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THIRD CONCEPT aims at providing a platform where a meaningful exchange of ideas can take place among the people of the Third World. The attempt will be to communicate, debate and disseminate information, ideas and alternatives for the resolution of the common problems facing humankind. We welcome contributions from academics, journalists and even from those who may never have published anything before. The only requirement is a concern for and desire to understand and take the issue of our time. Contributions may be descriptive, analytical or theoretical. They may be in the form of original articles, reactions to previous contributions, or even a comment on a prevailing situation. All contributions, neatly typed in double space, may be addressed to:

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Editorial

Scourge of Ebola

As the world leaders converged in New York this week-end for the United Nations General Assembly meeting, an annual ritual, the agenda was hijacked on 26 September by a virus called Ebola that was barely even on the world's radar when the General Assembly met this same time last year. At high-level meeting on Ebola held on 26 September, world leaders and high-ranking officials have delivered dramatic statement after dramatic statement. World Bank president Jim Yong Kim has warned: "We are talking about nothing less than a potential meltdown of this continent." While striking a cautioning note, US President Barack Obama has said: "If this epidemic is not stopped, this disease could cause a humanitarian catastrophe across the region."

The Ebola outbreak is approaching its 40th week. According to a recently published study report by the WHO's Ebola response team reporting on the first nine months of the epidemic, while the outbreak was first recognized in March this year, epidemiologists believe it actually began as early as December 2013. While sketching a rough picture of what is currently known about this outbreak, the study has reported that the majority of patients are between 15 and 44 and the virus appears to be affecting men and women in equal measures, and roughly seven out of every 10 patients have died. However, the WHO study team has warned that if control measures are not put in place, there could be more than 20,000 cases — by early November this year. According to the authors, the world must now face the possibility that Ebola, at least in the medium term, could become endemic in West Africa, "a prospect that has never previously been contemplated."

In the wake of the WHO's latest revelations, another grim report has come from the U.S. Centers for Disease Control and Prevention which has released on 24 September its own worst-case scenario — one where Ebola's toll reaches 550,000 by the end of January 2015, or even 1.4 million if unreported cases are included. Major Ebola outbreak has taken place in three countries - Guinea, Liberia and Sierra Leone. For patients who had been treated in hospital, the mortality rates were a little lower, ranging from 67 percent in Liberia down to just over 61 percent in Sierra Leone, so hospital treatment made some difference, but perhaps not as much as might have been hoped. According to some reports, where there was a marked difference between the three countries was in the rates of transmission. In the early days of the epidemic the disease was spreading fastest in Sierra Leone, with each case infecting 2.02 other people. This has now been reduced considerably, to 1.38.

Liberia has reportedly managed to reduce its rate a little, while the rate of transmission in Guinea has actually increased. This means the numbers infected are doubling in Guinea every 16 days, compared with every 24 days in Liberia and every 30 days in Sierra Leone. Peter Piot and David Heymann were the two men who originally identified the Ebola virus, in 1976 in what is now DR Congo (DRC). Piot, who is now director of the London School of Hygiene and Tropical Medicine, recently said this was on a totally different scale from previous outbreaks: "The reason for that is what I call a perfect storm, of decades of civil war, corrupt dictatorship as a background, leading to a loss of trust in the authorities, dysfunctional health systems, strong traditional beliefs about disease causation, and also what I think frankly was the most important factor, that the response was so slow. It took three months between the first case and the cause being identified as Ebola. And it took another five months and 1,000 deaths before WHO declared this a public health emergency." Canada has recently announced to provide another \$30 million to the Ebola fight and it had previously committed roughly \$5 million towards the global response. The World Bank has also announced to nearly doubling its financial contribution to \$400 million. Many experts feel that Ebola as a disease is such that even an hour too late leads to exponential transmissions, hence faster response, of a kind similar to responses to natural disasters like hurricanes and earthquakes, is required.

Indo-Australian Ties

Dr. Anilkumar B Halu* Dr. Suhasini B**

India and Australia share several commonalities, which serve as the cornerstone of friendly and closer cooperation and multifaceted interaction on bilateral and global issues. Both countries have strong, vibrant and multicultural democracies. Both share close sports links, especially in the field of Cricket. Many students visit Australia for higher education.

In the aftermath of India having embarked on the path of economic reforms in the nineties this relationship has grown in strength and importance having made rapid strides in all areas - trade, energy and mining, science & technology, information technology, education and defence.

Diplomatic relations

India's diplomatic relations with Australia can be said to have commenced with establishment of a Trade Office in Sydney, Australia in 1941. Presently, India is currently represented by a High Commissioner in the embassy at Canberra and Consulate-generals in Sydney and Melbourne. Australia has a High Commission in New Delhi, India and Consulates in Mumbai and Chennai.

Being members of the Commonwealth of Nations, both countries are also founding members of the United Nations as well as members of regional organisations including the Indian Ocean Rim Association for Regional Cooperation (IORARC) and ASEAN Regional Forum. There emerges unanimity between the two countries on broad international issues like terrorism, international peace and security and other similar issues.

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India and Australia co-operate in various multilateral fora. Australia supports India's candidature in an expanded UN Security Council. Both India and Australia are members of the G-20, Commonwealth, IOR-ARC, ASEAN Regional Forum, Asia Pacific Partnership on Climate and Clean Development, and have participated in the East Asia Summits. Both countries have also been cooperating as members of the Five Interested Parties (FIP) in the WTO context. Australia is an important player in APEC and supports India's membership of the organisation. In 2008, it became an Observer in SAARC.

Political Relations

Frequent exchange of high level of visits between the leaders of the two countries from time to time has been instrumental in forging closer relations between two countries. While there has been a regular exchange of visits at Ministerial level, bilateral visits at Head of Government/Head of State level have been limited. The then Prime Minister of Australia John Howard visited India in July 2000 and again in March 2006. Subsequently, the Australian Prime Minister Kevin Rudd visited India in November 2009, when it was agreed to take the relationship to the level of a strategic partnership.

There has been frequent exchange of visits between the two countries at the Foreign Ministers level. The Foreign Minister of India Jaswant Singh visited Australia in June 2001 and for the CHOGM Summit in March 2002. Subsequently, India Foreign Minister visited Australia in August 2003 and in June 2008. In August 2009, the then External Affairs Minister of India S.M. Krishna visited Australia in August 2009; in January 2011 for the Foreign Ministers' Framework Dialogue and in October 2011 for pre-CHOGM Foreign Ministers' meetings at Perth.

India's Vice President M. Hamid Ansari represented India at the CHOGM 2011 held in Perth from 28-30 October.

From the Australian side, Foreign Ministers Gareth Evans and Alexander Downer visited India several times in the period 1989-1995 and 1996-2005 respectively. Foreign Minister Stephen Smith visited India in September 2008, in October 2009 and in March 2010. Foreign Minister Kevin Rudd visited Bengaluru in November 2011 to attend the IOR-ARC Council of Ministers' meeting.

Australian Prime Minister's Visit

In the first week of September 2014, Australian Prime Minister Tony Abbott arrived in Mumbai on a two-day India visit and held talks with India leaders on bilateral and global issues, and to explore ways to deepen strategic ties and strengthen two-way trade and commerce.

This occasion was utilized to sign a civil nuclear agreement between India and Australia. In a statement, the Australian Prime Minister Abbott had said that the agreement would enable the sale of Australian uranium to support India's growing energy needs and had directed the negotiators to conclude the Administrative Arrangements at an early date. India is the first customer to get Australian uranium without being a signatory to the nuclear non-proliferation treaty.

According to some experts, if Australia insists on conditions like those put by Japan, such as no reprocessing of spent fuel and compulsory return of components supplied in case the country carries out a nuclear test, they could be deal breakers. However, the Government sources in New Delhi say it is still premature to talk about these issues.

Defence Cooperation

Recent years have witnessed significant expansion of defence cooperation between India and Australia and both the countries have signed an MoU on Defence Cooperation as well as a Joint Declaration

on Security Co-operation. There are frequent exchanges of visits including at the level of Service Chiefs, regular Naval, Air Force and Army Talks; joint naval exercises; regular exchanges at each other's training institutes and seminars. The then Australian Defence Minister Stephen Smith visited India in December 2011 for Defence Ministers' Dialogue.

India and Australia have conducted a joint naval exercise, termed Malabar 2007, in the Indian Ocean alongside the USA and Japan. In 2007, the Australian government led by Prime Minister John Howard agreed in principle to sell uranium to fuel India's nuclear reactors. Howard reversed a previous policy of not selling uranium to non-signatories of the nuclear Non-Proliferation Treaty (NPT), saying that it would lessen the burden on fossil fuels and encourage India to join the nuclear mainstream. However, the new government in Australia rescinded the plan and reverted to the previous policy of not selling to non-NPT signatories. Subsequently, Australian Prime Minister Julia Gillard announced in November 2011 that she would push her party to support uranium sales to India.

Some experts have suggested that there are ample opportunities for defence and security cooperation between India and Australia. Potential areas in maritime security include in naval exercises and training (such as use of the Australian Submarine Escape Training facility in Fremantle), greater cooperation in humanitarian and disaster relief operations and search and rescue, maritime border protection and maritime domain awareness etc.

Economic relations

Economic relations between India and Australia are picking up momentum. Broadly speaking, trade relations between Australia and India date back to late 18th century and early 19th century, especially when coal from Sydney and horses from New South Wales were exported to India. Australia is India's eighth largest trading partner and India is Australia's fifth largest. India's ranking among

Australia's export destinations has risen from twelfth to fourth in the period 2003-04 to 2009-10.

Trade between India and Australia is growing exponentially. Trade in goods and services between India and Australia reached A\$ 21.01 billion in 2010-11 from A\$ 6.54 billion in 2003-04. India's exports to Australia stood at A\$ 2.77 billion, while India's imports from Australia were A\$ 18.93 billion (*US\$ 18.73 billion*). As of 2010, bilateral trade between the two countries totaled US \$ 18.7 billion, having grown from A\$4.3 billion in 2003 and it is expected to rise to touch the mark of US\$40 billion by end of year 2016.

India's export of goods to Australia in 2010-11 was A\$ 2.08 billion and India's import of goods was A\$ 15.74 billion during this period. India's export of services was A\$ 0.69 billion and import of services was A\$ 2.5 billion for the same period. India's main service exports to Australia are computer and information services and tourism. Main Australian service exports to India are education, education-related travel and tourism.

Some reports indicate that trade is highly skewed towards Australia. Australia mainly exports Coal, non-monetary Gold and Copper Ore and agricultural goods to India, while India's chief exports are pearls, precious and semi-precious stones, textiles and clothing.

India is Australia's largest export market for gold and chickpeas, second largest market for coal and copper ores and third largest market for lead and wool. Four products – coal, non monetary gold, copper ores & concentrates and petroleum – accounted for over 80 percent of India's imports from Australia, with coal and gold being the dominant imports in 2010-11.

Conclusion

There is ample scope for further expansion of bilateral relationship between India and Australia, especially in trade and services sectors. The India-

Australia Joint Ministerial Commission, established in 1989, which has held thirteen meetings until 2012, should explore further possibilities for augmenting two-way trade in other items as well and the traditional items of mutual interests should be further boosted for enhanced trade. At one stage, the two sides had agreed to commence negotiations for a Comprehensive Economic Cooperation Agreement (CECA), and this should find priority on both sides. Besides, the Indian leadership should accord preference for increasing frequency of exchange of visits of Heads of the State and Government to provide further impetus to friendly relations between two countries.

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Indo-Russian Relations: Recent Trends

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[Indo-Russian bilateral relations are embedded in a history of mutual trust and compatibility of mutual interests. India's strategic relations with Russia are not based only on speculative projection but on time-tested and empirically verified conclusions. It has been aptly observed that Indo-Russian relations are civilisational and time-tested and not subject to political vicissitudes.]

A congenial relationship of the erstwhile Soviet Union with India that began in the mid 1950s was motivated by the intermeshing factors such as geopolitics, India's defense and security concerns, and the shared ideology of the two states. India's cordial and cohesive relationship with Russian Federation (the successor state to erstwhile Soviet Union) is not simply based on mutual economic, cultural and political interactions but it is a manifestation of mutual perception of international power structure and the existing balance of power.

Under the backdrop of changed climate, this article would examine the changing dimensions of Indo-Russian ties in the light of recent trends after the end of the Cold War. Firstly, it would analyze remarkable changes that have been affecting international relations. Secondly, it would briefly highlight the impact of such changes on dimension of both countries. Finally, it would discuss bilateral ties in politico-strategic, economic and defense spheres to assess their changing nuances.

Post-Cold War phase has undergone significant changes in the international politics which had a direct impact on the nature of state behaviour. The actors have begun to re-define their roles and places within the systems. The bipolarity has disappeared; positive trends towards the formation of a multi-polar world are developing at an accelerated pace, and the relations are getting changed among the major states including former Cold War adversaries.

Regional organizations for economic cooperation are showing important vitality. Events like 9/11 have

changed the balance of power which brought Russia close to USA. Such major developments in the international relations have considerably influenced both India and Russia and subjected them to re-define their foreign policy orientations.

A brief sketch of the changing dimensions of foreign policies of India and Russia can be outlined here. Firstly, both countries were called upon to gradually reconcile their economic model within the paradigm of capitalism. In the late 1980s, both India and Russia had re-structured their socialist mode of economy by embracing capitalist mode of economy. In order to overcome economic crisis, both India and Russia sought financial assistance from IMF and World Bank.

In the political sphere, as a successor state of the former Soviet Union, Russia was trying to reassert its position in international forums like UNO while India sought Russian support to achieve its permanent membership in the UNSC. Being a part of the privileged group of nuclear states, Russia showed considerable understanding of the Indian position on the refusal to sign the comprehensive test ban treaty (CTBT) and NPT.

Furthermore, India and Russia were highly concerned for the rising secessionist forces which posed serious threat to national security. Joining hand against extremism, secessionism and terrorism was crucial strategic initiative for strengthening bilateral relationship. Having evaluated the impact of the changing dynamics in the post-Cold War international relations, this article would now examine the bilateral ties between the two states by tracing the historical roots of Indo- Soviet ties.

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Since the mid-1950s, Soviet Union realized India's geopolitical clout within the contours of its broad strategic framework. In a 'balance of power' game syndrome, India was projected as counterweight to China as well as USA in South Asia. In the process; Soviet Union declared its diplomatic support at the United Nations on critical issues like Kashmir. During the Indo- Pak wars it had substantially strengthened India's military capabilities.

Soviet Union was perceived as a reliable and countervailing force against the Pak-Beijing-Washington axis. The 1971 Indo-Soviet Treaty of Peace, Friendship and Cooperation opened new horizons for widening and deepening of mutual cooperation. This treaty had acted as a 'psychological deterrent, against the probability of military involvement by the Pak-Beijing-Washington axis.

The then Soviet Union president Leonid Brezhnev had categorically stated that the "Soviet people and their leaders are friends; India can rely upon as friends in good times and in hard times, in clear weather and in bad weather."

In the aftermath of the unravelling of the former Soviet Union, bilateral ties of the both countries were marked by deep mutual suspicion and skepticism. Deviating from Gorbachev's "New Thinking", Foreign Minister Kozyrev stated that the new foreign policy would prefer national interest rather than the so-called class interest of the workers of the world.

A conciliatory approach was adopted towards the West and coined the term 'pro-American' or 'Atlanticist' policy. For two years (1992-93), Russia had endorsed many Western positions in world politics. Ultrationalists and Communists had started to criticize a low-key foreign policy that was detrimental to national interest.

In response, President Yeltsin formulated a comprehensive foreign policy document in 1993 which was based on Liberal-statist synthesis. It synthesized more assertive demand of the nationalist and those who claim to Russia's great power status. In this process Yeltsin began to focus on its Asian partners including India, China, Japan and other

South East Asian countries. Yeltsin's visit to India in 1993 played crucial role in restoring the cooperative bilateral relationship.

Appointment of Primakov as a Foreign Minister symbolized a remarkable shift. He placed Russian foreign policy within a 'Multipolar' paradigm. He sought Russia's greater engagement with the CIS states and centres of regional powers such as India, China, Europe, etc.

During his visit to India in March 1996, Foreign Minister Primakov categorically stated that deepening mutual relation with India is a "strategic goal" of Russia's foreign policy. An agreement was signed which started hotline between Kremlin and Prime Minister's residence. On Kashmir issue, he said that "Kashmir is a bilateral matter which should be resolved within the framework of the Simla Agreement. We want a peaceful solution of the problem. We are against the internationalizing the problem."

