
Associate Professor of Sociology
AVK College for Women, Hassan, Karnataka

Abstract

The status of changing identities is certified only in peculiar destiny, such as religious practices are small changes that gather above time are much common. The identity of women in India has been dependent on many great changes over the past few millennia with decay in their identity from an ancient to medieval times; to the promotion of equal rights; by many reformers their history has been eventful. The present paper sought to attempt an objectives enguiry in respect of status of Muslim women in Beary Community, and its nature and extent, and related impact on the life styles of Muslim women, the purdah practice and the related problems of their educational level and employment prospects etc., the opportunities are available to women for their development. An assessment of women's status would be incomplete without reference to their participation in decision making within family, thus making it imperative to study the nature and extent of their participation in taking decision.The present paper focuses attention on the Changing Identities of Muslim Women in Beary Community. It has been conducted in Dakshina Kannada District. It seeks to observe the degree and directions of changes that have taken place in the changing socioeconomic status of Muslim Women in Beary Community and the factors associated with the causation of such changes.

Key terms: Muslim women, Beary community, Social Change, Identity.

Introduction

Identity is socially constructed. It is something created by the socialization process, and the individual and social interpretations and actions of people. It is not something that is given by biology or nature. For example, being black or white, or male or female, only have significance in society because people attach some importance to these characteristics, and define people in terms of different categories; through learning their culture, and through their involvement with other individuals, social groups and subcultures, people come to develop ideas about what makes them similar to, or different from, others, and their identities are formed. The socialization process transmits both culture and identities from one generation to the next (Brown 2007).

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Identity, Status and the Related Role

Marcia's theory is an expansion on German psychologist Erik Erikson's Ego Psychoanalytic Theory, which details the idea that the development of self-identity is one of eight levels of psychological growth in one's life. Marcia's Identity Status Theory combines elements of ego identity with the observed reactions of those starting out their juvenile age. Marcia's theory suggests that people start to make their personal identities during childhood and that their identities will develop during adolescence and early adulthood (Kroger & Marcia 2011).

The reflexivity of an identity, deliberate in the belief of significant symbols, allows the occurrence of a link between personal identity and performance. An identity provides an individual with a point of view or frame of reference in which to describe both the social situation and his or her own actions or potential actions (Heise 1979).

Women and Identity

The complexity of contemporary women's identity formation tasks depends in part on their vocational choices. Homemakers, although unencumbered with the roles of the work and family interface, must integrate within their identities their family roles, their own and societal evaluations of their family role performances, and the growing expectation that women will be employed; and women who prefer to be employed outside homes must integrate into their personal identities, their employment-related roles, societal expectations of women as family managers, and their own and society's evaluations of their employment and family role performances. Examining role-related identity among women differs based on employment status, which may contribute to our understanding of how contemporary women, committed to multiple roles, structure their personal identities and resolve for themselves the contradictory societal expectations associated with these roles (Graham et. al 2009).

The Identity of Muslim Women in Islam

Suppressed, deficient, and inadequate- these are the first words that come to mind when thinking about women in Islam. Of courses, before the advent of Islam, female children were buried alive in Arabia and women were considered transferable property. *But Islam has empowered women with the most progressive rights since the 7th century. There has been no inferiority in rank offered to women. There are actual instructions of Islam regarding the rights, roles and responsibilities of women, with a special focus on gender equality in Islam* (Wink 1990).

Demographical features of Muslims in Beary Community of Dakshina Kannada

Muslims in Tulunadu (the term Tulunadu used for Dakshina Kannada in Coastal Karnataka) are known as Bearys. They are believed to be the pioneers in this region, influenced by the Arabs who settled in Malabar, and married Hindu women in the 7th Century. Bearys originated in Kerala state. The religion which upheld the

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ideas of equality, and fraternity among the people attracted the marginalized people from other religions. The Beary community is distributed in the southwest coast of India. It has its own specific traditions and cultural identity. This community holds a vital place among the other Muslim communities in coastal areas. Beary community integrates the local Tulu culture of Dakshina Kannada and various traditions of the Malabar of Coastal area (Noori 1960).

Review of literature:

Identities of women in India Society

The status of women changed at different times in Ancient India. Vedic, and Epic periods show that women enjoyed more freedom at home, and public sphere like, performed customs with her husband, went to school, was free to select her life partner, practiced polyandry. She walked with her husband, and participated in political affairs. There was no gender discrimination. Women played an essential role in both inside and outside the household (Clarisse 1987).

The journey of Indian women from ancient to modern period has an essential impact on identity practices. In an agrarian society, women had a homemaker, role taking, action choice, and replacement processes. All these put together lead to the emergence of identity in a broken order. Under these circumstances, women changed her destiny, and way of life by taking part in various roles in multiple systems with courage, conviction, and managed the power of the past, and informal social control of the present in socio_cultural, familial, and organizational influences of her identity in an ever changing environment (Indira and Nayana 1992).

Islam has given equal rights to women in different fields like education, economy, and polity with honesty, dignity, and respect, and abolished discrimination on the basis of sex. In the beginning, a Muslim man couldn't marry more than one woman. Islam didn't allow men to marry more than one woman. During the Battle of Uhud, several men were killed, women turned widows, and children became orphans. In order to protect them, and safeguard their lives, Islam permitted men to marry more than one woman with a condition that they must do equal justice between their wives; if not, marry only one under the Sharia Law. There is no practice of dowry in Islam. Women have the right to divorce. After the death of the Prophet, The Quranic verses were wrongly interpreted, and injunctions about women were more secluded, and deprived in many aspects of social life (Khan 1990).

Changing Identities of Muslim Women through Social Institutions

A study conducted in Aligarh city of India, compared the status of women in the pre-independence and post-independence period. In the pre-independence period, there was no change taken place among Muslim women. In the post-independence period, a lot of change took place among Muslim women through the influence of education. Educated women changed the family structure, authority, political participation, age at marriage, and mass media consumption (Shadbano 1978).

