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Volume 2 Issue 1, January-March 2019

Editor

Dr. D. Suresh



SOCIETY FOR PUBLIC WELFARE AND INITIATIVES

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DEVELOPMENT PROGRAMMES FOR OBCs IN INDIA



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Abstract: *In the post-Independent India, the State has been intervening in the development process through planning and resource allocation to different sectors, areas and population groups. The development strategy, during the last six and a half decades, can be divided broadly into three phases. The first phase of development approach (1946-1969) was on 'growth with trickle-down model' and resource mobilization for increasing the production; second phase (1970-1990) emphasized on 'growth with social justice' and modernization of technology or technological revolution. The present phase (1991 onwards) is on liberalization, Privatization, and Globalization of the economy and use of information technology (Knowledge-based economy) for development. In every phase, special emphasis was however laid on initiating Programmes relating to Backward Classes (BCs) development mainly SC, STs and only in some cases OBCs. During the recent past government has been found promoting inclusive agenda' at every level so as to ensure 'reaching out' and extend benefits to the unreached. The present paper focuses its attention on the general welfare programs as well as special focused programs meant directly or indirectly for Backward Caste Artisans in the country. The material for the purpose of analysis has been drawn from primary as well as a secondary source of information.*

Key Words: *Status of OBCs, Five Year Plans, Developmental Programmes.*

Introduction

The chronicle of development in the state of Andhra Pradesh (AP) can be divided broadly into five different periods. During the first period (1950 to 1969) the key elements were 'institutional changes' (abolition of Zamindari system and tenancy reform) and Community Development and creation and strengthening of democratic institutions i.e., Panchayati Raj Institutions (PRI) at the grass-root levels for mobilization of people to participate in the development programs. The second period (1970 to 1980) covers

the spread of 'green revolution', and modernization in agriculture increased priority to physical infrastructure, particularly, irrigation and power and the beginning of specific strategies for alleviation of poverty. The third period (1980 to 1990) saw a drastic change of priorities in favour of 'welfare schemes' both centrally sponsored schemes and the schemes launched by the state government with a view to creating durable physical infrastructure particularly in the backward areas and improve the socio- conditions of the poor. Efforts were also made to strengthen the Primary Agricultural Cooperatives (PACS) in 1987, to streamline the credit system through 'single window system' and also 'Karshak Parishads' Institutions to decide the cropping pattern, availability of input services and ensure remunerative prices to the farmers. In addition to this, the government also reorganized the Panchayati Raj System (PRS) in 1986 with a view to taking the PRIs nearer to the people. In the undivided state, the major change brought about is the establishment of 1104 Mandal Praja Parishads in place of 330 Panchayati Samithis. 'Leadership' of the PRIs has been recognized to be the most crucial variable determining the quality and level of the realization of the tasks and functions vested in them by the Statues of the state government and 'Reservation' of various positions of PR bodies. BCs and women constituted the Key element of leadership development and ensuring greater participation in the development process. During the fourth period (1991 to 1998), the state government adopted the Central government's privatization and liberalization policy of 1991. The state started withdrawing its socio-economic responsibilities and assigning them to Self Help Groups (SHG). Along with these measures, based on the 73rd Constitutional Amendment Act, 1992, the state government amended the Panchayati Raj Act in 1994. At present these institutions are governed by Andhra Pradesh Panchayati Raj Act, 1994 which provides Constitutional Status to the institutions. The fifth period (1998 onwards), relates to the second stage of economic reforms and application of information technology for good governance and stimulate economic growth in the state.

During the recent year's further disinvestment, strengthening of SEZs, encouraging direct foreign investment in various sectors including Defense Segments, Outsourcing of Jobs, contracting and real estate, strengthening service sectors, IT applications and digitalization and further opening of markets and finance sectors to native and foreign capital etc., have been taken up. In all these phases of development, the following efforts were made to improve the specific areas or communities or groups, or sectors through people's participation are supposed to be ensured. Firstly, attempts were made to develop certain backward areas and measures were initiated to develop these areas. Secondly, there were attempts for developing a cluster of villages thinking that this would have a positive impact on the economy of the surrounding areas. Thirdly, there were efforts to create democratic institutions to decentralize the power and ensure people's participation in developmental programs. Fourthly, there have been cooperative societies to provide credit to the farmers and other groups for development. Fifthly, there were also attempts for creating growth centers. Sixthly, there has been

large scale public enterprises with a specific focus on the rural sector. Seventhly, there have been programs with a frontal attack on poverty by covering the vulnerable target groups. Eighthly, there were schemes in the form of special projects or special rural development programs. Ninthly, voluntary organizations were encouraged to undertake development programs. Lastly, (at present) the efforts are on to privatize the public organizations, services and state's withdrawal from its socio-economic responsibilities. Thus, we find in principle that the approaches to development in India covered a wide range of alternatives. The underlying principle behind all the approaches, except the last, has been to use 'people's power' for solving the problems of society.

It is important to note here that, unlike earlier Acts, the Panchayati Raj Act, 1994, has provided an opportunity for 2,47,375 persons to take up leadership and occupy different positions at different levels of PRIs. This includes 22 chairmen of Zilla Parishad + 1092 Members of ZPTCs, 1104 Presidents of Mandal Parishads + 14637 Members of MPTCs and 21934 Sarpanches of Grama Panchayats + 2,08,586 Members (Ward) of Grama Panchayats in the state. Of these leadership positions (2,47,375), the representation of STs, SCs, BCs and Women is 8%, 18%, 34% and 33.3% respectively. These members are expected to prepare plans on 22 subjects and take part in decision making and implementation of the development programs it indicates that the new 'Policy initiatives were able to create a new set of leadership of backward castes at the grassroots level and this trend has introduced certain qualitative changes affecting the caste-composition of local government leadership. Though there are many deviations, these measures have set a positive trend towards BC leadership development and their greater participation in decision making and development processes.