Russia showed common understanding of India's stand on cross-border terrorism, while on the Chechen issue; India gave its unflinching support for the steps taken by Russia to protect its territorial integrity and constitutional order in the rebellious Chechen Republic

Relationship under Putin Era

In a changing global geopolitical order, Putin has re-defined Russia's "strategic priorities" to regain its assertive role in global and regional affairs. For this, India regained geo-strategic importance in Putin's strategic choice. Endorsing the changing world order Putin categorically pointed out: "both we and our Indian partners have to take into consideration the fact that the world has changed, Russia has changed, the balance of forces in the world has changed and so have some of our priorities."

Both countries are devising new modes of survival in the changed climate. Putin has recognized the pragmatic value of close strategic partnership with reliable ally like India, whose diplomatic, strategic and moral support could be important to Russia on global and regional issues. On global level, India

has supported on common issues terrorism, extremisms and committed to establish multi-polar world order while on regional level, India is opposed of US expansionist in South Asia.

The then Prime Minister Atal Behari Vajpayee sought to deepen India's strategic partnership with Russia, and endorsed Moscow's stand on the question of restructuring the global order. In this process, President Putin and Prime Minister Vajpayee signed historic Strategic Partnership in October 2000. It was truly crucial step which strengthened mutual trust and partnership. Russia is the only country with which India started holding the annual summit which is the highest institutionalized dialogue mechanism.

Defence Cooperation

Defence cooperation has been one of the most important components of Indo-Russian bilateral ties which have engendered a high degree of mutual trust as well as a broad compatibility of geopolitical interests. In the post-independence period India looked at the Soviet Union for its defence needs. However, a close relationship on defence cooperation that had been built up during the Soviet period, could not sustain in the Post-Soviet Russia as well.

For the first time, a time-tested friend had dithered under US pressure on the Cryogenic deal which dented the Russian image as a credible partner. There is the sense within the country that India should be diversifying the sources of military equipment and technology acquisitions. However, despite the significant changes in world affairs, Russia is still the reliable major defence partner of India.

During the historic visit of Putin in October 2000, India strengthened bilateral defence relations by purchasing \$ 3 billion worth of arms from Russia covering a wide range of defence equipment, such as 310 T-90 tanks, MiGs, the aircraft carrier Admiral Gorshkov, 18 Smerch multiple rocket launchers (MRLs) etc.

Moscow's decision to build two light water 1,000-mega watt nuclear reactors at Kudankulam in Tamil Nadu has again boosted Moscow's position as a credible partner and crucial source of military

hardware. Emerging China has posed a potential threat to the both states which makes sense to continue their defence cooperation. The long-term agreement on military technological cooperation took place during the Primakov's visit to New Delhi in 1998 which had emphasized to shift from buyer-seller relationship to the joint development of new technology.

On the nuclear issue, Russia showed considerable understanding of the Indian stand when the Pokhran-II nuclear test was conducted in 1998. Initially, there was dilemma in Russia over the nuclear test, but later, Russia did not go public in criticizing India. Unlike P-5 countries, Russia did not impose sanctions. Furthermore, an agreement was signed for the construction of two 1000-MW reactors at Kudankulam in June 1998.

During the Putin's visit to India in October 2000, Defence Minister on the Indian side and the Deputy Prime Minister in-charge of defence exports on the Russian side chaired session of Indo-Russian Intergovernmental Commission on Military Technical Cooperation. At the 14th Indo-Russian summit, both India and Russia have extended 15-year-old partnership for producing the Brahmos supersonic anti-ship missile.

Stressing the defence co-operation, the then Prime Minister Manmohan Singh had categorically stated that Indo-Russian defence ties were "unmatched by any other relationship" and Russia "will remain a key defence partner for India as we move into a stage of joint design, development and production of key defence platforms."

Economic and Trade Relations

In the post-Cold War period, both countries have initiated economic policies of liberalization, privatization and greater integration with the global economies. Russia's foreign trade turnover with India has gone down significantly. In the early 1990s, India ranked at lower position among the Russian trading partners. Outside the CIS which accounts 28-30% , China and South Korea have emerged as important trading partners of Russia Federation.

However, the prospects for India-Russia economic relations are still good. The economies of both India and Russia are blooming. Market economies have widened the opportunities for India and Russia to explore fresh convergence of interests. Moreover, the economies of both the countries are complementary to each other. Russia has vast natural resources and widespread scope of market expansion. India will always remain a vast market for Russia's energy and raw materials.

The India-Russia Inter-Governmental Commission on Trade, Economic, Scientific, Technological and Cultural Cooperation is the main institutionalized mechanism which deals with issues pertaining to economic cooperation. The latest official figures from the Russian Foreign Ministry show that bilateral trade between India and Russia was around \$ 9 billion in 2011.

Beyond that India and Russia have agreed to create Comprehensive Economic Cooperation Agreement with Belarus and Kazakhstan to achieve trade target of \$ 20 billion by 2015. During 6th BRICS 2014 Summit, President Putin "offered comprehensive measures" to raise bilateral trade to \$20 billion.

Conclusion

It would be important for India to reinforce its ties with the long-standing partner like Russia. A close improved relationship with Russia could be strategically important for India in the emerging global order. Both countries have shown deep commitment to establish new world order based on equity and mutual respect for territorial integration. The enhanced level of cooperation between New Delhi and Moscow entails vast potential for transforming the existing dynamics of world politics towards increased security and prosperity.

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Prospects for BRICS

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[BRICS – a grouping of five emerging economies Brazil, Russia, India, China and South Africa – is gradually gaining international salience in the comity of nations for its programmes and policies, especially in economic and social realms. Whether it can provide an effective alternative to the US and European dominated financial institutions like World Bank and IMF for the benefit of developing countries is yet to be seen. Ed.]

The Sixth BRICS summit was recently held in the sixth annual diplomatic meeting of the BRICS, a grouping of major emerging economies that includes Brazil, Russia, India, China and South Africa. It was hosted by Brazil, as the first host country of the current five-year summit cycle.

Undoubtedly, Brazil had earlier hosted a four-member BRIC summit in April 2010; nevertheless, the 2014 summit marks the first full BRICS summit. The 2010 summit held in Brasilia did not officially include South Africa, which was only invited as guest in a prelude to full membership, which was achieved in December 2010.

Brazil hosted the 6th Summit of Heads of State and of Government of BRICS on 14-16 July 2014, and it was held in Fortaleza and Brasília cities of Brazil. At its 6th Summit, the BRICS emphasized social inclusion and sustainable development. The debate informed by the theme “Inclusive growth: sustainable solutions”. The Summit inaugurated the second cycle of BRICS. Each member country has hosted one meeting of leaders of the BRICS.

Democratization of International Relations

The Fortaleza Summit showcased BRICS’ accomplishments, and the discussions leading to the realization of its vast potential. Since its first Summit in 2009, the BRICS has consolidated its position as a positive force for the democratization of international relations and for the enhancement of existing institutions of international governance. It

has also forged an impressive partnership carrying out cooperation initiatives in more than 30 areas between its members.

Additional line of Defence

Among other topics, the leaders have held discussions on the Contingent Reserve Arrangement (CRA) and the New Development Bank (NBD). The CRA is an additional line of defence available to the BRICS countries in scenarios of Balance of Payments’ difficulties. The NBD will finance infrastructure and sustainable development projects.

Priority to Developing Countries

On 16 July 2014, a working session was held in Brasília between the Leaders of BRICS and the Heads of State and or Government of South America. The dialogue between BRICS Leaders and their South American counterparts reflects the priority accorded to developing countries in the BRICS outreach strategy.

Three Pillars of BRICS Summit Meetings

- 3 Finance Ministers and Central Bank Governors meeting
- 3 Trade Ministers meeting, Development Bank Presidents’ meeting
- 3 Business Forum and a session of the Business Council of the BRICS

The Academic Forum

The Academic Forum and the Council meeting of BRICS were held in Rio de Janeiro, on the 18-19 March 2014.

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Information about BRICS

- 3 The acronym “BRIC” was initially formulated in 2001 by economist Jim O’Neill, of Goldman Sachs, in a report on growth prospects for the economies of Brazil, Russia, India and China which together represented a significant share of the world’s production and population.
- 3 In 2006, the four countries initiated a regular informal diplomatic coordination, with annual meetings of Foreign Ministers at the margins of the general debate of the UN General Assembly (UNGA). This successful interaction led to the decision that the dialogue was to be carried out at the level of Heads of State and Government in annual summits.
- 3 The First Summit was held in Yekaterinburg in 2009, the depth and scope of the dialogue among the Members of BRIC, which became BRICS in 2011 with the inclusion of South Africa, was further enhanced.
- 3 After the Yekaterinburg Summit, four annual Summits were held (Brasilia- 2010; Sanya- 2011; New Delhi- 2012; and Durban- 2013). The leaders of the member countries have been holding at least one annual meeting.
- 3 In Durban last year, the first cycle of Summits was completed, each member country having hosted a meeting of leaders. In this period, BRICS has evolved in an incremental manner, in areas of consensus amongst its members.

Strengthening of two main pillars

3 Coordination in multilateral fora, with a focus on economic and political governance

Under the first pillar, the efforts towards reforming the structures of global governance, especially in the economic and financial fields, in G-20, International Monetary Fund, World Bank – receive a special emphasis, as well as the reform of political institutions, such as the United Nations.

3 Cooperation between members

Intra-BRICS cooperation has also been gaining density: a broad agenda has been developed, comprising areas such as finance, agriculture, economy and trade, combating transnational crime, science and technology, health, education, corporate and academic dialogue and security, among others.

Focus on financial sector

In that context, the financial sector receives a special focus as a new front of cooperation. Negotiations are at an advanced stage for the creation of the New Development Bank, aimed at financing infrastructure and sustainable development projects in the BRICS and other developing countries. When created, the new institution will count initially with a subscribed capital of US\$ 50 billion.

International financial stability

- 3 The recent BRICS summit concluded with the agreement that creates the Contingent Reserves Arrangement (CRA), a fund with an initial sum of US\$ 100 billion, which the BRICS countries will be able to use to forestall short-term liquidity pressures. One of the objectives of the CRA is to contribute to international financial stability, by providing an additional line of defence to the BRICS.
- 3 The progress in the negotiations for the Bank and the CRA bring high expectations that both initiatives will soon be concluded, conveying a strong message on the willingness of BRICS members to deepen and consolidate their partnership in the economic-financial area.

Economic growth and poverty reduction

The Fortaleza Summit launched a new cycle for the BRICS. Brazil will follow up on the initiative, aiming at incrementally increasing existing cooperation. The meeting’s particular focus on social inclusion and sustainable development will give visibility to policies implemented by member countries, and to the contribution of the BRICS’ economic growth to poverty reduction.

The theme “inclusive growth, sustainable solutions” is not only in line with the member countries’ social policies, but also highlights the need to tackle challenges in the social, economic and environmental fields, and creates new opportunities for the BRICS in different areas, including the negotiations on the post-2015 development agenda.

BRICS’ special significance

- 3 It comprises four strategic partners, all of which have a strong regional leadership and growing participation in the global economy.
- 3 After the Fortaleza Summit, Brazil has assumed the group’s presidency, and will lead the implementation of the Plan of Action to be approved on the occasion.
- 3 In view of BRICS’ informal nature, the role of Secretariat is played by its pro tempore presidency. BRICS is cautiously and incrementally being consolidated, gradually moving forward in the institution-building process.
- 3 Indian Prime Minister met leaders from the four nations and expected that the blueprint for a development bank and reforms of United Nations and international financial organizations would be ready soon.
- 3 India attaches high importance to the BRICS forum for promoting global economic growth, peace and stability.
- 3 In the course of the past five summits and several ministerial and official processes, BRICS has made major strides in pursuit of these goals.
- 3 Discussion about political turmoil, conflict and humanitarian crisis in several parts of the world, and persisting weakness and risks in the global economy.
- 3 Many emerging economies have experienced a slowdown, which has increased the challenge of pursuing inclusive and sustainable economic development.

- 3 The BRICS Summit is an opportunity to discuss with BRICS partners how they can contribute to international efforts to address regional crises, address security threats and restore a climate of peace and stability in the world.
- 3 Discussions in BRICS veer around economic cooperation and collective efforts to advance global economic stability and prosperity, in particular, BRICS initiatives like the New Development Bank and the Contingent Reserve Arrangement, which have seen significant progress since their launch in New Delhi in 2012.

Background

In the 2013 BRICS summit in Durban (South Africa), the BRICS countries released a joint statement summarising the results of their discussions and naming Brazil as the host country for the 2014 summit. Having agreed to set up a new international development bank during the 2013 summit, the member countries reportedly intended to complete the necessary arrangements for this bank prior to the 2014 summit.

Participants

Member	Represented by	Title
Brazil	Dilma Rousseff	President
Russia	Vladimir Putin	President
India	Narendra Modi	Prime Minister
China	Xi Jinping	President
South Africa	Jacob Zuma	President

Invited leaders

- 3 Cristina Elisabet Fernández de Kirchner known as Cristina Kirchner and she is the 52nd President of Argentina. She is the second woman to serve as President of Argentina the first directly elected female president and the first woman re-elected.
- 3 Host President Dilma Rouseff invited the BRICS leaders to the 2014 FIFA World Cup Final. India’s Prime Minister Narendra Modi

responded by saying, “Sports brings about a spirit of amity and belongingness among nations of the world.

Agenda

BRICS Development Bank

BRICS Development Bank	
Formation	27 March 2013
Type	International Financial Institution
Legal status	Proposed
Affiliations	BRICS

- ³ The BRICS Development Bank is a proposed multilateral development bank to be operated by the BRICS states (Brazil, Russia, India, China and South Africa) as a possible alternative to the existing World Bank and International Monetary Fund.
- ³ The establishment of the bank was agreed to by BRICS leaders at the 5th BRICS summit held in Durban, South Africa on 27 March 2013.
- ³ It was inaugurated at the 6th BRICS summit in Brazil in July 2014.

Goals of BRICS Development Bank

- ³ Its goal is to provide funding for infrastructure projects and create a “Contingent Reserve Arrangement” worth US\$100 billion which will help member countries counteract future financial shocks.
- ³ This fund will consist of \$10 billion of “paid-in capital” (\$2 billion from each member to be provided over seven years) and an additional \$40 billion to be “paid upon request”.

Conclusion

The BRICS Summit affords an opportunity to interact with a number of leaders of South American countries at a meeting being hosted by Brazil. India has traditionally enjoyed close, cordial and mutually beneficial ties with these countries. We share common aspirations and challenges. The Indian Diaspora in these countries also serves as the Continent’s enduring link with India. South America’s all round progress makes it a potentially

important pole of the global economy and a land of enormous opportunities for us.

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Evaluating Nepal's Election 2013

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[This article sheds light on the unveiling of the democratic process in Nepal since the onset of the 1990s with specific emphasis in the elections held in November 2013 to elect the Constituent Assembly for the second time after 2008. It alludes to the political manoeuvres and machinations that took place in the process vis-a-vis the role of political parties and its impact in the near future. Ed.]

The UCPN (Maoist)² setback in Constituent Assembly³ election of second round in Nepal held in November 2013 stunned the liberal and progressive intelligentsia worldwide. However, the news that some 2.3 million votes were polled less and 5.4 million voters' names were off the Nepal election record as compared to CA-I election of 2008 was silenced by worldwide media.

On the surface, as international media houses like BBC proclaimed with a conscious tone aligned with Election Commission of Nepal and India, Nepal's traditional 'big brother', being the regional hegemon in South Asia, about a record 70 % poll.⁴ This news of election boycott in this 'historic ballot', was reduced to mere gossip in local Nepali press and vernacular weeklies only.

The boycotting of election all over Nepal burgeoned from the Thabang VDC⁵, known as epicentre during people's war during 1996-2006, primarily led by the split faction of the Maoist-led⁶ multi-party alliance. But this news was put aside on this high pitch of velocity of this noise by the pragmatic Maoists that widespread rigging and irregularities occurred with an organised plan to defeat the Maoist party.⁷

This mass assertion of election boycott was for the constitution of a Constituent Assembly to write a new constitution as against a mere election to the parliament. In this sense this assertion is a significant one in spite of huge security arrangements of Nepal Army and armed forces to enforce the election call of 33 parties' alliance⁸ as compared to 2008 CA-I election.⁹

But even then, this way people have shown their deep disillusion with the 'transition' process since the abolition of Hindu monarchy and declaration of the Republic Nepal in 2008 and afterwards. The extent of the election boycott in 2013- end asserted the false presumption that 'masses are always manipulated by elites'.

This kind of presentation is not new in the South Asian region where Indian hegemony operates in every part of the SAARC region (less in case of its traditional rival, Pakistan). This presentation was in fact very similar to the very scene created by India while helping Nepal's armed Maoist party mainstreaming to democratic path by giving a space for safe landing from a path of revolutionary violence through a *Twelve Point Agreement* in New Delhi in 2005.¹⁰

Now after the debacle of the 'Pragmatic Maoists', this progressive intelligentsia is very disappointed. As per Indian state's tone, this section had made a hue and cry after the Maoists signed on "consensus deal" starting from India in November 2005 to Comprehensive Peace Agreement¹¹ in June 2006 and subsequently CA elections of May 2008. This was known better by now a catchword of 'state re-structuring or reconstruction of old feudal state'.