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The study conducted by Khan (2007), discussed in various ways, different perspectives, and examined how women in Muslim communities play a vital role in the public sphere. But the restriction imposed on her that she should not pass over their community boundaries. They laid a secure condition a good status in the socioeconomic life, and education. In four decades many communal riots, movements, and several conflicts took place. Even these challenges continued in matters of Muslim women's exclusion from the public sphere. This is inextricably related to the rights of all women from public space.

Objectives of the Study

1. To study the socio-economic conditions of Muslim women in Beary Community, in Dakshina Kannada district.
2. To assess the factors responsible for the changing identity of Muslim women in Beary Community.
3. To explore the constraints of Muslim women regarding social change in Beary Community.

Major Findings

1. Socio-economic Conditions of Muslim Women in Beary Community

This study is conducted on Muslim women in Beary Community of Dakshina Kannada District. Bearys comprise the predominant community in the study area. Muslim women below the age group of 40 are more educated and are employed in different fields**.** (1%) of women above the age group of 51 are illiterate, and 19% family annual income is below Rupees 1, 00,000 per annum. 64.4 percent women are engaged in different income generating activities. The remaining is engaged in household activities.

2. The factors responsible for the Changing Identity of Muslim Women in Beary Community.

- **Providing Better Education to girls:** The attitude of respondents towards the education of their children, especially of daughter, is more favourable. They give importance to professional education, graduation, and post-graduation to their daughters. This type of education gives them better status, role and good identity for future, and it also helps in marriage.
- **Employment:** All employed women have individual freedom to spend their income as they wish, either for their individual needs, or for family purpose. The family is supporting young girls or daughters-in-law for employment. Employment helps Muslim women to improve their identity by raising their standard of living, by empowering them and providing them stability.
- **Political Participation:** Muslim women actively participate in Local Self Government. The elected representatives have acquired different positions like president, vice president, ex-Mayor and ex-deputy Mayor, Corporators, counsellor, and members. Motivation for better achievement comes from different sources, such as self-interest, encouragement of family members, neighbours, and friends. All elected representatives, observed in this study, are married. The family members, neighbours and friends who have political background have encouraged them to participate in Local Self Government.

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- **Membership in Association:** Muslim women have joined various associations of social work and other services. The nature of the associations is - women oriented associations, associations of religious nature, and secular associations. Those associations are only for women (Mahila Mandala), meaning that they are exclusively for women. Religious associations are related to a particular religion. Secular associations are related all; under this category come Teachers' Association, Doctors' Association, Rotary Club and Lions Club. Significantly, 63 percent have occupied prestigious positions in different associations. Others are quite happy with the formal membership only.
- **Late Marriage and Monogamy Marriage:** 69 percent of the Muslim women are married in the age group between 18 and 22; (99.5%) of the Muslims follow the monogamous marriage. Education is the main reason for the late marriage and monogamous marriage of Muslim women in the studied area.
- **Small size of Family:** In general, Muslims in Dakshina Kannada live in small families. There are families having 1 to 2 children or no children. Muslim women respond to family planning favourably due to education, and the present condition of the family. 84 percent live in nuclear family. The reasons for preference to nuclear family are: possibility of less domestic conflict, and the greater opportunity for providing a good life to their children, and to self.
- **Property Rights:** Ownership of property among unmarried Muslim women in Beary Community is very rare. Married women get the property share from the parents or husband. 89 percent of widows have got share from their husband's property. The reason for not owning any property is, it is owned by the parents, or it is not divided or they don't have any property.
- **Decision Making and Household Responsibilities:** 57 percent decision making is done by both husband and wife together on all matters. In some cases the in-laws and parents take decisions on marriage, career, schooling and investment. The responsibilities of household chores are under the headship of women. In most cases women alone do the household shopping; in some cases, they have the shopping done with family members and friends.

4. The constraints of Muslim women regarding social change in Beary Community.

- **Lack of Women Education:** The obstacles for girls' education at family are: financial crisis and early marriage of girls. Female school dropout is another problem in Muslim community. The school dropouts from rural area reported in this study.. Reasons for female school dropout's are- financial issues, learning difficulties, absence of proper school near their area, lack of educational facilities and lack of education of parents.
- **Unemployment:** Unemployed women are engaged in household activities like taking care of relatives, cooking, cleaning, and washing, and so on. The unemployment is due to family responsibility, and lack of required educational qualification. Absence of chance for work close to their area, jobs not matching the level of their qualification, and no interest among the family members to send them far away for work is the primary reasons behind unemployment. 18 percent of the respondents have opined that there is no need to work because they are economically strong, or that it is male members' responsibility to look after their female family members.

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- **Lack of political participation:** Educated Muslim women were not interested in this field due to misconception about it. Only 13 percent employed Muslim women contested in the local self-governments. In principle, if any person wants to contest in local self-government, in the event of their success, they need to resign from job, to work in the elected post. Hence those who are already employed do not want to lose their job; so they do not contest in Local Self Government. Muslim women above 35 years of age contested in local self- government in the studied area. Younger Muslim women do not have an interest in this field, as stated by respondents.
- **Early marriage:** The age of 12 percent of those who married below 18 years is above 50 years now. During their time, if a girl attained puberty between 11 and 13 years, their parents could arrange the marriage without daughter's permission.
- **A large family**: There are cases of family having more than four children above the age of 50 because the family did not favour of family planning. These are the constraints for social change.
- **Extended family:** 16 percent respondents are showing preference for extended family. The reasons for the preference for extended family are: support, security and intimacy, affection and family bonding. The widows, widowers, and divorced respondents depend on their children and on living together in extended family. The reasons for constraints of social change are - domestic conflicts, lack of women's individual freedom, and lack of opportunity for individual decision making for children's career, caused by a large number of family members.
- **Lack of Property Right**: Unmarried women very rare to get the property rights.
- **Abuse:** In general, very few cases of domestic violence were reported in this study. The prominent forms of domestic violence reported are personal abuse (58 percent) and isolation (42 percent). The reasons for abuse are: complaint on cooking, delay in pregnancy, abuse not only from husband but also from family members, from in-laws, and so on. The number of respondents who have faced domestic violence, and their level of economic status are analysed; in fact, only married respondents faced domestic violence. The study reports that even the educated married women have faced the domestic or marital violence, but in lesser volume.
- **Polygamy:** A few cases of polygamy are practiced due to getting sick of first wife and lack of children from the first wife, as stated by respondent in the studied area. But it is practiced, although Islam religion permits polygamy only on certain grounds.