Further, in AP (undivided phase) there are 11 types of SHGs, which consists of 5,85,501 committees and 171.05 lakh members, in all the groups. They include; (i) 10292 committees with 800 lakh members of water users associations (WUA); (ii) 5410 committees with 1.2 lakh members of watershed committees; (iii) 6602 committees with 13 lakh members of Vana Samrakshna Samithis; (iv) 3.64 lakh committees with 50 lakh members of DWCRA; (v) 5408 committees with 62 thousands of DWCUA; (vi) 28630 committees with 8 lakh members of the Chief Minister's Employment Programme (CMEY); (vii) 61871 committees with 12 lakh members; (viii) 40 thousands committees with 2.5 lakh members of Mothers Committee; (ix) 82000 committees with 1.64 lakh members of Village Tribal Development Committees; (x) 1595 committees with 9000 members of Hospital Committees; (xi) 40000 committees with 2 lakh members of Janmabhoomi Habitation Committees. The financial transactions, of all these groups, are about Rs. 2879.88 crore in a year. All these steps have further helped strengthen 'grassroots', backward caste leadership and raised their aspiration levels to demand social justice and also share in the development benefits.

However, the main lacuna of all the strategies of development was its failure to orient itself towards, 'people-centered programs'. Most programs rallied around area

development or infrastructural development or so-called poverty alleviation and most of them had only 'rehabilitation' impact. In view of this, the practice of development proved differently to a different set of people, as the proponents lack commitment towards the development of 'common people', and implementers found deviant. Due to this the so-called protective discrimination initiatives, special area development, and special clientele development programs had not benefited the real 'target groups' but resulted in further widening the gap between upper caste-class groups and lower caste-class Communities.

The above analysis indicates that the State initially found sponsoring and undertaking various development programs at the grassroots level, gradually adopting various strategies moving from the 'left to center and then taking a great U-turn towards the right' to introduce economic reforms, structural adjustment, and LPG policies. The 'development strategies' in the overall sense had not been 'people-centered' in their approach but mainly based on area development, infrastructural development, the spread of markets, disinvestment in public undertakings and withdrawal of state intervention in development. In the whole process however due to certain 'constitutional guarantees' SC & STs could find at least some space in development with necessary budgetary allocations, but OBCs were wholly left out 'Untouched in the inclusion process' majority of the population were thereby completely marginalized. The 'extremely marginal share' the OBCs secured in the budget allocations and did more harm developmental programs that initiated hardly made any impact.

In the following pages a brief attempt has been made to discuss the welfare schemes and programs meant for OBCs during the last 65 years.

Schemes and Programmes implemented during the last 65 years - An Overview

It may be emphasized that for thousands of years along with SCs and STs, OBCs were discriminated in every aspect of socio-economic and political life. Having recognized that educational and economic support for backward classes has not been adequate and that there is disparity between them and the non-backward sections of the population at every level, it was felt by Government of India (as declared) that earnest efforts are required to introduce various schemes specifically meant for the target group in order to provide them a level playing field. However, during 1947-1992 (almost 45 years) no specific and focused schemes seem to have introduced exclusively for the benefit of BCs/OBCs in the country. It has been considered that 'general development or poverty alleviation programs' would automatically bring in the required changes and development amongst the BCs/OBCs also. But the experienced proved otherwise. Only after Mandal recommendation on 'reservations' approved by the government, education, and employment reservation have been introduced in central institutions. It was also envisaged later that the most important initiative for improving the social and economic status of BCs lies in improving their access to education and training in their choice-based trades.

Reservations

One of the most important policies is the reservation of posts in Government Departments, Local Bodies and other Institutions in Private Aided and Public Sectors. Another measure is the reservation in educational institutions. It cannot be overemphasized that justice will not be done to the BCs unless and until certain positive economic measures are taken in addition to the provision of reservation in educational progress and job market. The very word “any special provision” in Article 15 (4) of the Constitution justifies the initiation of positive economic measures also for the betterment of BCs.

Compensatory discrimination has been the most critical and comprehensive component of India’s state-led development process. The public policy has been the single most important source of inclusion and empowerment for the historically disadvantaged sections. The profound impact of this policy some analysts call it a “silent revolution” on the BCs.

Inequality was conceived in a broad sense to include not only the disparities of income and wealth but also the traditional feudal or hierarchical relations between people and those attitudes sustaining those relations. Progress in realizing the objective of greater equality has been halting and uneven, partly because of a lack of will and partly because of obstacles whose nature and significance has not been foreseen in advance.

Positive discrimination, like agrarian reform, has received considerable attention from the legislatures, the courts, and the executive, and both have given rise to a voluminous literature. Positive discrimination may be described as a way of reducing social disparities by creating special opportunities for some in addition to the equal opportunities created for all. In this context, we have to take into account not only disparities in the distribution of wealth and income but all those inequalities in social life which were characteristic of the traditional hierarchical order. The tide began to turn sometime in the seventies and in several north Indian state’s leaders of OBC communities began to claim special concessions for their members on the ground that they were being excluded from the benefits of development.

It is a historical fact that those who wield political power progress very fast even in the social and economic spheres. Therefore, if the BCs have to march ahead along with other Forward Classes, reservations in Government Service or in educational institutions or in the economic field alone will not be sufficient. There should also be reservations in political bodies and there does not seem to be any logic whatsoever in denying participation in political power in proportion to the population. Since BCs constitute the bulk of the total population, political participation also should be in proportion correspondingly, particularly when we have adopted a democratic constitution. The Andhra Pradesh Backward Castes Commission, 1970 has also

examined the issue of political representation to BCs in para 135 of their report and said that "Healthy conventions to ensure such representations should be established". Since the BCs are weak at present politically and economically, they can have no share in the political power inadequate measure unless and until seats in political bodies are reserved for them according to the proportion of their population. Thus, socio-economic and political empowerment of BCs seems to be the only solution to the emerging problems of BCs.

Like SCs, STs, Minorities, and Persons with Disabilities, it was considered imperative to carry out a census of OBCs and for this purpose socio-economic and caste census has been taken up in 2011 and the results are still awaited (2016). In the absence of exact assessment of their population size literacy rate; employment status in government, private and unorganized sectors; basic civic amenities; health status; poverty status; and human development and HPIs, the Planning Commission Midterm Appraisal Task Forces felt it very difficult to formulate realistic policies and programs for the development of OBCs. It was a confession of the central Government for having not initiated concrete development programs during the last 65 years for the benefit of OBCs.

Five Year Plan Programmes specially meant for Artisans

Different policies have been launched time to time by the Government of India for the development of Rural Artisans belongs to all castes under the different five-year plans. Some policy initiations regarding this can be studied as under:

Under the First Five-year plan (1951-56) it was considered desirable to start regular programs for Artisans in rural areas. Further, the plan emphasized the need for technical improvements in traditional artisans and craftsmen.