They had pointed out this new discovery with the Maoists' new policies i.e., their roadmap for questions concerning inclusion of marginalised communities which was essentially concerned with expansion of the Maoist movement in the countryside by establishing people's government locally in countryside after defeating royal armed forces since 1996.

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Following a guerrilla military strategy with their people's army i.e., PLA comprising of poor peasants, rural proletariat and working class, the CPN (Maoist) was controlling as much as 80 per cent of the countryside in Nepal in 2005-2006. Now after the changed scenario,¹² these forces asserted that the Maoists should have to come in parliamentary politics to institutionalise the notion of state re-construction through a politics of 'consensus' with seven parliamentary parties to fight against monarchy.

Subsequently, the CA-1 election of 2008 gave voice to the marginalised communities unprecedented not only in Nepal but in the whole of South Asia. Be it marginalised identities of the oppressed communities of *Janjati*, *Madhesi*, *Dalits*¹³ and women but also assertion of poor peasants and working class on a vast agrarian state of country.

These voices came in the forefront of nation-building which was until now predominantly ruled by landowning hill upper caste Hindu gentry on a unitary Hindu kingdom since its inception in 1769 by King Prathvi Narayan Shah by a military conquest.

It was a historic moment for a radical force like Maoists to unravel a progressive step in the interest of masses and expose feudal-despotic state power. This class alliance of feudal landed aristocracy with comprador class aligning with Indian state was effectively ruling since then and after Nepal's entry into 'modern era' in 1951 wherein masses were ruled over through a combination of heavily funded foreign aid without any effort at industrialization in the country or any land reform.

Along with suppressing peasantry, this State had also operated on colonizing the *janjatis*, *Madhesis* and *Dalits* by imposing the National Code of *Muluki Ain* of 1854 by building Nepal as the '*Asal Hindustan*' in contrast to polluted India ruled by Mughals and later British (Hofer 1979).

Through *Muluki Ain*, the ruling Rana-Shah feudal landowning elite consolidated its oppressive rule based on the ideology of *Bahunwad* (Brahmanism) with a nationalist rhetoric of having been the only Hindu kingdom with a pre-dominantly multi-ethnic

society which legacy was continued from king-controlled Panchayat 'democracy' to the post-1990s multi-party democracy (*Bahudal*).

The Maoists became part and parcel of the same ruling clique which effectively ruled having the legacy of the Rana-Shah to the *Bahudal* rulers though now with a new and radical adjectives, 'post-monarchy' and 'establishment of Republic'. However, class character of ruling elite of the '*Naya Nepal*' (new Nepal) as the Maoists party love to call it, was no different other than following the same pattern of hill landowning upper caste Hindu feudal classes.

The power structure of this unitary Hindu feudal state was characterised by a multiple system of favouritism which included giving space for close family relatives (*Natabad*), to those already showing loyalty and considered as a family person (*Kripabad*) and to one's own people (*Afnomanche*), flattery and thus cultivating reciprocal obligations to person who own a superior status.

These networks of social affiliations are finally linked to powerful Hindu monarchy which had nurtured these practices since its inception and had been promoting its people to practice *Chakariwad* (to serve and appease in seeking favours from god) and that was the sole motto of this feudal power structure which turned out to be having a comprador bourgeois legacy entwined within the web of centuries old dependency towards India and on the donation money through foreign aid (Bista, 1991).

Owing to the continuance of political economy of state formation that the Maoist leadership seldom thought of utilizing state machinery in favour of poor people in the country but remained busy building luxury houses in capital Kathmandu, promoting their family and kinsmen to get jobs in government sector and engaged in amassing what is popularly known as 'commission money', with organising of their party central committee meetings in five-star hotels and resorts across the country.

Prachand and his associates too followed this legacy of building a five-star residential complex in Kathmandu to building many towers in the name of

his father, wives and sons in different parts of the country. The whole party's leadership too followed him in the same manner and turned neo-rich and neo-feudal power elites.¹⁴

The everyday lives of masses showed no transformation but became worsened in these seven years following increasing price rise of essential commodities. It was not surprising that a famous Nepali historian Regmi's work (1978) on agrarian distress caused due to the centuries' old power elite of Rana-Shah families is more or less valid for the post-Maoist presence in power structure as the title of his book itself suggests, *The Thatched Huts and Stucco Palace*.

'Re-structuring a feudal state'?

The idea behind state re-structuring of a "semi-feudal/ semi-colonial and comprador state" as per Maoists' world view was first brought into public discourse in 2001 during the first Peace Talk with the then state which they termed as the old State.¹⁵ This was a time, when for the first time, the idea of electing a CA was adopted by the Maoist party in public domain and to establish a Republic.

With their revolutionary movement, the Maoists had considerably broken shackles of feudal exploitation which governed Nepal with a yardstick to contain its pristine identity of being the only Hindu kingdom in the world [on a predominantly semi-feudal agrarian economic setting] and being a 'developmentalist state'¹⁶ based on foreign aid.

They were also successful in exposing Indian state's hegemony over Nepal throughout its history of state formation. With the Treaty of Sugauli in 1816 with British Indian Empire it is being called by many as merely a semi-colony of India (Stiller 1976). The Maoist people's war was on predicted lines as just two decades prior to the initiation of the people's war in 1996, a group of British scholars (P. Blaikie, J. Cameron & David Seddon 1980) had rightly anticipated the possibility of an armed uprising as their work was titled, *Nepal in Crisis*.

Through People's War, the Maoists were instrumental in engendering a political class consciousness among the masses nationwide. They

popularised the idea that Indian state actually is behind maintaining the *status quo* of centuries old feudal production relations and under-development. All this was greatly channelized through anti-monarchy *Jana Andolan-2* (People's movement) of April 2006 via to stunning victory of Maoist in CA-1 elections as masses took them as their saviours.

The old parliamentary stalwarts had a stunning defeat at the hands of the hitherto unknown Maoist cadres. The reason was simple that through their revolutionary movement they were able to mobilize oppressed masses under the banner of the *Jan Morcha's* Forty Point demands¹⁷ prior to the People's War. It is no wonder people had hoped that only they can unleash a fundamental change against all parliamentary parties that ruled over them since the dawn of parliamentary democracy in 1990 by only continuing Panchayat 'democracy', the shadow of despotic monarchy.

The Maoist assertion of 2008 by giving a powerful voice of marginalised identities was built on their decade-old political mobilization in the countryside. Therefore, it all resulted in poor peasants' hope that only Maoists could release them from their centuries old misery or to re-phrase Catholic priest and historian Ludwig Stiller, *The Silent Cry* being heard from impoverished hills and Terai since the days of Rana regime.

The Maoist victory became a reality to be reckoned with as their PLA was also present though in UNMIN supervised cantonments and the feudal and bourgeois classes feared about this. Although Indian state hoped that Nepali Congress would win after giving a hand to ignite anti-Maoist riot in Madhes since December 2006 by manipulating the Maoists and seven political parties' alliance regarding hurdles of federalism and by fuelling the centuries old exploitative rule of a hill centred Hindu monarchy.

This newly emerged Madhesi front was led by those such as ex-Maoist Upendra Yadav to traditionally upper caste Hindu landlords of Nepali Congress like Mahant Thakur to Tharu landlord Bijay Kumar Gachhedar, who were successful in fuelling the people's sentiment against the Pahadias from Terai

districts on the issue of poor representation of Madhesi community in centuries old feudal power relations.

They also received help from several dozens of armed groups who were against to declaring Nepal a secular state and abolishing the world's only Hindu kingdom from the earth, in the fragile Nepal-India borderland.¹⁸

Unfortunately, this time round in November 2013, the original wishes of Indian ruling classes turned into a reality as all forces comprising Unified ML 'left' to 'socialists', the right-wing Nepali Congress, once declared "class enemy" by the Maoists, won 2/3 majority in the CA-2 and the Pragmatic Maoists were marginalised to the third place.

That is why only a section of the people cast their votes in this 'historic' ballot in the shadow of continuous political stalemate, poor preparation and external pressure to stage an election in haste. As a major section of political parties led by a split faction of the Maoists were in continuous opposition on the issue of completing Comprehensive Peace Agreement through CA-1, it failed altogether as neither a new Constitution was written nor could the formation of a national army by integration of PLA and [ex-Royal) Nepal Army take place.¹⁹

Moreover the UNMIN chief, Ian Martin had reminded by making a candid position at the UNMIN's exit from supervision of PLA in 2010. He had argued that a new National Army was not formed since the Nepali leaders lacked a "strong political will" to complete the Peace Process following Indian establishment's previous experience of dealing insurgencies (Martin 2010).

In place, a surrogate government, led by Khilraj Regmi, the Chief Justice was installed in Nepal having no legitimacy since CA-1 was dissolved and as per interim constitution of Nepal, the CA-1 was also working as the parliament. All these were done by a 'consensus politics' among the four big players of the Pragmatic Maoists, NC, UML and Madhesi front.

The voices which split from the Pragmatic Maoists, now known as Dash Maoist-led multi-party alliance,

was simply demanding that an all-party-conference be organised which could take a decision to form a national consensus government which could decide upon the election of a second round of election to CA-2. But this simple demand was marginalised in name of consensus politics, although, 'Dash Maoists' (radical Maoists) had come together with over two dozen smaller parties in a common platform.

The decreased number of polled votes shows it clearly that they had no other alternative than to re-test the old and tested corrupt, degenerated parliamentary parties who were known as anti-forces to the Maoist agenda of state-restructuring i.e., CA, Republic, and Federalism.

Following a 'Politics of Consensus' since 2006, the Maoists had disbanded their countryside roots of peasant mobilization of people's power (Nayasatta /Jansatta) which had substantially weakened the power structure of feudal landlords and bourgeoisie who were absentee landlords with a link with capital Kathmandu.

This new power relation had dialectically taken birth from the ten years of peasant mobilization led by them and was essentially a by-product of People's War. Now with the constraining of the PLA in United Nations' supervised cantonments, their claim of being incorporated in ruling class became stronger.²⁰ So they were lured by the same old arguments that 'masses are sheep and leaders can manipulate them' and got quite degenerated in less than 7 years like the old parliamentary parties who had been tested and known as corrupt after the dawn of multi-party democracy in Nepal.

It's a *historical irony* of Nepal's political history since it came to acquire the label of having come into a 'modern' era after 1951 fall of Prime Minister Rana's de-facto rule after Nepali Congress led popular armed struggle with help of the 'socialist' Nehru government to successive people's movements of 1990 to 2006, which have been termed as 'Revolution' in Nepali academia, were in fact a revolution of sorts having a reactionary nature.

Those in leadership of this ‘revolution’ were unable to sense the very meaning of a fundamental breakthrough with the past and a sudden seizure of state power and uprooting social production relation based on feudalism and foreign aid model of development. The Maoists’ People’s War, in fact, had started a fundamental break with these forms of regressive revolution to a progressive one in the vast countryside and in favour of common ordinary masses but it also lost its way without making any substantial gains if we recall the Forty Points Demands before People’s War in 1995 to then PM Sher Bahadur Deuba.

Here, Marx’s (1977: 105) insights are proven for Nepal that in analysing lesson of bourgeoisie democratic revolution in Europe and particularly in France, Marx wrote that “all revolutions perfected this machine instead of smashing it”.²¹

To put it candidly in relation to Nepal, if the result of Maoists’ People’s War was the consolidation of a bourgeois republic which came to be known by the phrase, ‘state restructuring’ then what about the

hardships and sacrifices of *Thabangi* masses since they have been continually fighting since 1956 to “smash the feudal state”. Moreover, the 13000 lives sacrificed during People’s War were not for the modernization and ‘perfecting’ of the very old state that had kept them oppressed.

Therefore, it was not surprising that a significant section led by the Radical Maoists boycotted second inning of CA elections fought from the platform of 33 parties. The election boycott of this number of population is not a banal affair for a small poor country of 26.6 million population according to 2011 census, and it becomes more vital as it is not an ordinary ritual kind of election which is an affair in liberal democracies but was for writing a new democratic constitution of a yet-to-be-federal republic of Nepal and for completing State restructuring.

A table below regarding election held since 1991 clarifies this fact more easily to investigate these claims of the ‘historic elections’ of November 2013 as propagated by Election Commission of Nepal and Indian and international media.

Table (Results of 5 elections in Nepal since 1990s)

Year of Election	Total Registered Voters	Polled Votes	% of Vote Polled
2013 (CA-II)	1,21,47,865	85,03,505	70 %
2008 (CA-I)	1,76, 11,832	1,08,66,131	61.7%
1999 (General election)	1,35,18,839	88,94,566	5.8%
1994 (,,)	1,23,27,329	76,25,348	661.86%
1991 (,,)	1,11,91,777	72,91,084	65.14%

(Source: <http://setopati.com/raajneeti/5802/>: Also see,

http://www.nepalresearch.com/politics/background/elections_2013/situation_compared_2008_2013.pdf)

Since early 1990s, Nepal has seen three general elections after the dawn of the multi-party democracy with constitutional monarchy. The election of 1999 was organised in the shadow of election boycott by the CPN (Maoist), though the registered voters and polled votes were higher than

November 2013 elections. The registered voters were more than one million as compared to the level in 2013 and so too were the votes indicate that more than 3 lakh votes were polled.

Moreover, this election was mostly affected by a lower voter turnout and was held in large presence of security forces and a lesser turnout in rural areas. When election for CA-I was held in May 2008, there was an interesting debate in civil society on the issue of low voter turnout. Then Election Commission of Nepal had come up with awkward

observations citing overseas employment figures, lazy urban voters of capital Kathmandu, etc.²²

In this CA-2 election of 2013, 23.7 lakh are simply missing against the votes polled compared to 2008 election. So are 11 lakh missing in 2008 as compared to 1999 (a year of election boycott by Maoists), 12.7 lakh missing in 1999 as compared to 1994, 4.7 lakh missing in 1994 as compared to 1991.

In greater numerical significance were those in the electorate whose names were not even registered and as compared to 2008 voters registration list, their number comprise as nearly as 55.6 lakh. The 2008 electoral record of 1.76 crore was based on population census of 2001 which declared the country's population as 23,151,423 (CBS: 2001).

While the 2013 election record was based on 2011 population census that showed population as 26,494,504 (CBS: 2011). It means that at least some more lakh voters must have increased naturally as country is having steady growth rate in population. If accordingly we take Nepal's population as 26.6 million as baseline, then one can confidently argue that there was huge under-registration of voters as compared to 2008 electoral record.

This heavy absence shows that masses have deep discontent against the power elites and it has turned out to be one of more indifference and apathy to political transition since 2006. The hilarious point is that while just denying government's population statistics, the 2013 election records of Election Commission of Nepal have shown a heavy decline (1,21,47,865) from its 2008 electoral records.

Therefore it appears fishy declaring this election as 'historic'. Looking at sluggish Nepal's road to transition to democracy, it is likely that in the forthcoming days, such high numbers of election boycott will surely question the legitimacy of election process itself.

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(Footnotes)

1. A slogan in Nepali language which stands for "To rebel is right of masses" which was issued by the Samukta Jan Morcha, Nepal while facing state repression in Western Nepal before the Maoists' initiation of people's war in 1996. The Jan Morcha was a legal organization of the underground CPN-Ekta Kendra later known popularly as CPN (Maoist). Prior to initiation of people's war in 1996, through this banner, the Maoists had fought general elections of 1991 and emerged as the third largest party in parliament. They had 9 seats in 1991 elections.
2. UCPN Maoists are referred here as 'Pragmatic Maoists', otherwise popularly known as Cash Maoists. Prachand-led Maoists, which were known earlier as Communist Party of Nepal (Maoist), now are known as Unified Communist Party of Nepal (Maoist) from 2008 after the merger of many parties of reformist trends in the name of accomplishing insurrection. According to common Nepali psyche, the Maoists have made such amount of money by indulging in widespread corruption and

plundering state resources as was done in the past by the old and established parliamentary parties and that their treasure would last for seven generations.