Status of Muslim Women in general

Regarding the social position of Muslim women in Beary Community, in the region, 76 percent respondents opines that women in Beary community are better placed than women in other sub-communities in Muslim religion. Education, employment, political participation, and membership in different associations have helped women for achievement of better places and social position.

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Conclusion

Muslim women can no more be kept behind the curtains doing only domestic duties. Study area shows acceptance of the wider participation of women. They are educated and employed in different fields, are participate at assemblies, and are even holding the helm of areas like administration. Women with their intelligence and personality, protect the family from disruptions and disintegration. Muslim women are an integral part of today's society. They have an active social life, and participate in various socioeconomic, educational and political functions. 'Changing Identity' is occurring among Muslim women in Beary Community in all spheres, especially in Dakshina Kannada of Karnataka State. This trend addresses the guarantee of innovation-based social change, and a solution that could bring about more rights and open doors for women in general, and Muslim women in particular.

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SCHEDULED CASTES IN THE POLICYMAKING: THE CHALLENGES AND DEVELOPMENT

Dr Vanitha D
Associate Professor of Sociology
AVK College for Women, Hassan, Karnataka

Abstract
Ritually ordered inequality, poverty, identity, deprivation, isolation and marginalization existing since the dawn of human civilization denote the rules of exchange and practices have left a crippling mark on certain groups and communities. There has been a widening of gap between the rich and the poor for the last several decades. Significant discrepancies in terms of distribution of resources and opportunities exist among certain groups and one such marginalized social group is the scheduled caste which has been pushed systematically to the periphery by the age-old caste-hierarchical tradition in the society. The present study makes a survey of literature and ascertains implementation of policies provided to scheduled castes. This paper looks through the paradox that despite several policy and programme interventions for improving socio-economic conditions of the scheduled castes in India, serious gaps still exist when they are compared with other social groups. In the backdrop of analyzing implementation of various constitutional welfare measures and policies, the study also attempts to highlight the facts and fallacies in the implementation of these policies which has not made any material difference in the social and economic conditions of these scheduled castes.

Keywords: Exclusion, Reservation, Poverty, India

Introduction
The existence of disparities defined by colour, race, caste and class in societies is a very real phenomenon in everyday life, particularly for those at the receiving end of discrimination (World Development Report, 2006). Any society which is hierarchical and highly skewed not only follows the division of labor but also the division of people into inferior and superior. Those who are declared inferior are barred from participating in all spheres of the society including social, political, economic, cultural, educational and religious domains which in turn provides a base for a sense of superiority and inferiority among members of the same society or culture. Some communities were subjected to historical ritualistic discrimination and deprivation of resources in every domain of social life including economic as well as political. Such condition is connected to the deprivation they suffer in relation to the higher status groups and to the differential treatment they receive from the power elites among themselves. This system proceeded to assign rights and duties across caste according to hierarchy. Indian society is an ethnological museum of different races, cultures, religions, regions and castes. It was characterized by a high degree of structural inequality based on the tenets of the caste system which involve the division of people into castes with unequal and hierarchal assignment of economic and civil rights ascribed by birth. Though, every caste has suffered from unequal and hierarchal assignment of rights to some extent, the Scheduled Castes suffered the most as they were historically denied their rights including right to property, business, education, and civil,

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cultural and religious rights (Akerlof, 1976).They have been made to suffer from residential segregation, social isolation, poverty, and marginalization from mainstream development, discrimination, under-representation in politics, bureaucracy and lack of competent power. In order to mend the imbalance in terms of access to assets, employment, education, politics and other spheres, societies have turned to practices of welfare measures in the form of policies. After the establishment of the Permanent Court of justice, about one quarter of the nations across the world use some form of justice in the form of policies. Policies are in observance in both developed and developing countries to compensate for persistent discrimination or inequality in social or geographical system (Maheshwari, 1997:1).Given the nature of structural inequalities and exclusionary and discriminatory character of Indian society, the state has developed remedies against these structural inequalities for development and empowerment of excluded groups. They have been given numerous rights and concessions under various statutes of central as well as state governments but they still remain deprived of the benefits arising out of such statutory provisions. However, in order to eradicate illiteracy, poverty and above all the social stigma attached, number of measures has been taken in the shape of welfare schemes, policies, and constitutional provisions of ameliorative nature to ensure their participation in the mainstream society. The National Policy on Education (NPE), 1986 and the Programmes of Action (1992) were the contexts in which Government of India implemented programmes for the educational development of the Scheduled Castes. The *Right to Education Act (2009)* guarantees free and compulsory quality education to every child in the age group of 6-14 years, and obligates the state to satisfy that right .Furthermore, section 12(1) of the act mandates that the unaided private schools must fill 25 of their students with children from weaker and disadvantaged sections of the society free of cost in order to foster diversity and to eliminate the segregation and discrimination (Kothari, 2018). The *Twelfth five year Plan* (2012-17) with the objective of inclusive growth demands that all social groups have equal access to the services provided by the State and equal opportunity for upward economic and social mobility (Government of India, 2015). The government has implemented measures such as incentives for poor families for sending their children to schools, pre-matric scholarship schemes, remedial courses, recruitment of teachers from SCs, hostelschemes, and adult education Centre's etc. towards achieving these goals. Apart from the general educational development programmes for SC students, focus is rendered also on specific schemes for encouraging higher and technical education realizing the improvement in their education. These schemes include post-matric scholarship, central sector scholarship of top class education, Rajiv Gandhi National Fellowship, National Overseas Scholarship, and hostel schemes(George and Naseem, 2010). Apart from that the Constitution adopted a two-fold strategy for ensuring equality for the "depressed classes". On one hand it provided equality before law, ensuring that everyone irrespective of caste will receive equal protection of the law and be treated alike; on the other hand it empowered the state to make special provisions to promote the educational and economic interests of the SCs and minorities to provide legal and other safeguards against discrimination in multiple spheres. Thus various articles have been embodied in the constitution which inter-alia covers provisions relating to reservation for the SCs. Hence, *reservation policy* has also been advocated as a strategic tool for Scheduled castes with a view to abolish all forms of discrimination, untouchability, and social exclusion emanating from the caste system and to alleviate the peripheral position of these social groups (Thorat, 2015).However, careful empirical analysis and consequences of these policies could lead to a more reasoned evaluation of their desirability for overall national development.