Under the Second Five Year Plan (1956-61) also included the policy of providing satisfactory arrangements for marketing research, rural electrification, and improvement of housing conditions credit and finance of rural artisans, etc.

Under the Third Five Year Plan (1961-66) emphasis was laid on the program of the introduction of improved tools and equipment. The program of improvement of Ambar Charkha, Oil Ghani's, equipment's used in hand pounding of paddy in KVI sector, Coir spinning equipment's, cottage basin in place of 'Charkhas' for reeling in sericulture and equipment and tools used in handicrafts.

The Fourth Five Year Plan (1969-74) emphasis was placed on a variety of positive measures of assistance including liberal credit, adequate supply of raw materials, provision for technical assistance and improved appliances, tax concessions and different excise duty etc.

The Fifth year Plan (1974-79) stressed to facilitate the attainment of some major tasks for the removal of poverty and inequality in consumption standards of artisan's

dependent on traditional industries for a fuller and additional productive employment and improvement of their skills so as to improve the level of earnings.

The Sixth Five Year Plan (1978-83) stressed the development efforts in the proposed plan were directed. "To generate opportunities for a fuller and full-time employment, to raise the level of earnings of rural artisans, handloom weavers, craftsmen and other employed in this industry in rural areas. The role of subsidies by providing these selectively for credit and development of skills, designs, and marketing. The problems of obtaining raw material and lack of marketing arrangement have derived the artisans of a good part of the earning which should have been accrued to them. The National Bank of Agriculture and Rural Development (NABARD) was set up to provide refinance facilities loans and advances to artisans.

The Seventh Five Year Plan (1985-90) was aimed at strengthening of infrastructure facilities of various levels, improve, productivity and quality and to lessen the dependence on subsidies.

Under the Eighth Five Year Plan (1992-97) Khadi and Village Industries Boards were established to provide financial assistance to the traditional artisans for setting up industry in the field assigned to the Board. It also provides financial assistance in the form of 50% grant and 50% loan for the purchase of tools, construction of worksheds and working capital for rural artisans and entrepreneurs.

Under the Ninth Five Year Plan (1997-2002) Government gave the priority to rural development and rural artisans with a view to generating adequate employment and eradication of poverty.

Under the Tenth Five Year Plan (2002-2007) Government proposed to provide finance through regional banks to agricultural and rural development.

Under the Eleventh Five Year Plan (2007-2012) Government emphasis to formulate the new policies and programs so that the poverty of villagers can be eradicated. Through this plan, the Government provides financial assistance and various subsidies to all such traditional artisans so that they can carry on their family enterprises.

Eleventh Five Year Plan uses a two-pronged approach, focusing on both the lives and livelihoods of the people engaged in the Micro and Small Enterprises (MSE) sector, including those who involved in handicrafts. During the Eleventh Five Year Plan, it is proposed to more than double the production of handicrafts (from Rs. 43600 crores in 2007-08 to Rs. 90412 crores in 2011-12), double the exports (from Rs. 23400 crores in 2007-08 to Rs. 48522 crores in 2011-12), and create almost 11 lakh additional jobs, but these targets could not be fulfilled for various reasons. Eleventh Five Year Plan (2007-12) includes the:

1. Baba Saheb Ambedkar Hastisilp Yojana: Revised to a demand-driven, a needs-based scheme for integrated development of handicraft distribution will be

- included. Target: 375 new clusters in 322 districts covering the four lakh artisans.
2. Design and Technology Upgradation: thrust and skill-upgradation, new designs, technologies, innovative products, the revival of languishing crafts, setting up of Design Bank. Target: 1000 Design Workshops and 400 Integrated Design Projects to benefit 38600 artisans.
 3. Marketing Support, Services and Export Promotion: This scheme will continue. Target: 1.2 Lakh artisans
 4. R&D Scheme: the scheme includes conducting research studies, the all-India census for handicrafts, setting up of six labs, technology development, and transfer/adoption of technology.
 5. Handicraft Artisans Comprehensive Welfare Scheme: The scheme includes Bima Yojana and Rajiv Gandhi Shilpi Swasthya Bima Yojana. Target: Two lakh artisans per year for each scheme.
 6. Human Resource Development: Special handicrafts Training Programme (SHTP) implemented during the Tenth plan have been modified. Target: Capacity building of two lakh artisans and stakeholders.
 7. Infrastructure Projects for the development of specific need-based infrastructure, building, hats, expo marts, etc.

Under Twelfth Five Year Plan (2012-2017) top priority has been given to Micro and Small Enterprises, including household enterprises other units in the unorganized informal sector, while extending loans, margin money, subsidies, land, building assistance, tools assistance, and other equipment support, skill development and marketing assistance. Under Make in India programs special emphases laid on the manufacturing sector to improve its productivity and support export orientation. Further 'skill India' program emphasized 'skill development' for the benefit of youth in different sectors.

All India Handicraft Board

The Government of India established an autonomous All India Handicrafts Board (AIHB) in 1952. The promotion of handicrafts industries is the primary responsibility of state governments. However, the office of the Development Commissioner (Handicrafts) has been implementing the various departmental schemes at the central level it supplements state activities in the handicraft sector besides the new thrust areas. The office of the Development Commissioner (Handicrafts) functions under the Ministry of Textiles for promotion and exports of handicrafts. The office is headed by a Development Commissioner (Handicrafts). It advises the Government of India on matters relating to the development and exports of handicrafts and assists state government in planning and executing development schemes for handicrafts.

National Centre for Design & Development is a Non-profit organization, set up Export Promotion Council for Handicrafts (EPCH) under the office of the Development Commissioner (Handicrafts). NCDPD aims to provide cutting edge assistance to the Indian handicraft industry through international standard design and technical inputs. Export promotion council for Handicrafts (EPCH) has been established under the Export Policy of Govt. of India in 1986-87 and it is a non-profit earning organization. It serves as an apex organization of trade, industry and government, sponsored by Ministry of Textiles, Government of India, for promotion of handicraft from the country and project India's image abroad as a reliable supplier of high quality of handicraft goods and services and ensure various measures, keeping in view of observance of international standards and specifications. Council of Handicrafts Development Corporations (COHANDS) represents 28 state government handicrafts development corporations and functions under the aegis of the office of the Development Commissioner (Handicrafts), Ministry of Textiles. COHANDS acts as a facilitator for undertaking the integrated design and technical development workshops, interior design and participating in domestic and international fairs, cultural programs, organizing seminars and symposiums.