3. Here after CA.
4. Kiran Bhandari, 5 Mangsir, '23 lakh less votes polled compared to 2008 election' (in Nepali) accessed on 2 March, 2014 available at <http://setopati.com/raajneeti/5802/>
5. Thabang VDC (Village Development Committee) or simply Thabang is located in Rolpa district and its bordering with Rukum district of Western Nepal. A VDC in Nepal comprises many small hamlets (*tol*) and for administrative purposes, divided into 9 wards (*bada*) usually.
6. Their party name is CPN-Maoist which came into being after a virtual split from the UCPN (Maoist) in June 2012 and it is led by veteran Communist leader Mohan Baidya alias Kiran. The split faction of unified Maoist party wanted to retain the original name of the party during the People's War. Since it had already existed and was led by Matrika Yadav who had not joined the unification bid of CPN (Maoist) with reformist fractions of various trends in mid-2009 in the name of accomplishing insurrection. Following any coherent ideological-political roots of split with UCPN (Maoist), as new group called for upholding urban insurrection by adding notes of vague political understanding of political stalemate since the failure of CA-1 mandate of concluding peace in Nepal and a new Republican Federal Constitution. Their eclectic understanding was reflected in their slogans for example '*Janyudha Jaari cha*' (People's War is going on). They were also without any plan to unify other smaller Maoist fractions and had this egoist pride that they have 90 plus lawmakers and were third largest party in the now dissolved CA-1 of 2008. There were three kinds of suggestions that came up for debate in their national conference i.e. [CPN, Maoist], [CPN- Maoist] and Maoist Communist Party, Nepal. The present leadership chose the name, 'CPN-Maoist'

following its petty bourgeoisie and eclectic grasp of Marxism and hence follows radical Maoism, also known as the 'Dash Maoist'. Neither could they instigate insurrection after splitting in 2012 after People's Liberation Army (PLA) was disbanded. However, they tried to resume armed struggle by replicating through presenting 40-plus points of demands to Cash Maoist PM Bhattarai on line of 1996 but failed miserably.

7. The Cash Maoist leaders Prachand and Baburam Bhattarai both had a humiliating defeat from one each seat but won from other seats amid many irregularities, rigging by its cadres and contestation of other parties. But instruction from the *Singh Durbar* (traditionally Prime Minister Office) helped them to win. Prachand immediately threatened to boycott these results but was assured by international power centres led by a former US president Jimmy Carter with India to calm down these 'claims' of widespread irregularities and fraud. Subsequently, after a brief dilly dallying by initiating a unity talk with the split Radical Maoists with warning of returning to 'People's War', he finally accepted this ordeal which promised a high power commission's investigation of alleged election irregularities and fraud. Interestingly not only the Cash Maoists but leading voices of Madhes assertion in 2007 i.e., Upendra Yadav too had same tone with them.
8. In this multi-party formation, many Maoist-left and patriotic forces plus federal groups are included having local presence in various locations of the country. It was formed in late 2012 post-split in the Maoists and its number of parties had gone up to 43. Two fringe Maoist groups led by Matrika Yadav and Mani Thapa were two important figures of this alliance since its formation as they were once in central leadership of Politbureau of the original party before 2006. Though Matrika Yadav led CPN (Maoist), broke with this alliance in mid- August 2013 by terming Radical Maoist leadership as "opportunistic" during their exercise of "political consensus" with ruling political parties' alliance in forthcoming election. Yadav-led CPN (M) had wider influence in districts of the Madhesh

and remained active to prepare space for boycotting election. Finally, 33 parties remained in this formation which gave call of election boycott that was led by the Radical Maoists. The other Maoist groups notably are RCP (Nepal) led by Mani Thapa, and CPNM (Prachandpath). The other left forces include CPN (United) led by Pari Thapa, CPN (Marxist) led by AmbikaThaiba, and Prakash Adhikari-led CPN (United). The other federal and patriotic forces includes notably Kumar Lingden-led Sanghiya Limbuwan Rajya Parishad (with wider presence in eastern hilly districts), Samajik Loktantrik Manch led by Chainya Subba, Rastriya Ekta Manch, Samta Party, Samabesi Party, etc. Mani Thapa-led Revolutionary Communist Party of Nepal remained in the coalition with various leftist small groups (i.e., CPN Maoist (Prachandpath), CPN (Che Guerawadi) to some district based smaller groups led by ex-Maoist cadres which broke away from mother party after the Peace Deal in 2006. Their mass base is scattered hilly regions from districts of eastern Terai to western Terai. Some nationalist democratic forces (but not left wing) are also part of this multi-party alliance.

9. The number of security mobilization are as follow; Nepal Army=62,000, Nepal Police=42,000, Temporary Police=45,000 and Armed Police=32,000. See, <http://www.nepalresearch.com/> accessed on 5 April, 2014.
10. Behind the curtain of this mainstreaming, the Indian state might also be keenly utilizing this notion through Nepal's Maoist leadership about convincing of their fellow Indian Maoist comrades to come for peaceful dialogue with the State. Refer, <http://nepalitimes.com/news.php?id=9190>
11. Henceforth CPA.
12. This tactics of aligning with parliamentary parties is known as the Chunbang Document passed by Central Committee meeting of the CPN (Maoist) in Chunbang VDC of Rolpa, soon after King Gyanendra's military coup on 1

February 2005. Baburam Bhattarai was the chief architect of this political line of alignment with parliamentary political parties since he argued that with only military strategy, it is impossible to capture state power. According to him, the Maoists already have been successful in establishing a stronghold and mass base in the countryside through People's War, so now the question is to establish the base among urban middle class for instigating insurrection and capture state power and complete New Democratic Revolution in Nepal. He asserted that it can only be done by this policy of joining hands with old parliamentary parties. Following the Chunbang Line, the Maoists had signed a *Twelve Point Agreement* with Seven Political parties through direct mediation of the Indian state in Delhi on 22 November, 2005. According to the Chunbang line, a joint anti-monarchy front must be built to end monarchical rule and establish a 'Federal Democratic Republic' through election of CA which would be anti-feudal and anti-imperialist in character and write a progressive Constitution. The document said that we would seek a United Nation's (or UNMIN) intervention and will set a clause of integrating two armies [the Maoist's People's Liberation Army and Royal Nepal Army] to form a new national army which would never be agreed to by the domestic ruling classes and its bosses India and American imperialism. It further said that through this *only way*, we can proceed in the direction of accomplishing mass insurrection and capture state power. See, CPN (M) (2006), *Nekpa Maobadi Ka Yethasik Dastavejharu* (In Nepali), Prasavi Prakashan: Eastern Command, pp. 254-257.

13. *Janjatis* refers to the mongoloid-Tibetan ethnic communities, mainly inhabiting hilly region, such as Magar, Limbu, Gurung, Tamang, Tharu, Sherpas, Newars, etc. They claim themselves as the indigenous communities of the land. The Madhesis are the people living in the Terai plain around the Indo-Nepal border, assumed to be more connected to bordering north Indian state. Dalits are the lowest in the Hindu brahmanical structure, and they live both in the hilly as well

as plain region. All these three groups are highly marginalized in the political structure of Nepal, except Newar ethnic community of Kathmandu valley.

14. For a detailed analysis, see, op. cit., Pawan Patel (2014).
15. In Maoist view, a new power relation known as people's power, (*Nayasatta/Jansatta*) supervised by their people's army opposed to old state controlled by state's security forces] was gradually taking birth once they defeated Nepal police effectively in September, 2000. In Dunai attack (September 24), the Maoists were successful in seizure of Dunai, headquarter of Dolpa district for many hours and had killed 15 armed policemen and had injured 48 more. They had razed every government building in the district police headquarter jail and bank too and had controlled the area for more than 16 hours. They took 50 million rupees cash and set on fire loan and bond papers of peasants kept in Nepal Rastra Bank. They had arrested 17 government officials and released them after 3 days in Thabang through a mediation of International Red Cross. The ruling Girija government was stunned by this attack and its home minister was forced to resign taking moral responsibility of this incident. Immediately afterwards (25 September), the Maoist leader Prachand had issued an appeal to government for a Peace Talk for the first time. The subsequent Maoist attack at Namule police post forced the then state to roll back over 2000 police posts countrywide with immediate effect. This led to the Maoists to announce their first district level people's government of Rolpa district at Bhabang VDC on 20 December, 2000. See, Nand Kishore Pun, 'Pasang' (2008).
16. This term is developed by a body of writings by Eurocentric social scientists and scholars working on Nepal. A leading proponent is David Gellner who argues that Nepal was on roads of developmentalist state since after dawn of the King-controlled Panchayat rule and its speed was faster after arrival of multi-party democracy in 1990s after its incorporation into

the process of globalization. For more details see, David Gellner (2002).

17. The *Forty Point demands* included questions of “Rashtriyata (nationality), Janvad (democracy) and Jan Jivika (people’s livelihood)”. It was presented to the Deuba government on February 2, 1996 by a delegation led by Baburam Bhattarai. See, Deepak Thapa & Bandita Sijapati (2004).
18. These were amalgam of those social formations of landlord and rich peasants to counter People’s War post-1996 in the name of local resistance groups comprising big landlords of both upper caste Hindus and Muslims to Tharu community. These were similar to the *Ranveer Sena* of Bihar in India. As Maoists came into parliamentary politics since 2006, these groups were mushrooming simultaneously. Some of them were also led by ex-Maoist leaders of Upendra Yadav’s Madhesi People’s Rights Forum later transformed into a political party as Madhesi Janadhikar Forum and Jwala Singh-led armed group, Jantantrik Terai Mukti Morcha. From the end of 2006 to early 2007, they were operating in Terai and used to operate over this borderland by killing and abduction of the *Pahadi* (hill dwellers) and taking shelter in Bihar. The most infamous event was carried out on March 21, 2007 when 27 Maoist activists were gunned down in broad daylight amid a public procession in Gaur town of Rauthat district bordering Bihar. Around 60 activists were wounded from gun shots and all of this was carried out in name of Madhesi liberation. For a report of Gaur massacre see, http://www.nepalmonitor.com/2007/04/guar_massacre_was_pr.html
19. The peace Process was concluded in a guerrilla style by deploying the Nepal Army by the pragmatic Maoist PM, Baburam Bhattarai before dissolving of CA-1 term in 2012. As against the CPA agreement of 2006, only a handful of less than 1500 PLA combatants were integrated out of 19,000 PLA personnel stationed in 7 cantonments. All other remaining PLA combatants were distributed token amounts ranging between 5 to 10 lakh as per their rank in the PLA structure. The basic idea of CPA-2006 was formation of a National Army by incorporation of the two armies. See, ‘One Country Two armies’ ends in Nepal, *The Hindu*, New Delhi, October 3, 2012.
20. During our fieldwork in Thabang from 2009 to 2012, it was observed that local Maoist leadership had hard time convincing villagers when they received party’s instruction after CPA 2006 agreement to help government officials to rebuild offices and return land and property of landlords, usurers and anti-social elements who were termed by them as ‘class enemies’ during the movement. At end of 2006, just after four months since CPA agreement, villagers of Thabang with adjoining VDCs in Rolpa and Rukum have shown anger and hate in public demonstrations in respective villages against disbanding of village people’s power and rebuilding of Police station which was destroyed during the Maoist movement. There was resistance for two to three months in Rolpa’s district headquarter of Libang which was done through protest demonstration led by *Thabangi* masses with slogans like ‘*hatyari/balatkari police chahdina*’ (We don’t want murderer/rapist police). The Maoist leadership finally convinced masses by persuading them that their people’s government would work secretly in these highly volatile times of transition and that they have gone to capital Kathmandu to mobilize urban middle class for accomplishing mass insurrection’.
21. Marx had referred to the many rounds of revolution in France specifically (1789, 1830, and 1848) which had resulted in renovating the state bureaucratic machinery to correspond to the economic base and “perfecting” its ability to fulfil its role as the enforcer of bourgeoisie democracy.
22. There was a whisper campaign among defeated parliamentary parties in 2008 CA-1 elections that because the Maoist party was armed as their PLA was intact, though living inside cantonments yet they created a lot of fear among the opposite party candidates and supporters and therefore the election of 2008 was, in fact, fully rigged.



Appraising Rural Development Programmes in Assam

Dr. Dipen Saikia*

[While dwelling on the need for rural development schemes to catapult marginalized segments of the Indian society along with the rural poor people to the mainstream of national development, the author presents a brief appraisal of rural development programmes (RDPs) in Assam. In his final analysis, he comes out with major pitfalls in the implementation of these RDPs and makes remedial suggestions which can help in the betterment of the rural poor. Ed.]

India is a developing country consisting of 6,38,000 villages. According to 2011 census, nearly 70 percent of the total population of India lives in rural areas. Being a developing country, India has mass poverty, low levels of income and concentration of income in few hands, low levels of productivity and backward technology, high levels of unemployment, poor in nutrition, health and housing, low literacy rate, low levels of industrialization, lower status of women etc.

The most burning problem that the country is faced with today is that of improving the socio-economic conditions of the large number of people living under poverty and below the poverty line (BPL). The NSS report of 21 March 2007 reveals that out of 110 crore of Indians, 30.17 crore of people are living below the poverty line.

There are 45 percent villages in India where people don't get job for 6 months in a year and 20 percent villages don't have work opportunities for people in any form. Out of total poor people of the country 76.92 percent of them live in rural areas. According to Planning Commission, number of BPL declined to 21.9% in 2011-12 from 29.8% in 2009-10 and 37.2% in 2004-05.

According to Reserve Bank of India (2012) total number of BPL in India is 21.92% and in Assam it was 31.98% (combined urban and rural). So, rural development has become first and foremost necessity for the Government of India and

accordingly the Central Government has introduced and implemented many Rural Development Programmes (RDPs) for the socio-economic development of the rural people.

To implement the Rural Development Programmes, the Central Government spends crores of Rupees every year since the introduction of "Community Development Programme" in 1952 and has kept it at the top of the agenda in its national policy since independence. For effective functioning of these programmes, the Government of India has set up a sound administrative set up at the Centre, state, district and block levels.

Concept of Rural Development

Rural development as a concept connotes overall development of rural areas in order to improve the quality of life of rural masses. Rural Development can be explained as a process, which increases the capacity of rural people to produce goods and improve their services so as to improve their level of living standard and general wellbeing.

Rural development is a strategy designed to improve the socio-economic condition of the rural poor. It covers measures related to:

1. Increasing production and productivity in agricultural and allied sectors;
2. Resource and income development of the vulnerable section of the rural population;
3. Availability of credit to rural poor;

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4. Promoting marketing facilities for the rural sectors;
5. Promotion of employment opportunities in the villages; and
6. Provision of essential minimum needs for the rural sector.¹

In broader term, rural development may be defined as a process of developing and utilizing natural and human resources, technologies, infrastructural facilities, institutions and organizations, and government policies and programmes to encourage and speed up economic growth in rural areas, to provide jobs and to improve the quality of life towards self sustenance.²

According to World Bank paper, rural development “is a strategy to improve the economic and social life of a specific group of people, the rural poor including small and marginal farmers, tenants and the landless.” The term “rural” means an area which is characterized by non-urban style of life, occupational structure, social organizations and settlement pattern.

“Development” is defined in terms of technological or industrial development. But development of rural people means raising the standard of their living. It is development of rural areas through the extension of irrigation facilities, improvements in the techniques of cultivation, expansion of electricity, construction of school building, provision of education facilities, healthcare and roads etc.³

Thus, rural development involves basically the development of agricultural and allied activities, village and cottage industries, socio-economic structure, community services and civic amenities and above all human resources in rural areas.

In fact, the process of rural development represents the entire fields of change. It involves in extending the benefits of development to the poorest among those who seek livelihood in the rural areas. It extends to provide benefits of development to the weaker and poorer section of the society. It also enhances both the capacity and capability of administration and socio-economic development

agencies and agricultural marketing units working in the rural areas.

It extends to provide benefits of development to the weaker and poorer section of the rural society. It also enhances both the capacity and capability of administration and socio-economic development agencies and agricultural marketing units working in the rural areas.⁴ Generally, it involves an all-round development of the rural areas for a better style of life.

Implementation of RDPs in India

After independence the Government of India introduced and implemented many Rural Development Programmes for the reduction of poverty and wellbeing of the rural poor. The primary objectives of these programmes are:

1. To improve the living standard by providing food, shelter, clothing, employment and education.
2. To increase productivity in rural areas and reduce poverty.
3. To involve people in planning and development through participation in decision making and through decentralization of administration.
4. To ensure distributive justice and equalization of opportunities in society.⁵

After the introduction of Community Development Programme in 1952, India did not wait long for implementing and enforcing various other programmes for rural development in accordance with the needs of time and conditions. V. Desai, in his book ‘*Rural Development Problem & Prospects*’ has said that the Indian Government introduced and implemented 86 RDPs from 1952 onwards.⁶

Since the introduction of community development programme in 1952 to the promulgation of National Rural Employment Guarantee scheme in 2005, a number of rural development programmes have been implemented in India for rural development.

Despite launching of numerous schemes and programmes, and pumping in millions of rupees into rural development, the overall picture of rural India

continues to be grim. Today, rural India is marked by high incidents of poverty and illiteracy, widespread diseases, considerable unemployment prevalent, malnutrition among children, women and masses at large, existence of measurable rural infrastructure like roads, electricity, primary health, drinking water etc. lack of irrigation facilities and many other socio-political problems.