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Thus, review of the existing literature provides an opportunity to identify gaps that exist in the implementation of policies favoring scheduled castes.

Aim

The aim of the study is to review and elaborate the implementation of policies favoring Scheduled Castes and to highlight the socio-economic conditions of the scheduled castes.

Methodology: Data for the study was collected from secondary sources including books, journals, research papers, government reports, and other relevant unpublished material available on the subject. A survey of relevant literature (1974-2011) was carried out to analyze the implementation of policies, welfare measures and constitutional provisions favoring scheduled castes in India. The articles, books and other sources (government reports) relevant to the issue were selected on the basis of certain themes viz. educational backwardness, literacy rate, representation in employment and level of awareness and participation.

Analysis and discussion

Sharma (1974) analyzes the factors related to the educational backwardness of the SCs which reveals that their alarmingly backward condition is connected to the deprivation they suffer in relation to the higher status groups and to the differential treatment they receive from the power elites among themselves. Accordingly, the author observed distributive disparities between the SCs and the general population in enrolment figures. The higher the educational level the lower is the enrolment rate of the SCs. It is not the quantum of available educational facilities which determines the educational attainments of various groups but it is the differential background of social networks, status and power of these groups which determines their level of education. This leads to a situation where the jobs and positions earmarked for candidates belonging to the SCs remain unfilled for some time and are then filled by recruiting non-Scheduled castes candidates. Furthermore, multiplicity of factors such as, numerical strength, political representation of a particular scheduled caste, certain political and election strategies, past socio-cultural background and present power position in the state and local hierarchies operate in a very complex fashion in the matter of providing hostel facilities and granting scholarships to various SCs and among SCs in a particular district or area which leads to intra-SC disparities and discrepancies. Thus the author concludes that SCs suffer today not only because of imposed social and cultural disabilities, but perhaps much more because of the imbalances created by the emergence of structural differentiation within them which is a consequence of the policies and plans undertaken apparently for their upliftment and welfare. The lack of political mobilization and the prevalence of social isolation and extreme poverty among the SCs have also frustrated the egalitarian programmes meant for their welfare.

Jacob (1980) analyses that Scheduled Caste students are to be inferior in economic, educational, occupational, and academic background in comparison with the non-Scheduled Caste students. The dropout rates were higher among the Scheduled Caste than among the non-Scheduled Caste students. The author suggests that poor

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academic performance of the Scheduled Caste students can be met with special coaching classes, special additional lectures can form part of such assistance which can promote the education among them.

Jain (1981) opines that an overwhelming majority of the SCs in India are facing acute social and economic disabilities. Drawing heavily from the report of the Commission for Scheduled castes and Scheduled tribes, the crucial factors that have contributed to these disabilities are lack of education, literacy, lack of employment opportunities, assets, institutional credit and services on fair terms and indebtedness, humiliating conditions of life and work, social oppression and suggests various practical ways in which these can be mitigated. According to the author, the commission for SCs and STs should be armed with the constitutional authority for participating in socio-economic planning process. Central assistance should be made by the Central government to the commission for launching a sustained crusade against untouchability and for monitoring the working of Protection of Civil Rights Act, reservation policy, and the balance towards the commission's administrative and organizational expenses. Furthermore, the commission should be empowered to retain and use the development funds to be routed through it for giving a vide publicity to development schemes among the population of SCs and STs. The commission should publish special reports on specific aspects like education, untouchability, employment and on specific programmes and schemes. The policy of Reservation (in Services) for SCs needs a positive support from the Commission in the form of continuous training and retraining and orientation at all levels so that they are able to discharge their responsibilities with confidence and competence. Ultimately a reform of such magnitude and high purpose can progress significantly only with the most active involvement of the people themselves, particular the SCs in particular. The voluntary organizations have a vital role to play in helping the SCs toorganize themselves against injustice and in making the society aware of its responsibility. Therefore, development of co-operatives, associations and unions of the SCs must be an integral part of the programme of the commission. Thus the author concludes that apart from the strengthening of the Commission legally and financially, it is also necessary to link the commission with other national level organizations vital to this programme.