Credit Guarantee Schemes

The Schemes was implemented initially on a pilot basis in 2006-07. The Objective of the scheme is to alleviate the problems of collateral security or third-party guarantee and remove impediments to the flow of credit in the handicraft sector. The handicraft artisans/manufacturing/producers who are engaged in manufacturing activities are covered under Credit Guarantee Scheme. The scheme is being implemented under the umbrella of Credit Guarantee fund Thrust Small Industries (CGTSI). Under the scheme, credit guarantee cover upto 75% of the credit facility is provided subject to a maximum of Rs. 18.75 lakhs for loans up to Rs. 25 Lakhs.

Khadi and Village Industries Commission (KVIC)

The Khadi and Village Industries Commission (KVIC) is a statutory body established by an Act of parliament (No.61 of 1956, as amended by Act No. 12 of 1987 and Act No. 10 of 2006). In April 1957, it took over the work of former All India Khadi and Village Industries Board. Khadi denoted any cloth woven on a handloom from handspun cotton, silk or woolen yarn, or from a mixture of these yarns. According to KVIC, "Village Industry" means "any industry located in a rural area which produce any goods or renders any service with or without the use of power and in which the fixed capital investment per head of an artisan or a worker does not exceed one lakh rupees or such other sum as may by notifications in the Official Gazette, be specified from time to time by the Central Government.

Village Industries under KVICs Purview

The KVIC has broadly re-grouped various village industries under seven heads for the purpose of implementation of its programs.

Some of the major functions of KVIC are:

1. Planning, promotion, organization, and implementation of programs for the development of Khadi and other village industries in the rural areas in coordination with other agencies in rural development.
2. Building up of a reserve of raw materials/implements for the supply of producers, the creation of common service facilities, provision of facilities for making of KVI products and organizations of training for artisans.
3. Forging linkages with marketing agencies for promoting the sale/marketing of khadi and/or products of village industries or handicrafts.
4. Promoting and disseminating research in the production techniques, equipment's and problems in the Khadi and Village Industries; and
5. Providing financial assistance to institution and individuals for the development and operation of khadi and village industries and guiding them through the supply of designs, prototypes and other technical information.

Prime Minister's Employment Generation Programme (PMEGP)

The government of India has introduced new credit-linked subsidy programme called PMEGP by merging the two schemes that were in operation till 31st March 2008, namely Prime Minister's Rojgar Yojana (PMRY) and Rural Employment Generation Programme (REGP), for generation of employment opportunities through establishment of micro enterprises in rural as well as urban areas. PMEGP is a central sector scheme administered by the Ministry of Micro, Small and Medium Enterprises (MSME). The scheme is implemented by Khadi and Village Industries Commission (KVIC) as the single nodal agency at the national level. At the state level, the scheme is implemented through State KVIC Directorates, State Khadi and Village Industries Boards (KVIBs) and District Industries Centre (DICs) and banks. The government subsidy under the scheme is routed by KVIC through identified banks for the eventual distribution of the beneficiaries/entrepreneurs in their bank accounts. The implementing agencies involve reputed NGOs/reputed autonomous institutions/SHGs/national Small Industries Corporation (NSIC)/Udyami Mitrasimpanelled under Rajiv; Gandhi Udyami Mitra Yojana (RGUMY), Panchayat Raj institutions and other bodies for identification of beneficiaries/area specific viable projects and providing training in entrepreneurship development.

National Bank for Agriculture and Rural Development (NABARD)

NABARD is set up as an apex development bank with a mandate for facilitating credit flow for promotion and development of agriculture, small-scale industries, cottage and village industries, handicrafts, and other rural crafts. It also has the mandate to support all other allied economic activities in rural areas, promote integrated and sustainable rural development and secure prosperity of rural areas. The bank serves mainly as a refinancing institution for institutional credit, both long-term and short-term for the promotion of activities in the rural areas.

The refinance schemes which were in force viz. Integrated Loan Scheme (ILS) and Composite Loan Scheme (CLS) have been emerged and modified into a new scheme i.e. Enterprise Loan Scheme (ELS) with the following features:

1. Finance is available to individuals, artisans, small entrepreneurs, groups of individuals, association (formal and informal), prosperity/partnerships firms cooperative societies registered institutions/trusts, NGOs/voluntary agencies, private and public limited companies, etc supported by eligible institutions.
2. To set up new units as well as for modernization/renovation/expansion/diversification of existing units and also the replacement of old and obsolete machinery even if the units were not initially financed by the banks and refined by NABARD.
3. To change over to the new process of manufacturing/introduction of new technology/computerization etc., any unit which is existence for at least two years is eligible for finance towards expansion/diversification.
4. For acquisition of new machinery and equipment's resulting in additional production capacity and/or improving productivity or introducing new product/product line, etc. (The total cost of investment in plant and machinery including that of modernization/renovation/expansion/diversification of the existing units to be financed should not exceed the SSI limit prescribed by Government of India).
5. Manufacturing, processing, marketing and approved service activities in the SSI sector with emphasis on cottage, village, tiny industries, rural artisan on cottage, village tiny industries, rural artisans and rural crafts, and all activities in rural areas or benefiting rural areas that are income-generating and/or employment-generating including all service sector activities are eligible under NFS refinance assistance.

National Backward Classes Finance and Development Corporation (NBCFDC)

National Backward Classes Finance and Development Corporation (NBCFDC) is a Government of India undertaking under the Ministry of Social Justice and Empowerment. NBCFDC was incorporated under the Companies Act 1956 as a company not-for-profit with the objective of promoting the economic and developmental activities of BCs and to assist the poorer sections these classes in skill development and self-employment ventures. The corporation provides financial assistance through State Channelizing Agencies (SCAs) nominated by the finance through SCAs/Self Help Groups (SHGs). The Corporation promotes:

1. A wide range of income-generating activities followed by artisans and others pursuing traditional occupations;

2. Up-gradation of technical and entrepreneurial skills of artisan for efficient management of production units through specialized training in NIFT, ATDC, KVIC, NID, RUDSET etc; and
3. Marketing facilities for the products of artisans in national and International Trade Fair (IITF), DILLI HAAT, Suraj Kund Crafts Mela etc.