The failure of improving the rural scenario is attributed less to the formulation of appropriate policies, and more to their implementation. Its problem lies in ignorance on the part of people about the details of the programmes and prevalence of widespread corruption during the time of execution.⁷

Objective of the Study

The main objectives of the study were:

1. To examine how far the North-Eastern states are successful in implementing the Rural Development Programmes?
2. To examine how far the organizational set up of the district as well as state administration is adequate for effective implementation of the Rural Development Programmes?
3. To evaluate the impact of the programmes on the socio-economic development of the target groups.
4. To examine the extent of peoples' participation and involvement in Rural Development Programmes.
5. To find out the various constraints faced by the district and state administration in the implementation of Rural Development Programmes and recommend measures to overcome the constraints.
6. To develop a new understanding on the various dimension of the issues of rural development in terms of the outcomes.

Significance of the Study

One of the most sensitive problems in India today is that of improving the socio-economic condition

of the large section of the people living below the poverty line in rural areas. The development of socio-economic condition of the rural people is essential if the pace of overall economic development is to be accelerated. Therefore, the Central Government has been implementing various Rural Development Programmes through different agencies to eradicate poverty from among the rural people.

There are number of studies on Rural Development in India and many of them contain only a few chapters on implementation of Rural Development programmes. Especially in Assam, no systematic study has been done so far as implementation of Rural Development Programmes. But, for the rural development, effective implementation of Rural Development Programmes is needed. Therefore, this is a humble attempt to undertake an in-depth study of the implementation of RDPs for rural development. The study will definitely provide new insights to achieve the objectives of rural development.

Methodology

The present study is mainly based on Descriptive Survey method. The data were collected from the beneficiaries of the Rural Development Programmes of Dhemaji district of Assam and analysed by using simple statistical method. Moreover, the behavioural approach has also been used to know the behaviour of the respondents and the officials towards the implementation of Rural Development Programmes.

Implementation of RDPs in Assam

The development of India, to a large extent, depends upon the development of different communities in general, and its rural communities in particular. As such, some significant plans and programmes are required for bringing about desirable socio-economic changes among the rural masses. It is to be noted that the Government of India has introduced and implemented various rural development programmes since 1952.

Like many other parts of the country, the majority of the population in Assam lives in rural areas. The people of Assam are facing some severe problems

like flood, unemployment, illiteracy, poverty, communication etc. In order to alleviate these problems and to uplift the socio-economic status of the rural people, the administration of Assam has also implemented several rural development programmes.

Undoubtedly, many rural development programmes have been implemented in Assam; nevertheless, the socio-economic condition of the majority of rural population of Assam is not up-to-the mark and remains standstill as it were in early years of achieving independence. It has been observed that some people of the state are so poor that they are not in a position to fulfil their basic needs like food, shelter and cloths.

It has been alleged that there are some anomalies in the selection procedure of beneficiary, corruption, favouritism, unnecessary political interference and absence of proper supervision as regards the implementation of rural development programmes. However, after reviewing the studies conducted by earlier researchers in detail, the investigator found that, so far, no study has been conducted scientifically to ascertain the effectiveness of the Rural Development Programmes implemented in Assam. Thus, the need for an empirical in-depth study was felt to investigate critically the implementation of Rural Development Programmes in Assam.

The investigator has selected only two rural development programmes implemented in Assam i.e Indira Awaas Yojana (IAY), and Mahatma Gandhi National Rural Employment Guarantee Scheme (MGNREGA). To study the implementation of rural development programmes, data of the different programmes were collected from the three selected blocks out of five blocks of Dhemaji district of Assam. So, the findings of the study were based on three community development blocks i.e Dhemaji, Sissiborgaon, and Bordoloni. The investigator has undertaken the study of implementation of Rural Development Programmes

during the financial year 2006-07 and the data were collected from the beneficiaries of different RDPs who were benefited during above mentioned financial year.

Indira Awaas Yojana (IAY)

Indira Awaas Yojana was started during 1985-86 to provide dwelling unit to the members of SC/STs and freed bonded labourers living below the poverty line in the rural areas. From the year 1993-94, the scope of the scheme was extended to cover non SCs/STs rural poor subject to the condition that the benefit to non SC/ST would not be more than 40 percent of the IAY allocation.

The benefits of the scheme have also been extended to the families of ex-servicemen of the armed and paramilitary forces killed in action, 3 percent of the houses reserved for the disabled persons living below the poverty line. The IAY scheme became an independent scheme with effect from 1996.

Objective of the IAY

The main objective of the IAY programme is primarily to provide assistance for construction of dwelling units to the members of SCs/STs, freed bonded labourers, non-SCs/STs, widows, ex-servicemen and disabled persons living below the poverty line.

Like the other rural development programmes, the Dhemaji district administration, implemented the IAY programme to provide dwelling units to the rural poor living below the poverty line. During the financial year 2005-2006, the district administration implemented the scheme with a target of providing dwelling unit for 4468 beneficiaries. But they were able to provide 4129 dwelling units to the beneficiaries and spent Rupees 10,32,25,000/- only. During the session 2006-2007, the district administration provided 5947 dwelling units to the poor and spent Rupees 14,86,75,000/- only. The block-wise distribution of beneficiaries is as follows:

Table-1. Block-wise beneficiaries of the I.A.Y Scheme.

(Session 2006-07)

Blocks	Total Beneficiaries	Total Rs. Spent
Dhemaji	1413	Rs. 3,53,25,000/-
Sissiborgaon	1699	Rs. 4,24,75,000/-
Bordoloni	974	Rs. 2,43,50,000/-
Machkhowa	360	Rs. 90,00,000/-
Murkongselek	1501	Rs. 3,75,25,000/-
	Total 5947 No's	Rs. 14,86,75,000/-

Source: DRDA, Dhemaji of the IAY scheme, the following data were achieved. After thorough investigation on the implementation

Table:2 Responses of the common people on implementation of Indira Awaas Yojana

Questions	Yes		No	
	Frequency	Percentage	Frequency	Percentage
Do you know in detail about IAY?	115	38.33%	185	61.67%
Did you know the actual sanctioned amount for the construction of your dwelling unit?	210	70%	90	30%
Whether your dwelling unit constructed by you?	195	65%	105	35%
Did you pay any amount to any one for receiving the benefit?	205	68.33%	95	31.67%
Do you think that any one of your locality outside the target group received the benefit of the scheme?	108	36%	192	64%
Whether the list of beneficiaries was prepared by the Gaon Sabha?	156	52%	144	48%
Whether any officials of the implementing agencies visited your house during the time of construction under IAY?	96	32%	204	68%
Did you notice any political interference during the time of selection of beneficiaries?	132	44%	168	56%

As regards knowledge about the IAY Scheme, data collected from common people of the rural areas were tabulated and analysed statistically in terms of frequency of responses and its corresponding percentage. Table-2 shows the results of responses

of rural people towards Rural Development Programmes in-to.

The data analysed in Table-2 indicate that about more than half of the common people of the rural

areas of the district, i.e. 67.33% did not know in detail about the IAY Scheme, whereas less than half of them (33.33%) have knowledge about the IAY Scheme. It may have an implication that about less than half of the common people of rural areas of the district are remained unaware about the provisions and facilities of the IAY Programme.

About the sanctioned amount under IAY Scheme for the construction of dwelling unit, 70% respondents revealed that they knew the actual sanctioned amount; whereas 30% of them did not know the same which should be a major concern for implementation of IAY Programme.

As regards the construction of dwelling units, it is unfortunate to reveal that a good number of common people (35%) did not construct their own house under IAY While 65% of the respondents constructed the same.

Common people were asked a question to respond “Did you pay any amount to any one for receiving the benefit?” The responses analysed in Table-2 shows that 68.33% common people of rural areas pay something to the respective authority for getting a dwelling unit while 31.67% didn’t pay anything.

Responding to an another question relating to receiving of dwelling unit by the people of the target group under IAY Scheme, 36% respondents reported that outsiders from the target group also received the benefits of the programme while 64% said no.

The list of beneficiaries under IAY should be prepared and approved by the Gaon sabha meeting. During the time of investigation it was observed that only 52% respondents reported that the list of beneficiaries are prepared/approved by the Gaon sabha, while 48% said no.

Proper supervision is very much necessary for the successful working of the programme. To know whether the implementing agencies supervised the programmes or not, a question was put in the questionnaire. In response to the question, 32% respondents said that the implementing agencies supervised the programmes regularly, while 68% said no.

Regarding political interference in implementation of IAY, another question was asked to the respondents: “Did you notice any political interference during the time of selection of beneficiaries?” While responding to the question, 44% said there was political interference in implementation of the programme while 56% said no.

MGNREG Scheme

With an aim to enhance livelihood security in rural areas by providing at least 100 days of guaranteed wage employment in a financial year, for rural households above 18 years of age and volunteer to do unskilled manual works, the National Rural Employment Guarantee Scheme was introduced by Central Government in the year 2005.

Like the other parts of the country, Dhemaji district administration also implemented this scheme. The district administration had spent Rs. 78,08,95,000/- during the session 2006-07 and created 92,165 man-days of works in 2006-07. Till December 2007 the district administration had issued 92,298 job cards to the rural poor. The block-wise Job cards holders were as follows.

Name of the Blocks	Total Job Cards Holders
Dhemaji	14079
Murkongselek	19245
Sissiborgaon	33009
Bordoloni	20850
Machkhuwa	5115
Total	92298

Source-D.R.D.A.,Dhemaji

To study the implementation of NREGA scheme in the district, out of 5 blocks 3 blocks are selected, namely Dhemaji, Sissiborgaon and Bordoloni with 300 respondents (beneficiaries). After thorough investigation of implementation of MGNREG Scheme in the district the following data were received.

Table: 4 Responses of the common people on implementation of Mahatma Gandhi National Rural Employment Guarantee Scheme(MGNREGA)

Questions	Yes		No	
	Frequency	Percentage	Frequency	Percentage
Do you know in detail about MGNREGA?	135	45%	165	55%
Were you given 100 days of wage employment?	-		300	100%
Do you think that the implementing agencies perform their duties properly?	96	32%	204	68%
Whether your job cards were duly filled up by the respective authority?	82	27.33%	218	72.67%
Whether the implementing agencies supervise the programme regularly ?	102	34%	198	66%
Did you receive the wages in pre-specified days?	84	28%	216	72%
Whether the plans and programmes of the scheme were prepared in the gaon sabha meetings?	163	54.33%	137	45.67%
Did you notice any political interference during the time of implementation of the programme?	76	25.33%	224	74.67%
Whether the implementing agencies provided worksite facilities?	73	24.33%	227	67.67%
Did you notice any corruption during the time of implementation of the programme?	138	46%	162	54%

Though the MGNREG scheme is a people-centered programme, Table- 4 shows that still only 45% of the respondents knew the details about the scheme while 55% did not know about the scheme in detail.

There is a provision in the MGNREG scheme that at least 100 days of wage employment should be provided to the rural poor. Otherwise, implementing agency has to pay unemployment allowances to the beneficiaries. But at the time of investigation it was observed that 100% beneficiaries didn't get the 100 days wage employment and unemployment allowances.

Regarding whether the implementing agencies perform their duties properly or not, 32% respondents said that the implementing agencies perform their duties properly while, 68% said no.

When a person is selected as a beneficiary, the authority should issue him/her a job card which should be filled up regularly as per the provision of the programme. The study reveals that only 27.33% job cards were duly filled by the respective authority while 72.67% job cards were not duly filled up by the respective authority.

Proper supervision is very much necessary for the successful working of the programme. To know

whether the implementing agencies supervised the programmes or not, a question was put in the questionnaire. In response to the question, 34% respondents said that the implementing agencies supervised the programmes regularly, while 66% were said no.

According to the provision of MGNREGA programme, the wages of the beneficiaries should be paid in pre-specified days. But during the time of investigation it has been seen that out of total beneficiaries only 28% beneficiaries received the wages in pre-specified days, while 72% didn't receive the wages in pre-specified days.

The plans and programmes under MGNREGA should be prepared/approved by the Gaon sabha meeting. During the time of investigation it was seen that according to only 54.33% respondents the plans and programmes were prepared/approved by the Gaon sabha, while 45.67% said no.

Regarding political interference in implementation of Rural Development Programmes another question was asked to the respondents "Did you notice any political interference during the time of implementation of the programme?" While responding to the question, 25.33% said there was political interference in implementation of the programme while 67.67% said no.

There is a provision of providing work-site facilities like medical aid, drinking water facilities, shade and crèche (for the children below the age of six years). But the study reveals that only 24.33% were getting worksite facilities while 75.67% reported being deprived of worksite facilities.

Regarding corruption in the implementation of MGNREGA Programme, a question was asked to the respondents. In response to the question, 46% said there was corruption in implementation of MGNREGA Programme while 54% said no.

Findings

After thorough analysis of the data collected for the purpose the following findings have emerged:

People's motivation: Due to lack of people's motivation, the programmes have not succeeded.

The authority has failed to motivate the people regarding different RDPs and the need of people's participation in implementation of RDPs.

Corruption: corruption is also a constraint to development. Due to corruption in implementation of RDPs the programmes have not succeeded.

Political interference: Unnecessary political interference stands as another obstacle in proper implementation of RDPs. Due to the political interference in implementation of different RDPs, the possibilities of misleading the programmes at the time of selection of beneficiaries and anomalies in implementation and in evaluation process are not ruled out.

Communication gap between the implementing agency and the people: due to the communication gap between the implementing agency and the people, the atmosphere for proper implementation of RDPs is not created.

Awareness of the people: The people of the rural areas are not aware about their problems and the provisions and facilities of the different RDPs. The implementing agency also did not take any initiative for making the people aware for whom the RDPs were implemented.

Replication of work under different schemes: Replication of work under different schemes can serve as an obstacle in proper implementation of the RDPs.

Wrong identification of beneficiaries: Selection of beneficiaries was not based on priority basis.

Engagement of contractors: Engagement of contractors also hampered in proper implementation of different RDPS.

Supervision of programmes: Lack of proper supervision of the rural development programmes implemented in the district proved instrumental in the failure of the programmes to some extent.

Insufficient allocation of funds in some RDPs: Insufficient allocation of funds in some RDPs is also a primary reason for the failure of those programmes.

Accountability of the implementing agency: lack of accountability of the implementing agency entrusted with the task of implementation of the RDPs in the district also partially contributed to the failure of some RDPs.

Preparation of plans and programmes: The plans and programmes of the RDPs were not prepared with the help of the people.

Conclusion

From the whole discussion it emerges that the RDPs have almost failed in solving the problems of the people of rural areas of Assam. Though the state administration implemented many RDPs for a long time and spent millions of Rupees, still a large number of people are deprived from the benefit of the schemes. On the basis of the trends emerging from this study, following measures are suggested for the effective implementation of the rural development programmes.

1. Political interference should be minimized in implementation of RDPs.
2. Implementing agency should take necessary steps to motivate the people on provisions and facilities of different RDPs and the need of people's participation for the success of the RDPs.
3. Corruption should be removed from the RDPs.
4. Communication gap between the implementing agency and the people should be removed.
5. Selection of beneficiaries under different schemes should be transparent.
6. The NGOs should be encouraged to participate in the implementation of different RDPs.
7. Monitoring authorities should supervise the programmes regularly.
8. Overlapping of works should be minimized.
9. RDPs should be implemented in priority basis.
10. Awareness of the people should be increased.

11. Plans and programmes of the different RDPs should be prepared in proper way.
12. Effective people's participation in different RDPs should be ensured.
13. Technical experts should be appointed in various RDPs if necessary.
14. Engagement of contractors should be removed.
15. Implementing agency should perform their duties in accordance with the rules and regulations of the RDPs.

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Impact of MGNREGA on Unskilled Labourers

Basharat B. Bhat * and Dr.P.Mariyappan**

[The Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA) initially named as (National Rural Employment Guarantee Act or NREGA) enacted by Government of India is a law not just a scheme whereby any adult who applies for employment in rural areas has to be given work on local public works within 15 days. If employment is not given, an unemployment allowance has to be paid. The employment guarantee is subject to a limit of 100 days per household per year.]

The Act (MGNREGA) was extended to the state Jammu and Kashmir in 2007 and the implementation of NREGA is being carried out through Rural Employment Guarantee Scheme (REGS). As envisaged in the Act the Jammu and Kashmir Rural Employment Guarantee Scheme has been formulated on the basis of the Guidelines issued by the Ministry of Rural Development Government of India. In J&K state the implementation of MGNREGA has been undertaken in various phases.

In the first phase three districts viz. Poonch, Doda and Kupwara were brought within the ambit of this Scheme which has been extended to the districts of Anantnag and Jammu during phase- II and later it was notified for the extension in the remaining districts with effect from April 2008 under phase III.