Jadhav (1982) analyzes Lohia's thought on reservation policy for scheduled castes. According to the author, Lohia is of the view that reservation policy for scheduled castes is the only way to solve the problem of in-built inequality in Indian society. Cultural and educational traditions of certain castes on the one hand and systematic deprivation of large numbers of people from educational and administrative pursuit on others have created certain advantages for the children of upper castes and disadvantages for the children of other castes in the Indian society. These mechanical inequalities and disadvantages can be removed only by a systematic effort to implant educational and administrative traditions among the backward and SC population. He warned that the policy of upliftment of downgraded castes and groups is capable of yielding much poison. The policy may be misused by selfish men among the lower castes for individual advancement, economic and political issues may be obscured into the background, reactionaries among the lower castes may misuse the anti-caste policy to serve their own ends, higher castes may succeed in heaping direct or indirect discredit on the practitioners of this policy but the fear of the poison should not blind us to the miraculous power of this policy to create and cure. The author concludes that the higher caste people must rise, instead of seeing an attack on their interests in this policy and should view it for its capacity to renew people.

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Vakil and Rao (1982)analyses the developmental programmes for backward classes in reservation policy in the state of Andhra Pradesh mainly pertaining to education, economy, social services, communication, health, and institutional structures. According to the authors, some concern has been shown in the five year plans for the welfare of SCs.The authors conclude that for the speedy development of backward classes, there is a need for evolving better type of integrated package programmes implemented on time bound basis in order to meet the problems of the backward classes.

Vakil (1982) analyzes various socio-economic measures covering the important aspects of economic development which have been initiated for the welfare of the weaker sections of society in Andhra Pradesh.In view of the vast indebtedness prevalent among the backward classes, various suitable legislative and executive measures have been taken such as Andhra Pradesh Scheduled Areas (APSA) and the Andhra Pradesh Scheduled Tribes Debt Relief Regulations (APSTDRR) to control money lending and to save the victims from the vicious hold. Massive programmes have been undertaken for construction of houses for SCs which is the primary necessity for amelioration of their economic condition. Institutional finance to improve the economic betterment of the weaker sections is being channelized through a number of institutions such as the Andhra Pradesh Backward Cooperative Finance Corporation (APBCFC), the Andhra Pradesh SCs Cooperative Finance Corporation (APSCCFC) and Grijan Cooperative Corporation Limited (GCCL). According to the author, these efforts have not touched even the fringe of the problem in the areas comprising the SCs. The author concludes that the real poverty stricken SCs and backward classes do not seem to get much from the various economic schemes.

Satyanarayanaand Reddy (1982) analyze the political representation of SCs at national, state and local level. According to the authors, the system of reservation at national level has worked out in such a way that the constituencies reserved were relatively static. This has barred a large number of SC voters from having anything to do with the election of the legislators who were supposed to represent their interests. In this way SCs legislators are not representatives of their respective communities. At the state level, the case of reserving opportunities in all key sectors of political life to the SCs and backward class categories does not extend to a share in the political decision-making structures. When it comes to the sharing of real power, these elites have been relegated to minor positions in power hierarchy. This exhibits the hollowness of the claim that the power has been transferred to SCs in the state. Still the power is successfully exercised by the dominant sections in the society. At the local level, by and large, they remained as untouchables in the rural power structure. No care has been taken to provide representation at crucial levels of authority. The author concludes that SCs have not been given the share in power structure at the national, state and local level and highlights the several reasons for the inability of the SCs members to get into the key positions of the power structure, such as, people lack the resources to build influence, poverty, lack of functional skills, dependence on the dominant section of community, low level of political aspirations, and hierarchic caste consciousness.

Reddy (1982) believes that the reservation policy for scheduled castes has reached a stage where both its critics and supporters are not satisfied about it. The supporters are of the view that this policy has not made any material difference in the socio-economic conditions of SCs, who still continue to be socially isolated, illiterate and poor. Its critics complain that reservation has resulted in ignoring merit, equity and the efficiency in public services has

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suffered. According to the author, the impact of reservation policy is, though severely limited, certainly positive in the sense that, because of it, at least a handful of SCs could get into legislature, government services and education. The system is highly unequal and the effect of other developmental policies has been to aggravate the problem of social and economic inequalities. Instead of progress, there has been retrogression in the name of growth and there has been increasing poverty and alienation. The logic of reservation policy is to encounter the evils of the rigid caste system and move towards an equalitarian society, other forces have been deliberately, irretrievably and cumulatively contributing to growing inequalities. The author concludes that it is not the reservation policy which is to be reconsidered on the basis of any kind of evaluation, but it is the other policies that need recasting.

Parvathamma (1984) analyses the socio-economic conditions of the Scheduled Castes in Karnataka. The study reveals that Scheduled Castes are predominantly residing in rural areas in separate colonies outside the village. More than 80 percent of Scheduled Castes are landless agriculture labourers working in others land in the village. Furthermore, the other modern conveniences like electricity, radio, watch, car, and motor cycle are not found with them. Hence, the author opines that the Scheduled Castes continue to be the most poor.

Desai (1985) analyses the agitation in Gujarat against the policies (reservation of seats) for scheduled castes. According to the author, the demand for the abolition of reservation was supported by all those who believed that they have been affected adversely by reservation, as it goes against the interests of individuals who raised by their merit. The landowning agricultural classes' took the lead in perpetrating atrocities and creating terror among the SCs. Out of the three categories of beneficiaries of reservations, only the SCs has been made the target. They have suffered heavily in terms of life, personal injuries and destruction of houses and household possessions at the hands of both the higher caste Hindus and the police. Furthermore, the author is of the opinion that the so many years of independence have brought about a great change in the social character of the population of Gujarat. The sense of political, economic, social and intellectual power generated by the new developments united with that of the old social stratification including the arrogance of the higher castes. The higher castes, therefore, wish to prevent the mobility of lower strata of higher castes by appealing to the concealed castes sentiment among them and speaking publicly against Casteism, communalism, and reservation.