Contact point for a loan assistance is District Collector or District Manager/ Officers of SCAs.

NBCFDC Considers

1. Term loans up to 85% of the project cost subject to a maximum of Rs. 5,00,000 per beneficiary.
2. Margin Money Loan up to 40% of the project cost subject to a maximum of Rs. 2,00,000 per beneficiary;
3. Micro Finance up to 90% if the project cost subject to a maximum of Rs. 25,000 per beneficiary.
4. New Swarnima for including the spirit of self-reliance among the women of BCs living below the poverty line;
5. Education Loan to students of BCVs living below double the poverty line for pursuing general/professional/technical courses/training;
6. Swayam Saksham to inculcate the spirit of self-confidence among youths through self-employment;
7. Mahila Samridhi Yojana to provide microfinance to women entrepreneurs;
8. Scheme for a project linked training for up gradation of technical and entrepreneurial skills of members of BCs; and
9. Marketing Linkage to OBC artisans.

Hence, the following schemes are being implemented during the latter part of the 1990s and continued even now.

1. A National Backward Classes Finance and Development Corporation (NBCFDC) have been created to implement various soft loan schemes for the OBC population in the country.
2. Pre-matric Scholarship to OBC students,
3. Post-matric Scholarship to OBC students,
4. Hostel for OBC boys & girls.
5. Assistance to Voluntary Organizations working for the welfare of OBCs.

Out of the authorized share capital of Rs. 700/-crore, the Government of India has released Rs. 527.35 crore till 2008-09. During 2009-10, a sum of Rs.35 crore was released

raising the paid-up capital of the Corporation to Rs.562.35 crore. The Corporation provides an additional channel of finance to backward classes for economically and financially viable schemes and projects for upgrading the technological and entrepreneurial skills of individuals or groups belonging to BCs.

NBCFDC assists a wide range of income generating activities, which include 'agricultural and allied activities, artisan and traditional occupations, technical trades, small scale and tiny industry, transport services etc. Entrepreneurs with annual income less than double the poverty line are provided concessional finance.

- (i) **Term Loan and Margin Money Loan:** Under Term Loan Scheme, loans are given by the Corporation up to 85% of the project cost. Balance 15% is contributed by SCAs and beneficiaries. Under the Margin Money loan Scheme, loans up to 40% are provided by the Corporation and the balance 60% is contributed by SCA/ beneficiaries and Banks/ other Financial Institutions. Maximum loan limit per beneficiary is Rs. 5 lakhs only at the interest of @ 6% p.a.
- (ii) **Education Loan 'New Aakanksha':** For pursuing professional/ technical education at the graduate and higher levels. Maximum loan limit per student is Rs.1.25 lakh p.a. subject to a maximum of Rs. 5.00 lakh or actual expenses for the entire course whichever less is. The rate of interest is 4% p.a.
- (iii) **Micro Finance:** Loans are provided to Self Help Groups (SHGs) through SCAs. The maximum amount of loan under this scheme is up to Rs.25,000/- per beneficiary in SHG. The rate of interest is 5% p.a.
- (iv) **Special Schemes for Women**

New Swarnima

The Scheme is implemented for inculcating the spirit of self-reliance among the women of BCs living below the poverty line. Financial assistance to the extent of Rs.50,000/- per beneficiary is provided at a concessional rate of interest of 4% per annum.

Mahila Samridhi Yojana

The scheme is implemented to provide microfinance to women entrepreneurs belonging to the target group. The maximum loan limit per beneficiary is Rs.25000/- at concessional rate of interest of 4% per annum.

The NBCFDC provides financial assistance through SCAs nominated by the State Governments/UTs. NBCFDC assists a wide range of income generating activities which include agricultural and allied activities, artisan and traditional occupations, technical trades, small-scale and tiny industry, small business, transport services. Entrepreneurs with annual income less than double the poverty line are eligible for concessional finance. The Government of India has made available Rs 448.35 crore to the Corporation

as paid-up capital towards the authorized share capital of Rs 700.00 crore. The Corporation has disbursed Rs 1150.89, crore, covering 750432 beneficiaries (up to December 2006). The percentage of beneficiaries, the amount disbursed and the nature of schemes proposed indicate that it hardly created an impact on the BC/OBC masses.

Economic Development Programmes and Institutional Finance

1. Apart from the National Finance Corporation, AP Govt. has constituted '17' more Corporations/Federations for the benefit of BC Artisans and Service Providers. Loans, Subsidies, Margin money etc., have been arranged through these institutions but BCs hardly benefited.
2. In economic and occupational terms, the backward classes comprise of peasants, landless labourers, artisan communities such as handloom weavers, carpenters, metal workers, stone cutters and fishermen, and those who provide various traditional services. The plight of these categories of the BCs has worsened in recent years due to extensive mechanization and market competition. Hence it was thought necessary to ensure upgradation of skills of such categories so that they can compete better in the market. Credit flow must be unhampered and easy to access, especially in occupations which have been the traditional forte of OBCs, for example, weaving, pottery, quarrying, cultivation of fruits and vegetable, and so on.
3. A suitable marketing strategy has been worked out on the lines of TRIFED to market the products manufactured by small artisans while initiating various measures to augment the strength and capability of NBCFDC.

Artisan Training and Skill Development

At present, skill development of artisans is taking place mostly in an informal way, i.e. persons acquire skill at the work-place when they help their parents, relatives, and employers. Such persons do not have a formal certificate and this earns lower wages and is exploited by employers. They have come through informal systems due to socio-economic circumstances of the family and the compulsions of earning a livelihood rather than attending a formal course.

National Council for Vocational Training (NCVT)

NCVT as an apex non-statutory body to oversee vocational training and skill development was constituted on 22nd May 1956. The important functions of the councils are:

1. Prescribing standards in respect of syllabi, equipment and space norms, duration of courses and methods of training;
2. Arranging trade tests in various trade courses and laying down the standards of proficiency required for a pass in the examination, leading to the award of National Trade Certificate'

3. Arranging ad-hoc or periodical inspections of training institutions in the country to ensure that the standards prescribed by the council are being followed.
4. Granting affiliation to trade/units of government or by private agencies for purposes of the grant of National Trade Certificates and lay down conditions for such recognition;
5. Prescribing the standards and conditions of eligibility for the award of National Trade Certificate; and
6. Advising the Central government regarding the distribution of State governments of the contribution of the Government of India towards expenditure on the Craftsmen Training Scheme.