MGNREGA has become an interesting subject to study because it is not only giving employment to the rural poor people but it acts as a tool of economic and social change in the rural areas by protecting the rural households from poverty, hunger and also creating sustainable and durable assets in the village.

The Act gives power to the daily wage unskilled labourers to fight for their socio-economic life and right to receive the wages that they must receive and not just a means of providing social security to its people but also an opportunity to promote overall

community development and alter the balance of power in rural society.

MGNREGA not only aims at providing solution to rural unemployment and poverty but also is an endeavour to raise the income and purchasing power of the people in rural areas. It aims at bringing economic equality by giving larger share of access and opportunity to the disadvantaged and economically weaker section of the society such as women, scheduled castes, scheduled tribes and BPL households.

Thus it can be said that the proper implementation of MGNREGA can have everlasting implications for the beneficiaries socially and economically and also can change the face of society by giving employment opportunities to all adults who are willing to do unskilled manual work.

Taking all this into account, the present study is undertaken with a purpose to examine the Impact of MGNREGA on overall socio-economic life of beneficiaries by measuring the different indicators associated with the improvement of socio-economic life of beneficiaries.

The indicators assessed are impact on economic conditions, purchasing and consumption of food and non food items, health and hygiene, education of children, meeting the both ends of the family, social life of beneficiaries as per their participation in social, religious programmes and organisations are concerned. This study also tries to evaluate the views and feedback of beneficiaries on the implementation of MGNREGA at gross-root level right from the stage of issue of job cards, employment, and wage rate.

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Review of Literature

The present paper seeks to study the socio-economic impact of MGNREGA on the lives of unskilled labourers. In this regard so many studies have been done, among them some are briefly appraised below.

Sarkar (2008) examines the socio-economic impacts of MGNREGA by using the data collected from Burdwan district in West Bengal and finds that significant changes in annual per capita income, monthly per capita expenditure, annual per child expenditure on education, per capita savings resulted due to implementation of MGNREGA.

Amirullah Khan and M.R. Saluja (2006) studied the impact of NREGA on rural livelihoods. According to them NREGA has enhanced people's livelihood on a sustained basis by developing the economic and social infrastructure in rural areas.

Chinthireddy Prakash (2013) evaluated the livelihood security of MGNREGA and according to him India's MGNREGA is the only Act which gives its rural people such a right and that too in the era of Liberalization, Privatization and Globalization (LPG) and it has enabled them with sufficient purchasing power and they are able at least to support their basic necessity i.e. food.

Methodology

Based on the socio-economic impact of MGNREGA on the lives of unskilled labourers, a descriptive research study has been conducted in the selected panchayats namely Bakihakar and

Behnipora of Rajwar Block in Kupwara district of State Jammu and Kashmir. The variables relating to the socio-economic impact are identified and thereby it gives an analytical orientation to this study with the following objectives.

1. To study the socio-economic conditions of the respondents before and after the implementation of MGNREGA
2. To analyse the effect of MGNREGA on the daily wage rate in the study area.

There are total 618 registered households and 613 Job-card holders under MGNREGA in the study area. Out of 618 households the researcher selected by applying the Simple Random Sampling method 16 percent of the households i.e. nearly 100 households and one job card holder as a respondent from each household for the purpose of primary data collection.

The primary data were collected from the respondents by adopting a well structured interview schedule and observation techniques. The interview schedule consists of easy, understandable and flexible questions in order to get the appropriate and relevant information from the respondents.

In order to draw a logical conclusion the collected data has been analysed and presented into simple tables drawn from the master table.

Analysis and Interpretation

The data has been analysed and interpreted in a simplified manner to know the socio-economic impact of MGNREGA on the lives of unskilled labourers in the study area.

Table -1: Economic Conditions of the Respondents

S.No.	Economic Condition	Before MGNREGA No. of the Respondents	After MGNREGA No.
1.	Bad	70 (70%)	30 (30%)
2.	Good	30 (30%)	70 (70%)
	Total	100 (100%)	100 (100%)

Table 1 presents the distribution of the respondents on the basis of their economic conditions. This table

indicates that the majority (80%) of the respondents have bad economic conditions and rest of them have

good economic conditions before working under MGNREGA. It is clear from the data that after working under MGNREGA 30 percent of the

respondents have bad economic condition and majority (70%) have good economic condition.

Table -2: Social Status of the Respondents

S.No.	Social Status	Before MGNREGA No. of the Respondents	After MGNREGA No. of the Respondents
1.	Low	60 (60%)	40 (40%)
2.	High	40 (40%)	60 (60%)
	Total	100 (100%)	100 (100%)

Table -2 shows the distribution of the respondents on the basis of their social status before and after working under MGNREGA. The table denotes that before working under MGNREGA the majority (60%) of the respondents feel that they have low

social status and rest of them feel that they have high social status. While as, after working under MGNREGA the data shows that 40 percent of the respondents feel that they have low social status and majority (60%) of the respondents feel that they have high social status.

Table -3: Education of the Respondent's Children

S.No.	Education in School	Before MGNREGA No. of the Respondents	After MGNREGA No. of the Respondents
1.	Govt. School	90 (90%)	80 (80%)
2.	Private School	10 (10%)	20 (20%)
	Total	100 (100%)	100 (100%)

Table- 3 reveals the education of the respondent's children in the study area. It is clear from the table that before working under MGNREGA (90%) of the respondents' children were getting education in the government schools and rest of them were receiving their education in the private schools. However table shows that after working under MGNREGA 80 percent of the respondent's children were getting education in government schools and rest of them were getting education in private schools.

Table- 4 depicts the distribution of the respondents by their satisfaction level with the wage rate of MGNREGA. It can be observed that out of the total 100 respondents, 5 percent of the respondents are satisfied with the wage rate of MGNREGA (i.e. Rs 157 per person / day). While as 30 percent of the respondents are partially satisfied and majority (65%) of the respondents are unsatisfied with the wage rates of MGNREGA.

Table -4: Satisfaction of the Respondents with Wage-rate of MGNREGA

S.No.	Satisfaction Level	No. of the Respondents
1.	Satisfied	5 (5%)
2.	Partially Satisfied	30 (30%)
3.	Unsatisfied	65 (65%)
	Total	100 (100%)

Major Findings

From the investigation it is clear that the majority of the job-card holders are males and belong to the Islam religion. Most of them are married and majority of the respondents are educated up to secondary level. It is found in the study that the majority of the respondents are dependent on agricultural work. Most of the respondents have income of Rs3000-

5000 per month. The majority of the respondents belong to the joint family in the study area.

It also becomes evident from the study that the respondents are benefited by the MGNREGA and there is a complete drift in their lives before and after working under MGNREGA. After working under MGNREGA, 50 percent of the respondents' economic conditions have changed and they expressed that MGNREGA improved their lives and they can meet the both ends of the family by purchasing and consumption of food and non-food items and by maintaining the health and hygiene.

Meanwhile most of the respondents held the view that they are satisfied by their social status after working under MGNREGA as they are enjoying good social status by having good respect in the family and society. After working under MGNREGA 20 percent of the respondents' children got education in private schools so the difference is of 10%. Hence the respondents are satisfied because they believed that their children got good education in the private schools and they can compete with children of rich people.

However the majority of the respondents feel unsatisfied with the wage rate of MGNREGA. These respondents believed that the wage rates (i.e. Rs 157 per person/day) are not sufficient for their proper development as far as the family expenditure is concerned.

Conclusion

MGNREGA plays a vital role in the socio-economic development in the sense that it provides adequate guarantee for the job. The programme benefits the labourers both in seasonal time as well as in a lean season. The labourers are found to take this opportunity as a freedom from 'Absolute Poverty' to 'Relative Poverty.'

On the other hand equal wages provided by MGNREGA for men and women helps to reduce the gender inequality to some extent in the society.

The old age people and women get more respect in the family and society, because they are also benefited by MGNREGA. Finally MGNREGA has gradually raised the livelihood of the workers hence improved the socio-economic conditions in the study area.

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Farmers' Suicides: Causes and Impact on Households

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[Suicides in general may occur on account economic, social and cultural, psychological factors and have been occurring across the space time cultures. It took so long to recognize farmers' suicides as a serious social problem afflicting the agrarian society. So many people have sacrificed their lives to bring their woes to fore.]

The media have been humming with frequent reports about increasing number of farmers committing suicides in different parts of India during the last decade. It has been widely reported in the media that the farmers committed suicide primarily on account of indebtedness attributed to losses in the cultivation of commercial crops triggered by various causes ranging from the use of fake seeds and spurious pesticides/insecticides, to the lack of an adequate institutional credit and marketing, and absence of remunerative prices for the agriculture produce.

Despite the technological advancements made in agriculture, it needs to be admitted that these are largely confined to irrigated regions and agriculture is still a gamble with the monsoons in many arid and semi-arid zones. In the event of crop failure during successive seasons, the farmers are invariably forced to fall into the clutches of indebtedness.

Incidents of suicides in India (Table.1)

Suicides prone	General Suicides rate (GSR) per 1Lakh populaion	Farmer Suicides rate (FSR) per 1 Lakh population	Ratio of FSR of RSR
Karnataka	22.5	36.4	1.6
Maharashtra	15.1	29.9	2.0
Goa	19.0	35.7	1.9
Madhya Pradesh (including Chhattisgarh)	13.4	18.4	1.4
Andhra Pradesh	13.8	19.2	1.4
Total	15.6	25.8	1.7

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It has been rightly pointed out by the Royal Commission on agriculture way back in 1927 that "the Indian farmer is born in debt, lives in debt, dies in debt and bequeaths debts." Indebtedness has been the part and parcel of the life of farmers in India.

The largest waves of suicides in history

In number of farmers that had committed suicides in India during 1997-2007 stood at staggering figure of 1, 82936 and by 2013 it had reached to 2, 96494. (NCBI report, 2013) Broadly speaking, almost 2/3 of these suicides have occurred in the five states only. The big states like Maharashtra, Karnataka, Andhra Pradesh, Madhya Pradesh and Chhattisgarh account for just about a third of the country's population but two-thirds of farmer suicides. The rate at which farmers are killing themselves in these states is far higher than suicide rates among non-farmers.

Source: NCRB, SCRB (2010) reports and Census 2001.

The above table shows the growth rate of general suicides and farmer suicides in suicides-prone states in India. The largest suicides (general and farmer suicides) have been registered only in these states in India. The growth rate of farmer suicides (FSR) is more (2.0) than the growth rate of general suicides (GSR) in Maharashtra state as compared to remaining states. And in Andhra Pradesh and Karnataka states, the ratio of FSR to GSR is 1.7. Andhra Pradesh state is also one of the states with fast growing farmer suicides in the country.

Farmers' suicides in Andhra Pradesh

Andhra Pradesh has been leading in the incidence of farmers' suicide. The first phase of suicides was committed by cotton farmers in the mid nineteen eighties (1986-87) in Prakasham district. The second phase started from 1997-98 beginning with Warangal district, and spread to some other districts of north Telengana with suicides by cotton farmers, and also few incidents taking place in Rayalaseema district, especially in Ananthapur.

The most recent suicides took place in the entire state and were not confined to a one single crop, which signified distress in the entire agricultural system. The total number of farmer suicides in Andhra Pradesh stood at 35898 during the period 1995-2013. Suicides in Telangana region is 23973 during the same period. More than 60 percent of suicides related to Telangana region only. So it is said that Telangana was the farmer-suicide-prone region in united Andhra Pradesh state.

Incidents of farmer suicides in Andhra Pradesh and Medak district during 1998-2012. (Table.2)

Year	No. of farmers suicides in A.P	Recognized by A.P govt	Medak District
1995	11607	-	-
1996	1706	-	-
1997	1097	-	-
1998	1813	104	05
1999	1974	180	-

2000	1525	192	02
2001	1509	256	08
2002	1896	321	21
2003	1800	304	30
2004	2666	178	169
2005	2490	654	63
2006	2607	561	49
2007	1797	512	104
2008	2105	488	82
2009	2414	321	29
2010	2525	259	52
2011	2206	260	77
2012	2572	93	72
TOTAL	35898	5683	764

Source: source: NCRB and DCRB reports (2012)

The above table.2 depicts the incidents of farmer suicides in Andhra Pradesh and Medak district during the period 1998-2012. Suicides in Andhra Pradesh have increased to 35898 from 11607 during the above-mentioned period. Medak is one of the districts of Andhra Pradesh which is located near the state capital. According to the DCRB reports total farmer suicides in the district was 764 during the period 1998-2012.

Review of literature

A citizen report (CES), (1998), investigated 50 households of diseased farmers in the Warangal district of Andhra Pradesh. In all the cases the major cause observed was crop failure due to inadequate water resources. From the selected cases, 72 percent of households depended on own ground water sources.

An Aware (1998) study covered a sample of 72 households of farmers who committed suicide across 10 districts. The major cause reported by most of the victims' households is accumulated debt for the digging of the wells. The study also noted crop loss or in some cases failure of the bore wells.

Veerasham Committee (2001) report has cited alcohol-related problem as a high probable cause of farmers' suicide. The report stated crop failure got less value than alcoholism in the probability of the committee.

Mohanty, BB and Sangeeta, S. (2004) have examined that while the state government attributed the deaths due to crop failure on account of bad weather, the media emphasized the rising cost of cultivation, mounting indebtedness and bottlenecks in agricultural marketing.

Magenta Dev (2005) in his article has analyzed that farmers' suicides have increased in many states. While lamenting that the budget is silent on the problem and many farmers are shifting to commercial crops, he infers that in commercial crops input intensity is higher than in subsistence crops which could lead to suicide.

Asha Upwanshi and Babita Sinha (2010), have pointed out that suicide rates are becoming higher not only in our country but also in many other countries of the world. It also reflects on comparative analysis between the growth rate of GDP and growth rate of farmers' suicides in comparison to the entire rate of suicides.

Srijan Misra and Jayander Misra (2011) in their jointly authored paper have pointed out how the farmers are facing demand constraints and declining farm profitability.

Objectives

The broad objectives of present study are: To analyze the socioeconomic conditions of the farmers, to identify the driving factors for committing suicide, and to know the impact of suicides on households.

Methodology

Data source

The study was carried out by pushing both primary and secondary data. Primary data were obtained from the diseased farmers' families with the help of especially designed questionnaire which reflects socio-economic and psychological conditions of the farmers. District crime Bureau (DCRB), State Crime

Bureau (SCRB), National Crime Bureau (NCRB) reports, journals, research papers, district statistical handbook, prepared by the Chief Planning officer of Medak, reports of the NGOs etc were considered for the secondary data.

Time period: The study considered time period for the years 1998- 2012.

Scope of the study

The study has taken Medak district of Andhra Pradesh as a unit. The total farmers' suicides in the district stood at 764 during 1998-2012. The study was conducted on a sample of 115 (15%) deceased farmer households, drawn on the basis of the stratified proportionate sampling method, giving a proportionate representation of the three revenue divisions in the district.

There are three revenue divisions in the district, like Medak, Sangareddy and Siddipet. . More suicides mandals and least suicide mandals are covered in the respective divisions.

Medak was originally known as "Methukudurgam" which subsequently changed into Methukur due to the growth of fine and coarse variety of rice in the area. It is one of the ten districts of Telangana Region of Andhra Pradesh with a geographical area of 9,519 km. The district is divided into 46 revenue mandals, with its Headquarters at Sangareddy.

Farmers' suicides in the district are very different because most of the suicides are connected with paddy and maize crops.

Data analysis

Gender-wise suicides in Medak district 1998-2012 (Table.3)

Gender	Frequency	percent
Male	109	94.8
Female	6	5.2
Total	115	100.0

Source: field survey data

Age wise farmers suicides in Medak during 1998-2012.(Table.4)

Gender	Frequency	Percent
19-29	21	18.3
20-29	32	27.8
30-39	40	34.8
40-49	16	13.9
50-59	6	5.2
60-69	115	100.0

Source: field survey data.

Caste-wise farmers' suicides in Medak district during 1998-2012.(Table.5)

Caste	Frequency	Percent
SC	23	20.0
ST	1	.9
BC	73	63.5
OC	18	15.7
Total	115	100.0

Source: field survey data

Education-wise suicides in Medak district during 1998-2012, (Table.6)

Education	Frequency	Percent
No	85	73.9
1-5th class	11	9.6
5-10th class	16	13.9
Inter	3	2.6
Total	115	100.0

Source: field survey data.

Housing-status-wise farmers' suicides in Medak during 1998-2012,(Table.7)

Hut	Percent	Valid Percent
Tiles	7	6.1
Asbestos	73	63.5
Building	7	6.1

Vernacular house	22	19.1
Total	6	5.2
Total	115	100.0

Source: field survey data

Ration card wise farmers' suicides in Medak during 1998-2012,(Table.8)

Ration card	Frequency	Percent
No	4	3.5
BPL	92	80.0
AAY	14	12.2
APL	5	4.3
Total	115	100.0

Source: field survey data.