Kulshreshta (1986) analyzes that various constitutional measures, directive principles of state policy, other legislative measures, and judicial decisions that have been taken to protect the culture and the interest of SCs in order to bring them into the stream of prosperity and progress. According to the author, mere framing of policies by the government without their knowledge to the public and their effective implementation by governmental agencies shall not solve the problem. Furthermore, the total dependence on government for every welfare measure has a freezing authoritarian and bureaucratic bias and deprivation of the vital democratic dynamism must come from the people if social justice is to poses a potent delivery system. According to the author, the basic point is that of the best administration, with the most constructive schemes that proves a flop in implementation where the service of voluntary agencies is not mobilized as mediators between the people and the state apparatus. Thus the author concludes that the non-publicity of the facilities available to the SCs and STs and discriminatory implementation has made further classification among them besides the classification of the untouchables as

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already existed. Thus, unless attempts are made by the government and social reformers to educate this class and the facilities are made known and accessible to them, they cannot progress.

Patil (1986) highlights the situation regarding literacy and employment of SCs in Maharashtra. According to the author, the SCs in Maharashtra form an integral part of the social system in both rural as well as urban areas. The percentage of SC members in rural areas is greater when compared to that in urban areas in Maharashtra. The percentage of literacy rate of SC population in Maharashtra (35.55 percent) is greater as compared to India (31.38 percent). Even in the urban areas of Maharashtra, nearly half of the SC population (47.13 percent) is literate. Furthermore, according to the author, majority of the SC population staying in rural areas engaged themselves as agricultural labourers and it is particularly true for female employment. The situation is that the wages to labourers in agriculture were comparatively lower than industrial sector, besides the work being seasonal. Most effective means of eradicating the social disabilities of SCs were to make them economically stronger as well by improving their economic conditions through various measures like land reforms, industrialization in rural areas, co-operative agricultural processing and developing milk production and poultry. Thus the author concludes that there was need of some outside agencies to reach these landless, agricultural labourers with helping hand through finance, technical know-how, necessary education, and economic assistance to start small-scale industrial units while giving them an opportunity of self-employment, to improve the conditions of SC agricultural labourers in rural Maharashtra.

Ram (1986) details out the atrocities committed on the weaker sections (scheduled castes) and the competence and effectiveness of the politico-legal system. According to the author, the SCs, and other weaker sections had been subjected to antagonism, hostility and atrocities by the upper caste Hindus and others as they became socially and politically conscious and assert for their rights and insist that proper justice be accorded to them. In such situation the number of cases of atrocities reported through the various media do not project the actual state of affairs, as a larger number of such cases goes unreported and unregistered where the victims either do not dare to lodge complaints about their suffering, or a case cannot be established for lack of sufficient evidence. According to the author, the polity and legal system was not well integrated, offenders get direct or indirect patronage from a political leader or a party which influences the effectiveness of the various measures adopted to deal with the cases of atrocities. The politico-legal system does not have an effective mechanism to deal with the cases of atrocities committed on the SCs, Buddhists and other weaker section as they are not completely devoid of subjective bias and prejudices against these people. Different provisions of law are interpreted in favour of the dominant forces leaving the victims to the mercy of politicians and social workers. Furthermore, there was no uniformity in various laws and legislations as the phenomenon of atrocities has been varying in nature and magnitude in different time and space. In this way the system is not always in a position to assess the situations in which the victims of atrocities are placed because the system incorporates the views of those who are relatively privileged in the society which is not easily accessible to the victims of atrocities. Thus the author concludes that there has to be a simplification of the complexity of the politico-legal system and there is a need is to evolve certain prompt and committed mechanism to get the various judicial decisions taken on the cases of atrocities effectively implemented so that the victims could embrace the proper justice.

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Roy and Singh (1987) explore the status of a section of SCs which has achieved a better economic position in the society and thus emerged as Harijan elites. According to the authors, this new class tended to develop contradictory interests. Majority of this new elite belonged to younger age group and they found themselves in a situation of sharper conflict with the upper castes. While their legitimate aspirations for upward mobility increased fast, they came to be viewed by the upper castes as a severe threat to their job interests, thus facing obstructions and conflict. They also started distancing themselves from the vast majority of their own backward community, tending to shun their past. In fact the authors found evidence that members of these new elite were poised against the progress of the other SCs. The authors conclude that the atrocities on the Harijans were no longer the monopoly of the upper castes. This new class of Harijan elites was found to be no less oppressive as they considered the advancement of other SCs as a threat to their position and need for labourers.

Parvathamma (1989) explores the growing implementation of different policies for the development of Scheduled Castes since Independence. He is of the view that the social stigma and ritual pollution are so great that the untouchables cannot engage themselves in many gainful employments and they are caught in the traditional occupation. Economic backwardness is common to them while the policy of protective discrimination militates against them.Further, the reform movements have not made any impact on overcoming the disabilities faced by the untouchables.