Skill Development Initiative Scheme (SDIS)

In pursuance of the announcement in the Budget 2005-06, Ministry of Labour and Employment (Government of India) undertook development of a new strategic framework for skill development for the school drop-outs and existing workers, especially in the informal sector, seeking certification of their skills acquired informally (like traditional artisans), in close consultation with industry, micro-enterprises in the informal sector, State governments, experts and academia. It was essential considering their educational, social and economic background. The key features of the new framework for skill development are:

1. Demand-driven short-term training courses based on Modular Employable Skills (MES) decided in consultation with Industry (MES is the minimum skill set which is sufficient for gainful employment);
2. The flexible delivery mechanism (part-time, weekends, full-time, onsite/offsite)
3. Different levels of programs (foundation level as well as skill up-gradation) to meet demands of various target groups; and
4. Training to be provided by Vocational Training Providers under the government, private sector, and industrial establishments.

Micro, Small and Medium Enterprises Development Organization (MSMEDO)

Micro, Small and Medium Enterprises Development Organization (MSMEDO) (Small Industries Development Organization-SIDO-before the enactment of MSME Act 2006) was set up to serve as apex and nodal agency for formulation and implementation of policies and programmes for the promotion and development of MSME sector and is an attached office under the M/o MSME. It carries out its functions through a network of field institutions such as MSME Development Institutes (formerly SISIs), Regional Testing Centers (RTCs) etc. MSMEDO provides a wide spectrum of services to the small industries sector. They include:

1. Advising the government in policy formulation for the promotion and development of small-scale industries;
2. Developing human resource of SSI entrepreneurs/workers through training and skill up-gradation;
3. Providing techno-economic and managerial consultancy common facilities and extension services to SSI units.
4. Providing facilities for technology up-gradation, modernization, quality improvements and infrastructure of/for SSI;
5. Providing economic information services; and
6. Evolving and coordinating policies and programs for the development of SSI as ancillaries to large and medium industries.

Artisan Credit Card Scheme (ACCS)

National Bank for Agriculture and Rural Development (NABARD) had set up an Expert Committee on Rural Credit (ECRC) in August 2000 with Prof. V.S Vyas as Chairman. The committee submitted its reports on 23rd July 2001. On financing rural non-form activities, the ECRC recommended that: "The scope for employment expansion is limited in agriculture and large-scale industries. With the need for diversification of the rural economy, credit institutions will have to play a large role in financing non-farm activities. Measures would include: strengthening the capital structure, meeting financial requirements in time, providing bridge loans; extending credit line for banks by NABARD; introduction of an artisan credit card; and better loan recovery mechanisms "(ECRC 2001:2).

The Artisan Credit Card launched for the first time by the Indian Bank on 11th March 2003 was later adopted by Government of India as he Swarojgar Credit Card. At the national level, the ACC Scheme was formally introduced on 19th December 2003 to meet the capital/term loan requirement of artisans. Similar to the Kisan Credit Card (KCC), the objective of the ACC is to meet the investment, working capital and a part of the consumption needs of artisans and micro-entrepreneurs in a flexible, cost-effective and hassle-free manner. A major difference between the KCC and the ACC is that while farmers, in general, have some experience of interacting with the local banking system for their credit needs, for many artisans, this is the first point of contact with a formal banking outlet. In the case of the KCC the farmers have some collateral, to show the bank (though the design of the KCC and did not specify a collateral); in the case of artisans, except the loom and the work shed or their home, there is nothing that the bank would consider as an asset before making a commitment for lending.

Reflections on ACCS

Despite the widely shared concern for the financial exclusion of artisan as a weaker section, the promotion of the ACC scheme has been extremely slow. According to the

information on the NABARD website, "as of March 2005, 161 RRBs, 35 Commercial banks, and 71 Cooperative banks introduced the scheme and issued 1.795 lakh cards involving credit limits of Rs. 532.53 crore. The progress in the issue of cards under the scheme has not been satisfactory (reported in Kanitkar (2006).

Similarly, in Andhra Pradesh, the SCC issued was 883, against a target of 50,000 (2003-04), and for ACC, the achievements were 1,603 thought the target to 30,000 during the same period. According to Kanitkar (2006), "The number of ACC cards issued compared to the targets is reached. The bankers seem to be less enthusiastic about the ACC. The awareness among the weavers about the ACC also seems to be low. This experience needs to be utilized in promoting the ACCs. Commercial banks and the branches of the Regional Rural Bank (RRB) need to be further motivated to upscale this effort. ACC offers significant potential to enhance access to credit for weavers that needs to be tapped. One reason cited for the slow response to the ACC was that the first contact for many artisans with the banking system.

However, given the large size of artisan population, employment potential and proliferation in financial products, report on ACCs from states are highly discouraging particularly in comparison to SCCs and KCCs.

According to the Rural Finance Access Survey (RFAS 2003), rural banks serve the needs of richer rural borrowers. In contrast, the rural poor face severe difficulties in accessing savings and credit from the formal sector. About 87% of the poorest households surveyed do not have access to credit. This has resulted in heavy reliance among poorer rural households on informal finance.

Evaluation studies and expert committees on financial inclusion have not locked into the status of ACCs delivery. On the demand side, factors such as lack of awareness, low income/assets, poor entrepreneurship, social exclusion, and illiteracy could be the reasons for financial exclusion of artisans. Voluntary self-exclusion by artisans could be a reflection of social exclusion. On the supply side, staff attitudes could be the main reason. The need for strong SHG, MFI and NGO movements in the artisan communities, as facilitators in financial exclusion, has to be looked into.

The Laghu Udyami Credit Card (LUCC) Scheme was launched on 12 November 2001 by the Indian Banks Association. In the scheme, Public credit facilities to SSI, tiny enterprises, retail traders and artisans.