Irrigation source wise farmers' suicides in Medak district during 1998-2012.(table.9)

Irrigation source	Frequency	Percent
bore well	31	27.0
Canal	4	3.5
Tank	2	1.7
Rain fed	48	41.7
bore and rain fed	30	26.1
Total	115	100.0

Source: field survey data.

Causes for credit-wise farmers' suicides in Medak district 1998-2012.(table.10)

Cause for credit	Frequency	Percent
Agriculture	70	60.9
Marriage	4	3.5
Unhealthy	2	1.7
Home needs	2	1.7
Agriculture and marriage	32	27.8
Agriculture and home needs	5	4.3
Total	115	100.0

Source: field survey data.

Family burden after suicides in Medak district 1998-2012, (table.11)

Family burden after suicide	Frequency	Percent
Wife	75	65.2
Husband	8	7.0
Son	23	20.0
Daughter	1	.9
Mother	2	1.7
Father & brother	6	5.2
Total	115	100.0

Source: field survey data.

State of valuable assets sold after suicides in Medak district 1998-2012,(Table12)

Assets	Frequency	Percent
Gold	35	30.4
Land	9	7.8
Cattle	18	15.7
All	9	7.8
Nothing	22	19.1
Gold and land	7	6.1
Gold and cattle	15	13.0
Total	115	100.0

Source: field survey data

Dropouts in the family after suicides - in Medak 1998-2012.(Table.13)

Dropout	Frequency	Percent
Yes	58	50.4
No	55	47.8
No Children	2	1.7
Total	115	100.0

Findings of the study

1. The incidence of suicides had been very high during 2004. As many farmers had sustained loss in agriculture owing to erratic monsoon during 2003-2004. (table2). Suicide incidence

is again very high during 2007-2008 due to severe drought conditions and crop failure.(table.2)

2. About 95 percent of sample cases among suicide victims are males. Men being at the helm of affairs in agriculture and given the patriarchal nature of the society, it is likely that men get more depressed in the event of any crisis.(table.3)
3. About 63 percent of the victims in Medak district are in the age group of 30-49 years, 18 per cent of victims belong to age group 19-29. It is almost similar in the case of sample cases in Andhra Pradesh. (table.4). About 63.5 % of BC , 16% of OC , 20 % of SC and 1 percent of ST communities had committed suicide in the district during 1998-2012.(table.5)
4. Our data indicates that there is no correlation between education levels and suicides. There are other reasons irrespective of educational levels for committing suicides. (table.6).
5. In case of housing status, large percentage(65%) of suicides occurred in tiles houses families only. 19 percent in building, 7 percent in huts ,6 percent in vernacular houses(Zahirabad mandal) suicides are reported.(table.7). In BPL (Below Poverty Line) families 80% of suicides were found. Besides, 12 per cent in AAY and 4.3 percent in APL families' suicides were reported. And 4 farmers who committed suicide had no ration card. (table.8).
6. Lack of proper irrigation facility is said to be a major cause for committing suicides in the district. 42 per cent of farmers, who committed suicide, depended on rain-fed for irrigation. And 27 per cent of farmers depended on bore-well irrigation. 68 per cent of farmers who committed suicide had combined irrigation (bore-well and rain-fed). Table.9 clearly shows that there is more dependency on bore-well and rain-fed facilities for irrigation. Irrigation through canal and tank is very less in the district.(table.9)
7. Credit is said to be major cause for suicide in the district. 61 per cent of farmers had taken credit only for farm activities. 27 percent of

farmers took credit for agriculture and to meet marriage expenditure of their daughters.(table.10) The data clearly show that victim farmers were found more in the debt trap of the non- institutional sources of credit

8. Most of the families experienced severe conditions after the suicide in the family. 65 per cent of women had to shoulder major responsibility in the family after suicide.(table11)
9. Unbelievable facts are found in the sample survey, i.e.30 per cent of households sold their valuable gold and nearly 20 per cent families sold cattle, land and gold to overcome the crisis. Valuable assets are lost by the households after the suicide.(table12)
10. There is negative effect found on education of their children after the suicide. 50 per cent (58 families) of families stopped their children from schooling after the suicide. (table.13) Drop-outs are found not only at school education level, but also at inter, degree and PG level of education.
11. Kohir and Munipally mandals in Sangareddy division recorded low suicides when compared to remaining mandals in the district. But suicides are more in Doulothabad, Gajwel and Siddipet mandals in the district. Paradoxical incidents may be seen in the district i.e. suicide occurred not only in commercial crops like cotton, but also in food crops like paddy, maize, vegetables and bazra.
12. It is a matter of serious concern that the non-farm opportunities are shrinking in off-farming seasons. Thus, declining non-farm activities together with repeated crop failures and ineptness might have created acute conditions of distress for families in rural areas.

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Dr. B. R. Ambedkar and Social Justice

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[While dealing with Dr. Ambedkar's contribution in envisaging legal framework for the uplift of the downtrodden segments of the Indian society by virtue of incorporating relevant provisions in the Indian Constitution, the author in this article also refers to Ambedkar's relentless fight to establish a society based on the democratic ideas of liberty, equality and fraternity. According to the author, Ambedkar believed that in the absence of social and economic justice, political independence would not bring unity in the nation. Ed.]

Dr. B.R. Ambedkar was a jurist, politician, philosopher, historian and economist. Born into a poor Dalit family, Ambedkar campaigned against the social discrimination of the Hindu caste system. He was merciless in his denunciation of the pettiness and hypocrisies of Brahmanism, which to him, was a wicked and mischievous agent of social exploitation of the backward and untouchable sections of Hindu society¹. He rose to prominence in the first half of the 20th century and emerged as the sole representative of the depressed classes. He married a lady of the saraswat Brahmin caste, possibly, to a certain extent to release his venom against the so-called Brahmins.

Dr. Ambedkar has spoken and written in books like *Who were the Shudras?*² against the Hindu

social order as one based on graded inequality with the superiority of the few and degradation of the many. He was against the division of the Hindu society according to the four varnas or *chatur varnas* because according to him, the caste system and unsociability in the society are merely forms of inequalities.

He believed that such inequality was unacceptable and could never establish a healthy and equitable society. Therefore, he worked for establishing social justice for the masses especially the downtrodden i.e. Dalits.

In India important aspects of economic, political and social relations revolve around the issues of inequality, based on class, caste, race and gender. In the context of India, caste based politics has always remained in the forefront. But, during the last two decades, the assertion of the people from

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low castes including the Dalits has assumed unprecedented significance.

The Dalit question is one of the most important questions in today's political and academic debates in India. Dalit assertion, Dalit leadership and voting pattern of the Dalits etc., are the elements of these debates.

Despite 67 years of Independence, Dalits are still underprivileged on all social economic and political fronts which lead to their misery on account of discrimination, exploitation and oppression by the caste-dominated society. The caste system is interlinked with the varna model, which divided the Hindu society into four orders—the Brahmins, the Kshatriya, the Vaishya and the Sudras³. The first three castes are considered twice born or 'dvija' since the men from these castes were entitled to use the sacred thread at the Vedic site of Upanayana, which the Sudras were not allowed to perform⁴.

Sudras were the people who cultivated the land, mended the shoes, washed the clothes and did all types of menial works. Members of this caste; however, shared the stigma of untouchability. They were frequently denied the chance to eat, smoke or even sit with members of the upper castes and they often used separate wells from those maintained for the use of others⁵.

Ambedker's Contribution

Ambedkar was born in Mhow, Indore on 14th April 1891, an untouchable Mahar, a caste group that traditionally worked as village servants in Maharashtra. With the help of the Maharaja of Baroda, who was impressed with his intellectual capacities, and due to the fact that his father had worked in the British army and had some financial means, Ambedkar gained access to an education traditionally inaccessible to someone of his social position.

Still, his education and later his professional life were strongly marked by the stigma of untouchability. In primary school he had to sit outside the classroom and was not allowed to drink from the common water tanks and later, at secondary school, there was objection to his studying Sanskrit, the language

of the scriptures, strictly forbidden for an Untouchable⁶.

He had difficulty finding accommodation both at university hostels, and later when he was stationed in different parts of the country as a government official. Even when he was appointed Minister for Finance in Baroda (a political post never before occupied by an Untouchable), he was discriminated against by his peers, who refused to touch any document he may already have handled.

Based on his own experiences, Ambedkar adopted a social and political perspective contrary to Gandhi's. To him, the problem of untouchability was intrinsic to the whole construction of Hinduism and he believed there would be no emancipation of Untouchables without the destruction of the caste system. In 1919, he gave evidence before the South Borough Committee to constitute separate electorates for untouchables. He started a weekly paper 'Mooknayak' (Leader of Dumb) on 31st January 1920, to mobilise untouchables for their struggle.

Ambedkar deeply craved for a new social order based on the lofty principals of "liberty, equality, fraternity and justice". These principals are the core of his philosophy. In 1924, he established the 'Bahishkrit Hitkarini Sabha', the untouchable's welfare forum and gave a clarion call to his peoples to "educate, organize, and agitate".

He looked upon law as a vital means for social change or social engineering, the aim of which should, of course, be social justice⁷. The concept of social justice is at the centre of Ambedkar's socio-legal philosophy.

He tried to establish social justice through social upliftment which was carried out by following ways—

1. In 1927, Ambedkar decide to launch active movement against the untouchability. He began with public movements to open up and share public drinking water. He led a Satyagraha in Mahad to fight for the right of the untouchable community to draw water from the main water tanks.

2. Also he began a struggle for the right of untouchables to enter in Hindu temples. In 1930, he launched Kalaram Temple movement. The movement was non-violent and was for human dignity and self-respect.
3. From 1918-1928, he worked to spread education among the depressed classes, to improve their economic conditions and to represent their grievances in the parliament. His main aim of life was social emancipation of untouchables and downtrodden i.e. need for human dignity, equality, liberty and civic facilities for the untouchables.

In 1932, when the British had agreed with Ambedkar and announced a Communal Award of a separate electorate, Gandhi protested by fasting while imprisoned in the Yerwada Central Jail of Poona. Fearing a communal reprisal and genocidal acts against untouchables, Ambedkar was coerced into agreeing with Gandhi⁸.

This agreement, which saw Gandhi end his fast and Ambedkar drop his demand for a separate electorate, was called the Poona Pact. Instead, a certain number of seats were reserved specifically for untouchables (who in the agreement were called the "Depressed Class").

In 1935, Ambedkar was appointed principal of the Government Law College, Mumbai, a position he held for two years. Settling in Mumbai, Ambedkar oversaw the construction of a house, and stocked his personal library with more than 50,000 books. In 1936, Ambedkar founded the Independent Labour Party, which contested the 1937 Bombay election to the Central Legislative Assembly for the 13 reserved and 4 general seats and securing 11 and 3 seats respectively.

Ambedkar published his book *The Annihilation of Caste* in the same year, which strongly criticised Hindu orthodox religious leaders and the caste system in general. Ambedkar served on the Defence Advisory Committee and the Viceroy's Executive Council as minister for labour. In his work *Who Were the Shudras?*, Ambedkar attempted to explain the formation of Untouchables. He saw the Shudras, who form the lowest caste in the ritual hierarchy of

the caste system, as being separate from Untouchables. Ambedkar oversaw the transformation of his political party into the Scheduled Castes Federation, although it performed poorly in the elections held in 1946 for the Constituent Assembly of India.

Upon India's independence on 15 August 1947, the new Congress-led government invited Ambedkar to serve as the nation's first Law Minister, which he accepted. On 29 August, he was appointed Chairman of the Constitution Drafting Committee, charged by the Assembly to write India's new Constitution.

Granville Austin has described the Indian Constitution drafted by Ambedkar as "first and foremost a social document... The majority of India's constitutional provisions are either directly arrived at furthering the aim of social revolution or attempt to foster this revolution by establishing conditions necessary for its achievement."

The text prepared by Ambedkar provided constitutional guarantees and protections for a wide range of civil liberties for individual citizens, including freedom of religion, the abolition of untouchability and the outlawing of all forms of discrimination⁹. Ambedkar argued for extensive economic and social rights for women, and also won the Assembly's support for introducing a system of reservations of jobs in the civil services, schools and colleges for members of scheduled castes and scheduled tribes and Other Backward Class, a system akin to affirmative action.

India's lawmakers hoped to eradicate the socio-economic inequalities and lack of opportunities for India's depressed classes through these measures. The Constitution was adopted on 26 November 1949 by the Constituent Assembly.

His greatest contribution to the untouchables was the insertion of Article 14 and Article 17 in the constitution which provided complete equality before law and called for the abolition of untouchability. Other articles for the upliftment of depressed classes include:

- (a) Article 330 — reservation of seats and representation for S.C. and S.T. in Lok Sabha.

- (b) Article 332 — reservation of seats for S.C. and S.T. in state legislative assembly.
- (c) Article 334 — reservation of seats in all government bodies.

Ambedkar resigned from the cabinet in 1951 following the stalling in parliament of his draft of the Hindu Code Bill, which sought to expound gender equality in the laws of inheritance and marriage. Ambedkar independently contested an election in 1952 to the lower house of Parliament, the Lok Sabha, but was defeated. He was appointed to the upper house, of Parliament, the Rajya Sabha in March 1952 and remained as member till death¹⁰.

Towards the end of his life Ambedkar got disenchanted with political life and felt that the Hindu social structure was so rigid that it was virtually impossible to dismantle it. Therefore, he embraced Buddhism and encouraged millions of his followers to embrace the teachings of Buddhism too¹¹.

Analysis

Though analysis of the problems of the untouchables as put forth by Ambedkar may only be an indicator of the prevailing system and condition of his times, his ideas have continued to guide the successive governments in formulating the welfare policies for Dalits and others depressed classes.

At present, Dalit activists and NGOs continue to work for social justice, using his three words “Educate, Organize, Agitate” to liberate Dalits. The same viewpoint has been pointed out by Anil Bhardwaj that how Ambedkar’s socio-legal philosophy has been interpreted and implicated with their outcome by the Indian Civil Society¹².

Conclusion

Dr. Ambedkar was a towering figure of astonishing vision, who many a times spoke against social and economic inequalities and worked all his life for the upliftment of the depressed classes. He fought relentlessly to establish a society based on the democratic ideas of liberty, equality and fraternity. He believed that in the absence of social and economic justice, political independence would not bring unity in the nation.

His main aim in life was social emancipation i.e. human dignity, equality, honesty, liberty and civic facilities for the untouchables and downtrodden. Hence, he was a statesman, a crusader of the downtrodden and above all a spiritual guide. Dr. Ambedkar has left an indelible impression on the Indian history. By annihilating the Hindu caste structure he sought the upliftment of Dalits, be it socially, economically or politically.

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Life Insurance Industry in India: An Overview

Dr Uma Narang*

[The insurance business introduced in India in early nineteenth century by the British was brought together in 1956 by an act of Parliament. In the aftermath of liberalization of economy in the early 1990s and opening up the insurance sector to the private sector, the insurance business has got a major breakthrough. The potential for growth of insurance industry in India is immense as nearly 80 per cent of Indian population is without any life insurance cover while health insurance and non-life insurance continues to be well below international standards. Ed.]

Life insurance was first set up in India through a British company called the Oriental Life Insurance Company in 1818 followed by the Bombay Assurance Company in 1823 and the Madras Equitable Life Insurance Society in 1829. All of these companies operated in India but did not insure the lives of Indians. They were insuring the lives of Europeans living in India.

In 1956, Government of India brought together 245 Indian and foreign life insurers and provident fund societies under one nationalised monopoly corporation and formed Life Insurance Corporation of India (LIC) by an Act of Parliament, viz. LIC Act, 1956, with a capital contribution of Rs.5 crore.

Insurance sector in India is one of the flourishing sectors of the economy and is growing at the rate of 15-20 per cent per annum. Together with banking services, it contributes to about 7 per cent to the country's GDP. With the liberalisation and privatisation of insurance industry in 2000 and passing of IRDA Act, various changes have taken place. Entry restrictions for the private players have been lifted and foreign players have been allowed to enter into this market with the limit of 26%, further enhanced to 49 % in the shape of FDI.

Similarly, with the entry of private sector, the private life insurance market has also been developing at a high rate in India. There was a remarkable progress in the Indian insurance industry soon after the

acceptance and adaptation of LPG in the year 1991. After 1991, the Indian life insurance industry has geared up in all respects, as well as it being forced to face a lot of healthy competition from many national as well as international private insurance players. This private sector bridges most of the gaps between what government sector offers and what people need.

The potential for growth of insurance industry in India is immense as nearly 80 per cent of Indian population is without any life insurance cover while health insurance and non-life insurance continues to be well below international standards. Insurance Regulatory and Development Authority (IRDA) has been established under IRDA Act, 1999 to regulate the insurance business in India.