Tripathy (1994) analyzes the types of political means adopted by Dalits(scheduled castes) through a comparative field study in two villages of Orissa. The study brings out vividly the deprived and downtrodden conditions of Dalits in rural India. According to author, without access to vital economic resources and bargaining power, the Harijans have become one of the most exploited peripheral groups in the Indian society. In contemporary Orissa, Harijans have also been victims of atrocities and violence. The study conducted in the two villages of Orissa, namely *Kesharpur* and *Jari*, reveals that the Harijans in both the villages remain in poverty, illiteracy and ignorance because of their low level of income. They are underemployed and economically dependent on the upper castes. Numerical strength, better economic opportunities, frequency of urban contact, better communication better exposure to mass- media, help of external leadership, the presence of Harijans elites in the villages, greater economic benefits due to better awareness of government programmes and participation in political process through general elections and Panchayat elections have helped Harijans in *Jari* to resort to protest political action against their socio-economic disabilities. While as in *Kesharpur* village small number, less urban conduct, under developed communication, less exposure to mass media, absence of Harijan elites and very low political participation have discouraged the Harijans to resort to protest political action against their socio-economic disabilities. Thus the poverty, unemployment, illiteracy, social disabilities, public disabilities and economic disabilities are major obstacles for the development of Harijans in *Kesharpur* village. Although Harijans in both the villages resort to different forms of protest like public-meeting, hunger-strike and holding peaceful march to remove their socio-economic disabilities but the use of protest political techniques has helped to a considerable degree to remove disabilities in case of *Jari* but it has failed in *Kesharpur*. Thus, the author concludes that Harijans in both the villages were critical of lack of political will in the implementation of various constitutional measures and legislative Acts meant for their welfare.

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Illaiah (1990) analyzes that the socio-economic questions raised by the 29th report of the commissioner for SCs and STs, which illuminates the wider reality about the life of the SCs are likely to be put down to the background by the rise of militant Hinduism and the recommendations made by it are likely to go neglected by a system built on exploitation of SC's and STs. According to the author, some of the important issues raised by the commissioner of report are skill, merit, wage and a job in organized sector. He emphasized that the skills of the working masses particularly that of the SC's go unrecognized as the skill and merit are equated with going to school and college and are constantly, as part of systematic endeavor, humiliated. In spite of the fact that the Constitution guarantees the right to equality, yet inequity is maintained as a systemic process and the courts support it in the name of protecting the Constitution on the pretext that the wage system is based on the principle of skill and merit. Furthermore, the author examines role of the state which operates, against the interests of the masses. The landlords, the bureaucracy, the press, the industrialists, all of whom constitute the real power in the state, function in way that totally disregarded constitutional guarantees. However, the state provides protection to brutal landlordism, in human exploitation and it gives enough cover to those who violate the laws of the state. The report subsumes at the end the recommendations for Hinduisation of untouchables who suffered so much at the hands of upper castes which tends to ensure that the guarantee of the constitution are subverted and oppress the SCs.

Atle (1992) analyzes the impact of "National Rural Employment Programme" in general and Scheduled Castes in particular in Marathawada Region on village level. According to author, there is lack of co-ordination and proper linkage with other ongoing programmes like Integrated Rural Development Programme" (IRDP), "Rural Landless Employment Guarantee Programmed" (RLEGP) etc. So, the benefits of the development programme are very thinly spread over. The study shows that the socio-economic life of the Scheduled Castes is very much governed by their caste factor even today. They mainly live in rural areas and dependent on wage employment as agriculture labourers, scavengers and bone collectors. Land reforms and reservation in employment could not help much despite Governmental efforts. Social and economic deprivation, denial of opportunities compels them to live under the social and economic insecurity. Finally, the author concludes, practically NREP remains as a short term employment providing scheme and hence cannot help to rehabilitate the people in general and the Scheduled Castes in particular.

Singh (2003) explores the implementation and the impact of the various government schemes for the upliftment of SCs in Punjab. The author opines that numbers of schemes for the welfare of SC population looks like a divine rainfall for development and enrichment of the lowest of the lowly. If we look into the implementation of these schemes, the only objective of the concerned government agencies seemed to be to fill the official records and to present abstract statistics of achievements or the targets. Various schemes such as library rooms in Dharamshalas in villages, residential schools for SC boys and girls were never started and remained only on paper. Some of the schemes were known for the novelty of a change in their names but the basic content of these schemes remained almost similar. Furthermore, the author describes the overall impact of various government schemes under which the subsidies-cum-loans were given to the Dalits in the rural areas for self-employment. It has been found that majority of the beneficiaries, received less than 50 percent of the amount they were supposed to get and only a small fraction of the SC population was enabled to be gainfully employed or to cross the poverty line. Besides, their perception about the benefit of scheme is related to the centrality of the entrepreneurial middlemen in the

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SCs' access to the loans and subsidies. In this way the non-beneficiaries failed to secure the loan-cum-subsidy because they had not approached the middlemen. Thus, the author concludes that it is the illiteracy, ignorance and powerlessness of the people and their representatives that sustains the existing arrangement.

Louis (2003) argues that the persistence of constitutionally sanctioned privileges to the SCs by way of job reservations and preferential treatment in educational institutions, has divided Indians into two divisive camps Pro and Anti-reservationists. According to the author, the SCs continued to be poorly represented in government services and they score far lower than most other sections in several development indicators, chiefly literacy rate which indicates that even planned intervention has not improved the educational level of the weaker sections. The quantum of reservation prescribed for SCs fixed is on the basis of the percentage of their population, but the figures of their actual representation show that this legal provision has been grossly violated. At both state and central level, the seats allotted for the SCs have not actually been filled. Furthermore, the elite use merit as an alternative for privilege and they feel insure, as their monopoly is slipping out of their hands. Hence the need of hour is to explore the multifaceted aspects of affirmative action which seeks to rectify the consequences of social discrimination involving reservations, quotas and special efforts such as special training and coaching for SCs to supplement positive discrimination in jobs with special economic packages, social facilities, passing of central legislations to enforce reservation in government services and public sector enterprises, banks, universities, grant-in-aid for members of disadvantaged communities. The author concludes that the dominant castes preserve the reservation policy only as an electoral tool for continuing in power and maintaining the status quo. Hence, it is important to make affirmative action work in favour of ensuring rights of weaker sections to be citizens and human beings.