Bank of Baroda launched an Artisan Credit Card Scheme in July 2003 and the Baroda Swarojgar Credit Card provides collateral-free loans up to Rs. 25,000. The bank has also launched an Artisan Credit Card Scheme to encourage the purchase of equipment's for technology up gradation. Loans for working capital are provided to a ceiling of Rs. 2.00 lakhs. Punjab National bank's Laghu Udyami Credit Card Scheme is meant for the SSI & Tiny units. United Bank of India has introduced four schemes for artisans: United Shilipi Card; Artisan Credit Card; United Udyog Shree; and Laghu Udyami Credit Card.

The Rural Finance Access Survey (RFAS), undertaken by the World Bank and the National Council of Applied Economic Research (NCAER) covered 6,000 households and micro enterprises in Andhra Pradesh and Uttar Pradesh.

The Manufacturing Policy

The need to raise the global competitiveness of the Indian manufacturing sector is imperative for the country's long-term growth. India has already marked its presence as one of the fastest growing economies of the world. The country is expected to rank amongst the world's top three growth economies and amongst the top three manufacturing destinations by 2020. It has favorable demographic dividends for the next 2-3 decades sustained availability of quality workforce. Here in India, the cost of manpower is relatively low as compared to other countries. It has been said that responsible business houses operating with credibility and professionalism. There has been strong consumerism in the domestic market, Strong technical and engineering capabilities backed by top-notch scientific and technical institutes, supported well-regulated and stable financial markets open to foreign investors.

The National Manufacturing Policy is by far the most comprehensive and significant policy initiative taken by the Government. The policy is the first of its kind for the manufacturing sector as it addresses areas of regulation, infrastructure, skill development, technology, availability of finance, exit mechanism and other pertinent factors related to the growth of the sector.

Policy Vision Enunciates

- An increase in manufacturing sector growth to 12-14% per annum over the medium term.
- An increase in the share of manufacturing in the country's Gross Domestic Product from 16% to 25% by 2022.
- To create 100 million additional jobs by 2022 in the manufacturing sector.
- Creation of appropriate skill sets among rural migrants and the urban poor for inclusive growth.
- An increase in domestic value addition and technological depth in manufacturing.
- Enhancing the global competitiveness of the Indian manufacturing sector.
- Ensuring the sustainability of growth, particularly with regard to the environment.

Technology Development

As far as small and Micro Enterprises are concerned the policy envisages.

1. Incentives for the production of equipment/machines/devices for controlling pollution, reducing energy consumption and water conservation.
2. SMEs will be given access to the patent pool and/or part of reimbursement of technology acquisition costs up to a maximum of INR 20,00,000 for the purpose of acquiring appropriate technologies up to a maximum of 5 years.
3. Rollover relief from long term capital gains tax to individuals on the sale of residential property in case of re-investment of sale consideration.
4. A tax pass-through status for venture capital funds with a focus on SMEs in the manufacturing sector.
5. Liberalization of RBI norms for banks investing in venture capital funds with a focus on SMEs, in consultation with RBI.
6. The liberalization of IRDA guidelines to provide for investments by insurance companies.
7. The inclusion of lending to SMEs in manufacturing as part of priority sector lending.
8. Easier access to bank finance through appropriate bank lending norms.
9. The setting up of a stock exchange for SMEs.
10. Service entity for the collection and payment of statutory dues of SMEs.

Government Procurement

11. The policy will also consider the use of public procurement with the stipulation of local value addition in specified sectors. These include areas of critical technologies such as solar energy equipment, electronic hardware, fuel-efficient transport equipment; IT-based security systems, power, roads & highways, railways, aviation, and ports.

Industrial Training & Skill upgradation Measures

12. The creation of a multiple tier structure for skill development, namely:
 - a. Skill-building among large numbers of a minimally educated workforce.
 - b. Relevant vocational and skill training through the establishment of ITI in PPP mode.
 - c. Specialized skill development through the establishment of polytechnics.
 - d. Establishment of instructors' training center in each National Investment and Manufacturing Zones (NIMZ).

MSME Policy

As per the fourth Census of MSMEs the Report, the total number of MSMEs in India is 3.6 crores employing over 8 crore people. It is the second largest employer after

agriculture. It also accounts for 45% of total industrial production, 40% of total exports and contributes very significantly to the GDP. Manufacturing segment within the MSME contributes to 7.09% of GDP. MSMEs also contribute to 30.50% of services. The total contribution of MSMEs to the GDP is 37.54%.

The MSMEs of India would be the cradle for the “Make in India” vision. This would be the nursery where small existing businesses have the potential to become world beaters tomorrow. The larger players amongst the MSME space also are in a unique position to become global players attracting partners with technology and funds.

Policy Framework includes:

1. An enabling framework
2. A support framework and
3. For very small business - A subsidy framework

Overall Framework should provide an enabling environment, an easy comprehension to MSME and act as a growth accelerator for the MSMEs. These frameworks singly or collectively then need to be dovetailed to the needs of:

1. Village and Rural Industries.
2. Traditional Industries.
3. Handicrafts and Handlooms.
4. Other industries such as Defense manufacturing Industries, Electronics Services Design and Manufacturing Industries, Agro Food Processing Industries, Machine Tool Industries, Casting and Forging Industries.
5. Industries where MSMEs are part of the value chain manufacturing in strategic industries such as Aerospace, Shipping, Renewable Energy like solar and wind etc.
6. Employment-intensive industries such as Textiles, Readymade Garments, Leather and Footwear, Gems and Jewellery.
7. Industries where India enjoys a comparative advantage such as automobile and pharmaceutical etc.

The same framework in principle also needs to concentrate on providing value additions, induction of knowledge and innovation, a framework for manufacturing and service excellence as well as productivity with zero defect outcomes and finally should have growth acceleration for the larger industries, say with a turnover of more than Rs. 100 crores. This segment will not need a Government subsidy but would need policies that they can grow and become global competitors. All these functions entities work with a consultative framework and an inability transparent financial framework.

Skill Development for the unorganized Sector:

A task of skill development has many challenges which include:

- a) The increasing capacity & capability of the existing system to ensure equitable access to all.
- b) Promoting lifelong learning, maintaining quality and relevance, according to changing requirement particularly of the emerging knowledge economy.
- c) Creating effective convergence between school education, various skill development efforts of government and private sector initiative.
- d) Capacity building of institutions for planning quality assurance and involvement of stakeholders.
- e) Creating an institutional mechanism for research development quality assurance, examinations & certification, affiliations, and accreditation.
- f) Increasing participation of stakeholders, mobilizing adequate investment for financing skill development, attaining sustainability by strengthening physical and intellectual resources.