Literature Review

Among early studies, Arora (2002) highlighted that LIC was likely to face tough competition from private insurers having large established network and their trained intermediaries throughout India. Verma (2003) analyzed the various types of products offered by public sector giant and the new global players in the private sector. Kumar and Taneja (2004) highlighted the opportunities and challenges before the insurance industry in India due to liberalization, globalization and privatization.

Kulshrestha and Kulshrestha (2006) highlighted that demand for life insurance in rural India was expanding at the annual rate of 18 per cent as

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compared to 3.9 per cent in urban areas which provided good opportunity for life insurers to perform. Rao (2007) reported, “Insurance is a vital economic activity and there is an excellent scope for its growth in the emerging markets.”

Paramita Chatterjee (2009) in her article titled “Private insurers command majority share of life Insurance market”, has evidently said private insurers recorded 62% growth rate in April-December 2008 against 45% in the same period of last fiscal. ICICI Prudential, HDFC Standard, SBI Life and Bajaj Allianz are the dominant players of the life Insurance sector. LIC a market leader recorded a decline of 28% and experts said the Industry has witnessed a reasonable growth despite the tight financial conditions.

The opening up of the insurance sector has raised high hopes among people both in India and abroad. The recent de-tariffication in the non-life domain has provided a great deal of operational freedom to the players”. Sabera (2007) indicated, “The Government of India liberalized the insurance sector in March 2000, which lifted the entry restrictions for private insurance players, allowing foreign players to enter into the market and start their operations in India. The entry of private players helps in spreading and keeping the operation in the Indian insurance sector which in turn results in restructuring and revitalizing of public sector companies”. Rajendran and Natarajan (2010) in their study have found that the business in India and the business outside India as well as the total businesses of LIC are always on an increasing trend.

Objectives

1. To analyze the overall performance of Life Insurance Corporation of India vis-à-vis private players.

2. To study the Market Potential for Life Insurance Business in India vis-à-vis private players.

Hypothesis of the Study

Despite of entry of multiple players, life insurance business in India is increasing year after year.

Research Methodology

Data used in this paper have been collected from various secondary sources like research articles in journals, published and unpublished scholarly papers, and books, various international and local journals, speeches, newspapers and websites. The analysis part of the paper is based on the statistical data provided by IRDA. For the analysis of data, statistical tools like percentages, growth rates have been used.

Analysis and Findings

The insurance sector is growing at a speedy rate of 15-20%. Together with banking services, insurance services add about 7% to the country’s GDP.

Expansion of Offices

Over the last six years, the number of offices of LIC has increased more than 52% i.e. from 2220 offices in 2005-06 to 3526 offices in 2012-13. On the other hand the number of offices of industry has also increased from 3865 offices to 10285 offices during the corresponding period. Therefore, the percentage of LIC offices to total industry offices has declined from 57.43 per cent in 2005-06 to 25.64 per cent in 2008-09 and then there is an increase in 2009-10 and 2011-12, i.e. 27.04 and 30.93 respectively.

Table 1 Comparison of LIC Offices with Total of Industry Offices

Year	Offices of LIC	Total Offices of the Industry	Percentage of LIC Offices to Total Offices of the Industry
2005-06	2220	3865	57.43
2006-07	2301	5373	42.83
2007-08	2522	8913	28.29

2008-09	3030	11815	25.64
2009-10	3250	12018	27.04
2010-11	3371	11546	29.20
2011-12	3455	11167	30.93
2012-13	3526	10285	34.28

*Offices opened after seeking approval of the Authority

Note: Office as defined under section 64 VC of the Insurance Act, 1938.

Source: *Annual Report of IRDA* (Various Issues)

There were 24 companies (one state-owned and 23 private sector) operating in India till 31 March 2012 and their performance is being discussed in the succeeding paras. A well-developed and evolved insurance sector is a boon for economic development as it provides long- term funds for infrastructure development and at the same time strengthening the risk taking ability of the country.

The strong growth potential of the country has also made international players to look at the Indian insurance market. Moreover, saturation of insurance markets in many developed economies has made the Indian market more attractive for international insurance players.

Growth of Business in India

The table-2 below illustrates the growth posted by life insurers in terms of premium and it is seen that growth of LIC is more consistent as compared to private life insurers. Life insurance industry recorded a premium income of 2, 87,202 crore during 2012-13 as against 2, 87,072 crore in the previous financial year.

Table2: Growth of Life Insurance Industry

Year	LIC (Rs. in Crore)	Private Sector Premium (Rs. in Crore)
2005-06	28515.87	10269.67
2007-08	59182.2	33806.51
2008-09	61718.52	24980.33
2010-11	67135.31	26328.49
2011-12	202889.28	84182.83
2012-13	208803.58	78398.91

Source: *Annual Report of IRDA*

Total investments of Life insurers was 17, 44894 crore in 2012-13 as against 15, 81, 259 crore in the year 2011-12.

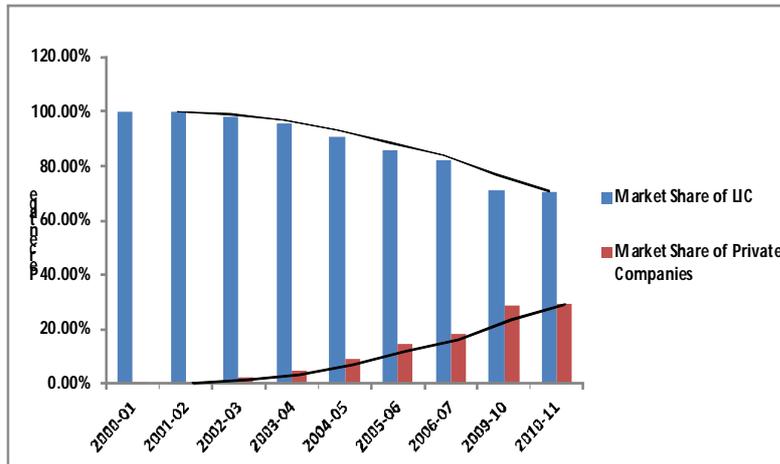
Market Share in terms of Total Premium

The chart given below shows the percentage market share of LIC as well as private companies. In 2000-2001, the share of LIC was 99.98% which was reduced to 85.75% in 2005-2006 and then reduced to 70.68% in 2011-2012 and thereafter increased to 72.70% in 2012-13, whereas the market share

of private companies in 2000-2001 was just 0.02% and it gradually increased to 29.32% in 2011-2012 then reduced to 27.33% in 2012-13.

Total premium earned by life insurance industry increased from Rs. 34898.47 crore in 2000-01 to Rs. 95000.04 crore in 2010-11, registering a significant growth during this period. Similarly, total premium earned by LIC increased from Rs. 34890.02 crore in 2000-01 to Rs. 67135.31 crore in 2010-11 which also showed a significant growth during the same period.

Similarly, total premium earned by private life insurers increased from Rs. 6.45 crore in 2000-01 to Rs. 27864.73 crore in 2010-11, registering a very high growth. As a result, the share of private life insurers in total premium increased from 0.02 per cent in 2000-01 to 29.32 per cent in 2011-12.



Source: Compiled from various Annual Reports of IRDA from 2000-01 to 2010-11

Operating Expenses and Profits of Life Insurers

The operating expenses towards life insurance business were Rs 16,707.66 crore in 2012-13 as against Rs 14,914.40 crore in 2011-12. The share

of private sector was Rs 14,854.04 crore in 2012-13 as against Rs 14,741.70 crore in 2011-12. In financial year 2010-11, the life insurance industry reported a net profit of Rs 2,657 crore as against net loss of Rs 989 crore in 2009-10. Out of the 23 life insurers in operations during 2010-11, twelve companies reported profits (i.e. LIC, ICICI Prudential, Birla Sunlife, Max New York, Bajaj Allianz, SBI, Kotak Mahindra, TATA AIG, MetLife, Aviva, Sahara India and Shriram.

Life Insurance Corporation of India has reported net profit of Rs 1,172 crore i.e., an increase of 10.47 per cent over Rs 1,061 crore in 2009-10). The highlights of the performance of LIC during the financial year 2012-13 are shown as under:

Table 3: Performance of LIC, during 2012-13

Sr. No	Item	
1	Market Share on the basis of total premium income (in %)	72.70
2	Total Premium (in Rs crore)	208803.58
3	New Policies Issued (in Rs lakh)	367.82
4	Operating Expenses (in Rs crore)	16707.66
5	Total Investments (in Rs crore)	14,02,387
6	Micro Insurance Agents	15,228
7	Disposal of Complaints by Ombudsmen	14673
8	Individual Death Claims Paid	97.73

LIC has also been running some of the social security schemes of Central and State/UT Governments and these are:

- 3 Janashree Bima Yojna (2000)
- 3 Shiksha Sahayog Yojana (2001)

3 Aam Admi Bima Yojana (2007)

The LIC, being an old brand and government-owned insurer in the market, its market share is large as compared to all other private players. But consumers' perception of the insurance is that of

an investment rather than as a risk cover. They expect prompt services.

The LIC has been facing competition pressure, so it has been reorganizing itself in order to perform better and to compete with private players. LIC has been formulating new strategies and plans from time to time. No doubt, experience generally improves performance; the LIC has experience of more than fifty years. Even IRDA also aims at innovative and progressive development of insurance sector.

Potential of Life Insurance Industry in India

Insurance industry is a huge opening area in India for national as well as foreign investors. There is a large untapped market with strong growth potential which attracts various players. Even customers require the best quality insurance products due to increased awareness and education level and this can be possible only when insurance industry wins the hearts of their customers by providing new products with multi-distribution channels.

The following innovative marketing strategies can be adopted to grow and survive in the Indian Insurance Market.

- 3 Understanding Customer needs
- 3 Product Development
- 3 Alliance & Tie up
- 3 Market Segmentation
- 3 High-level Training and Development
- 3 Development of Alternative Distribution Channels
- 3 Strong Agent Relationship

With the adoption of these and other related, the life insurance sector can grow very rapidly over the next decades in India. The major drivers include sound economic fundamentals, a rising middle-income class, an improving regulatory framework and rising risk awareness.

Conclusion

Life insurance sector has been witnessing a continuous and robust growth for the past more than

a decade. Even with the entry of private players, the overall size of the market is increasing because of the presence of huge untapped market. It is this potential which is attracting the foreign players to enter the business of life insurance in India.

This sector is helping the Indian economy in more than one ways. Besides providing security cover to millions of insured, the industry is providing funds much needed for infrastructure development and also providing direct and indirect employment to millions of employees and agents. The industry has registered remarkable growth since its privatisation in 2000. It can be said that, LIC is the only life insurer in India that is fairly settled but the market share of LIC of is decreasing day by day. Private players play a competitive role in the insurance market which ultimately helps in the overall development of the sector.

With so many speed bumps on the path, is insurance in India still attractive? In a report entitled, *India Life Insurance 2012: Fortune Favors the Bold*, McKinsey & Co. sets out the positives: "All factors are in place for the Indian life insurance industry to blossom into one of the fastest-growing financial services markets in the world," the report says. "The still nascent market is at an inflection point — rising incomes driven by economic growth are boosting demand, and increasingly sophisticated consumers with different needs are driving some differential plays."

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PERSPECTIVES ON WOMEN

**Edited by
Babuddin Khan**

A compilation of Select Articles from 25 Years of THIRD CONCEPT

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Indian Women

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Empowerment of Tribal Women in Himachal Pradesh

Prem Lata* & Balbir Singh**

[*Empowerment is defined as 'giving power to', 'create power within', and 'enabling'. It is a multi dimensional process which enables individuals and groups to realize their full identity and power in all spheres of life. Empowerment refers to increase the spiritual, political, social or economic strength of individuals and communities.*]

Empowerment of the women means to let women survive and let them live a life with dignity, humanity, respect, self-esteem and self-reliance. Women empowerment is broadly described as a process as well as the outcome of the process by which women gain greater control over resources-physical, human, financial, and intellectual. Further, women empowerment challenges the ideology of patriarchy and the gender-based discrimination against the women in all the institutions and structures of society.

The process of women empowerment must begin in the mind by changing the women's consciousness. It comprehends changing woman's beliefs about herself and her rights, capacities and potentials enabling her to acknowledge and rejoice in her strength, knowledge, intelligence and skills. Women's empowerment must become a political force if it is to transform society at large.

Mass movements and organizations of poor women can bring about the fulfilment of women's as practical and strategic needs. They can define power as constructing a new society in which the potential of every human being can be realized without regard to gender, race, class, caste, ethnicity or region. The concept of women empowerment was introduced at the women conference in 1985 at Nairobi.

The word empowerment in the context of women in the Indian policy was used in 1986; Educational Policy which is known as the "NPE 1986" and the title of the chapter is "Education for Women's Equality and Empowerment". It has actually two

aspects- empowerment first means self-empowerment, that is, women being able to help themselves through whatever is imparted to them and use it to get strength for them. It may be education, health or so on and the second is that they should be able to help others to become empowered.

Status of Women in India

The status of women in India has been progressing subject to the changes in the legislature over the past few years from ancient times to present. The promotion of equality for women by many reformers has been eventful in India and it is also believed that women enjoyed equal status with men in all walks of life.

Rig-Vedic women played a key role in the family, in the society and even in the political life. They enjoyed position of equality and were respected both in the family and society as well. They were imparted education like men and enjoyed considerable freedom in their personal matters.

Hinduism and Buddhism also recognize the broad parity between man and woman in matters of religion; both the genders being charged alike with the duty of unfolding Dharma. Women were admitted to the order by Lord Buddha. They are allowed to become Nuns. They believed that Nirvana is possible for both men and women.

But at the time of Manu the status of women was reduced to like an animal or a slave. Tulsidas said in *Ramayana*, 'Dhol, Ganwar, Shudra, Pashu, Nari; ye sub tadan ke adhikari'; so we can understand that how miserable was the plight of women in society at that time.

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The position of Indian women in the society gradually weakened during the medieval period. Later on sati, child marriage and ban on widow remarriages become part of social life in India. In some parts of India, the Devadasis or the temple women were sexually exploited. Polygamy was widely practised especially among Hindu Kshatriya rulers.

There was no change in the in the plight of women during the British Period. The only right they could avail was the right of livelihood. They were deprived of all property rights except the right on the 'Stree Dhan' which they had received at the time of their marriage. The women during this period were solely dependent on men.

The national freedom movement which gathered momentum under the leadership of Mahatma Gandhi inspired Indian women to enter the open field of politics. He recognized the importance of women's participation in the freedom struggle. He said, "In the Non-violent struggle, women have an advantage over men, for women are in any way superior to men in their religious devotion. Silent and dignified service is the badge of her sex. Woman is sacrifice personified. When she does a thing in the right spirit, she moves mountains".

The Constitution of independent India, which came into force on 26 January 1950, opened a new chapter in the matter of equality of women. The preamble to the Constitution of India resolves to secure to all its citizens. Justice, Social, Economic and Political:

- 3 Liberty of thought, expression, belief, faith and worship.
- 3 Equality of status and of opportunity; and to promote among them all.
- 3 Fraternity assuring the dignity of the individual and the unity and integrity of the Nation.

To attain these national objectives, the Constitution guarantees certain fundamental rights to all the citizens. Again the Directive Principles to state policy enunciated in the Constitution embody the major policy goals of a welfare state.

The 73rd Amendment to the Constitution in 1993 was a major milestone in this direction. The amendment besides making provision for reservation of seats for Scheduled Castes and Schedule Tribes proportionate to their population in the Panchayat area, also ensure reservation of not less than one third of these reserved seats for the women and it is increased to fifty percent right now. The impact of reserving one third of seats for women in Panchayat Raj Institution (PRIS) has been fruitful and has empowered women both politically and socially.

The new act (2006) initiated by the Government has provided for reservation for women for the first time and wards have been reserved accordingly in the elections to cantonment boards. Women's Reservation Bill 2010 or the constitution (108th Amendment) bill proposes to provide thirty-three percent of all seats in the lower house of Parliament of India and state legislative assemblies to be reserved for women. The women's reservation bill has been a political raw nerve for near a decade now.

Empowerment through Education

Education is widely accepted as a necessary tool for attainment of development goals. The role of education in development is related with its three major functions viz. literacy information, diffusion and skill inclusion. Education exposes individuals to the new world of values and tries to inculcate in them rational outlook towards life. Furthermore education has also been regarded both as an end in itself and as means of realizing desirable ends.

It develops the personality and rationality of individuals, qualify them to fulfil certain economic, political and cultural functions and thereby improve their socio-economic status. It has been recognized as a major instrument, which can be used to direct the process of change and development towards desired goals. It provides for vertical mobility and can thereby help to equalize status between individuals from different social stratum.

(.....Continued the Next Issue)