Naval (2004) explores the history of unwarranted atrocities on the SCs. He traces out the various causes and factors responsible for origin and continuance of atrocities on the SCs. The author also tries to assess the responses of the legal functionaries towards the law enacted for prevention of atrocities and to remove the factors responsible for commission of the atrocities. In introduction of the book, the author deals with history of the caste disabilities and atrocities, its development and changing form from ancient period till present day. He is of the view that one of the main factors responsible for commission of atrocities is caste system and the other factors responsible are untouchability, endogamy, caste hatred, religion, illiteracy, poverty, economic backwardness, cultural backwardness, lack of political will, awakening of SCs and resultant demands of their rights and ignorance of law. The following chapter, covers law as an instrument for combating atrocities and author discusses salient features of 'SCs and STs (Prevention of Atrocities) Act' like creation of new type of offences, commission of offences only by specified person, protection against various kind of atrocities, creation of special reports, appointments of special public prosecutors and so on. Thereafter, the author tries to find out the impact of the SCs and STs (Prevention of Atrocities) Act, 1989 which depends upon many factors such as awareness of the people, in general, about the problem, impact of the problem on society, causes of giving rise to that problem, provisions of the particular Act, machineries provided therein in order to prevent the problem, adjudicate the cases and rehabilitation of the victims. In this way, on the one hand, the author tries to find out the awareness of incidents of atrocities on the SCs and on the other hand deals with the awareness of provisions of the Act, its enforcement, rules and applicability of provisions of the Act. The books also deals with implementation of provisions of the

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Act on the various aspects of attachment of properties of offenders, forfeiture of properties of convicts, services of senior advocate to the victim, taking of preventive action, attitude of investigating officers and working of SCs protection cells. The book also deals with reasons for failure of the Act which includes, non-coverage of all possible forms of atrocities, procedural drawbacks, lack of infrastructure with investigating agencies, special courts, non-availability of time with police officials, cumbersome procedure, low rate of convictions and inadequacy of platform. While concluding, the author has made some suggestions for prevention of atrocities like widening the definition of atrocities, employment of children, blockade of service career, economic exploitation and practice of untouchability, humiliations and harassment.

Pasricha (2006)throws some light on the caste based reservation in theory and practice. According to her, reservation has been provided in order to compensate members of the backward castes for their age-old exclusion, by giving them better representation, opportunities and facilities. However, in practice there is no denying of the fact that the reservation has tended to increase rather than reduce disparities between and within targets groups. The author concludes that reservation must not be exclusively on the basis of caste. The combination of caste, class, and occupation is necessary, to evolve a more scientific criterion which should benefit the deprived castes as well as the poor sections of the society without undermining the efficiency and merit.

Cassan (2011) analyzes the impact of positive discrimination on educational attainment of the groups that attain the status of the SCs with the harmonization of the Schedule Castes and Tribes List in 1976. The author reveals that the timing of access to the positive discrimination is exogenous allowing the caste members which had access to the positive discrimination scheme from 1950, to be a credible counterfactual for the members of the same castes which had access to the policy only from 1976 onwards. He is of the view that positive discrimination affects schooling through various channels. Firstly, by reducing the cost of secondary education, it favors longer studies in the cost-benefit arbitrage of the household. Secondly, the quotas in higher education allow pursuing the studies until this level, to effectively have access to it. The author also highlights the impact of reservations in education has been mixed. Indeed, only the SCs residing in urban areas benefit from the policy, showing an increase in primary school completion. The author suggests that differential impact between urban and rural areas come from the very poor supply of schooling. Thus, the most of the improvement of the education of the SC does not come from the reservations, but from the general improvement of the supply of schooling. Hence, in a context of poor supply of schooling, emphasis must be put first on improving the supply itself before trying to put the accent on the access to schooling of certain sub categories.

Conclusion: The backwardness or degradation of any group is not due to inherent failings in it but principally due to the lack of opportunities and long suppression by other groups (Nehru, 1946). Policies favoring Scheduled Castes have not made any material difference in the socio-economic conditions of SCs who still continue to be poorly represented in government services and they score far lower than most other sections in several development indicators. Various official reports and studies have pointed out that the rate of growth of literacy among SCs has increased however, the gap in literacy as well as higher education between SCs and non-SCs remains the same. If we look into the implementation of schemes, the only objective of the concerned government agencies seemed to fill the official records and to present abstract statistics of achievements or the targets. The

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non-publicity of the facilities available to the SCs and discriminatory implementation has made further classification among them besides the classification of the untouchables as already existing. They have not been given the share in power structure at national, state and local level. Several reasons for the inability of the SC members to get into the key positions of power structure and lack the resources to build influence, poverty, lack of functional skills, dependence on the dominant section of community, low level of political aspirations, and hierarchic caste consciousness that sustains the existing arrangement. The crucial factors that have contributed to these incapacities of policies are lack of education, lack of employment opportunities, assets, institutional credit and services on fair terms and indebtedness, humiliating conditions of life and work, social oppression and lack of political will.The study illuminates the wider reality that in spite of the constitutional guarantees inequity is maintained as a systemic process and the courts support it in the name of protecting the constitution on the pretext that the wage system is based on the principle of skill and merit. The bureaucracy, the press, the industrialists, all of whom constitute the real power in the state function in way that totally disregard constitutional guarantees. Furthermore, the politico-legal system does not have an effective mechanism to deal with the cases of atrocities committed on the SCs as they are not completely devoid of subjective bias and prejudices against these people. There was no uniformity in various laws and legislations as the phenomenon of atrocities has been varying in nature and magnitude in different times and spaces. However, the status of a section of SCs which has achieved a better economic position in the society and thus emerged as elites was found to be no less oppressive as they considered the advancement of other SCs as a threat to their position. Hence the need of hour is to explore the multifaceted aspects of different policies and recasting of other developmental polices for effective implementation of policies to mitigate the socio-economic backwardness of the scheduled castes in India. Furthermore, unless education is given to this class and the facilities made known and accessible to its members, it cannot progress.

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