Target Groups

The target groups in the unorganized sector include own-account workers and apprentices in micro enterprises; unpaid family workers; casual labourers; home-based workers; periphery workers and migrant labourers; out of school youth and adults in need of skills; farmers and artisans in rural areas, among others. In order to encourage participation in skill development, entry barriers such as educational qualification, transportation, loss of wages, the problem of language, etc. will be suitable addressed the policy states.

Informal Apprenticeship/Soft Skill /Self Employment

- a) Skill development programs will be devised in existing/traditional skills and knowledge. Mechanisms will be evolved to upgrade them into modern skill areas.
- b) Skills of local trainers will be upgraded in modern techniques, technologies, and pedagogy. They will be trained and developed into master craftsmen. Opportunities for linking these arrangements to formal training institutions will be explored to extend expertise, pedagogical support, and tools & equipment.
- c) The dual-type apprenticeship will be encouraged.
- d) A social protection mechanism for apprentices will be devised. Special efforts will be made to eliminate child labour, to improve access for girls, people with disabilities and other vulnerable groups.

- e) Skill development initiatives for the unorganized sector will include a definite component on literacy, basic education, and soft skills.
- f) The focus will be given to entrepreneurship skill development for the unorganized sector.
- g) Institutes for entrepreneurship development, technology incubation centers, and other such institutional arrangements will be utilized to support the successful adoption of entrepreneurship of unorganized sector workers.

Life Long Learning and Recognition of Prior Learning

- a) Competency standards and certification systems will be developed for unorganized sector work and incorporated in the national testing and certification system.
- b) Mechanisms will be developed for vocational counseling and career guidance.
- c) Information regarding employment trends and training opportunities will also be provided to motivate young people and workers to acquire and continuously upgrade their skills and knowledge.

The above policies and programs given in the proceeding pages (some of them are still in incubation stage itself) are yet to be implemented in full swing and studies are lacking to the extent wherever the programs have been implemented. There is a need for a thorough study of these aspects to having full-length evolutions.

Conclusion

The above discussion indicates that Government of India and State Governments had initiated several 'Five Years Plans Programmes' enunciating the need for realization of the constitutional objectives to ensure justice, social, economic and political, equality and equality of opportunities and policies of protective discrimination for the benefit of backward castes in India. Government for long has considered that general development programs or anti-poverty programs or welfare programs covering all sections of society would also automatically develop the backward classes. But later it has been recognized that there was something went wrong and the benefits of development could not reach the backward castes and classes at all. Conversely, it resulted in further widening of the gap between different castes and classes as upper caste/class becoming richer and lower castes/class people becoming poorer.

Second, recognizing the fact that educationally a large majority of Backward caste/class people were very weak and since education is linked to higher or government jobs, BC/OBCs could not find their 'genuine space' in government and other sectors. Hence Reservations in education and employment has been considered as a panacea to resolve the problem. But again, the low class/caste people who were under the 'religious dictum', permitted only to carry on their 'hereditary traditional

occupations', (since their childhood) and kept away from joining the educational institutions could not be properly addressed to. Only around 10% of BC/OBCs could break the barriers and enter the education portals.

The traditional artisans belonging to BC/OBC to a large extent continue to pursue the ancestral hereditary occupations with no other alternative and carried on their struggle for existence. Industrialization and modernization of products have totally displaced the traditional artisans as the 'new production organizations' could not incorporate them, like in Europe artisans, especially BCs could transform themselves as industrialists. Those who were displaced and left the occupations invariably joined some or the other labor-intensive jobs in the unorganized or informal sector it. Lack of education kept them away from modern jobs.

Since some backward class people are also working in occupations which are hazardous, the government thought that it should identify occupational diseases prevalent among them it was considered essential to take steps to prevent and treat such diseases but nothing has been done. The Report on Conditions of Work and Promotion of Livelihood in the Unorganized Sector by Arjun K. Sengupta et al., National Commission on Enterprises in the Unorganized Sectors, New Delhi (August 2007) which dealt with the issue of workers in the unorganized sector, indicates that a large majority of BCs/OBCs continue to be poor, unemployed, overworked, underpaid, having awfully bad working conditions, always on the run for search of employment, being separated from families and totally alienated are found leading a miserable life. The suggestions made by the Sen Gupta Committee were still pending to be implemented. Planning Commission also said that these suggestions need to be implemented in its fullest spirit. But nothing has happened.

The analysis in the above paras indicates that although the government initiated various development programs, it hardly reached OBCs. Except for a provision for scholarships, Hostels and increasing the infrastructural facilities for their educational development, the other programs meant for OBCs were highly limited, piecemeal, marginal and rehabilitative in nature. There was no long term program for the development of OBCs and the budgetary allotments were meager. Central Assistance was also very much limited and the State Government failed to initiate independent programs. The net result was lack of development, rising and disguised unemployment and exploitation of worst kind, affecting most the BC/OBC artisan class.

In view of this, certain focused development activity had been introduced specially meant for Artisan under various Five-year Plans. But the main lacuna of these programs as far as BC/OBC artisans are concerned failure to recognize the 'caste' as 'crucial variable'. For SCs/STs there have been caste-based focused programs for development exclusively meant for them but for BCs/OBC artisans there have been no such programs specially meant for them. This has resulted in the failure of most of the programs as discussed in the chapter not reaching and not covering BCs/OBCs. An analysis of the

implementation of these programs may indicate that it could reach only around 10% of BC/OBC artisans and neglecting the remaining 90% of BC/OBC artisans.

During the 11th and 12th Five-year Plans, several new programs have been implements, but of them are in fact either 'out of coverage area of BC/OBCs' or not seriously or never implemented at all. There has also been a dearth of studies to indicate all India phenomena of BC/OBC artisans and the impact of development on them. The piece-meal studies or particular community-based studies could highlight only the limited portion of the problem.

The analysis in the present study also indicates that despite the introduction of the so-called development programs, there has been all-round deterioration and degradation of conditions of BC/OBCs. Unless the 'caste' factor has been taken into consideration as an important variable even for BC/OBCs artisans, and special focused development programs as suggested by the respondents are introduced, the future of these artisans continue to lie in 'uncertainty and hopelessness'.

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