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Kottara Chowki, Ashoknagar Post,
Mangalore – 575 006, Karnataka, India.
Tel: 91-824-2455340, 4283581 Fax : 91-824-2455340
E-mail: ajimmangalore@rediffmail.com
ajimjournal@rediffmail.com
Web: www.ajimmangalore.ac.in

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Dr. Shailendra Kumar

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Issues, and Challenges**

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- Articles should be of original nature and should not have been sent or accepted for publication elsewhere.
- A non-mathematical abstract of about 100 words to be sent in the case of articles.
- The manuscript length should be of 2500- 7500 words including figures and tables typed in 1.15 space with 11 font Times New Roman on 8.5" X 11" - A4 size papers.
- The manuscript should not contain foot notes. References should be cited at the end of manuscript. The list should mention only those sources cited in the text of the manuscript.
- Each table/ figure/ graph should have brief and self-explanatory title. Also, mention the source and explanation, if any, at the bottom of the table/ figure/ graph.
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Foreword.....

The quality and the success of any educational institution in the arena of higher education are measured through different facets such as teaching, learning, research, publication and extension. In this direction, A. J. Institute of Management has made laudable work since its inception. With this backdrop, I feel privileged to place before the learned readers Volume 5, No. 1 of our Institutional research journal 'ANVESHANA' Search for Knowledge, containing the under mentioned research articles, conceptual papers, empirical reports with a thrust on Indian youth, women empowerment and community based studies and review of books of renowned writers.

- “Indian Youth in 21st Century : Status, Issues and Challenges” jointly authored by Dr. A.K. Singh and Dr. Shailendra Kumar.
- “Education and Economic Empowerment of Women”, contributed by Dr. Preethi K A.
- “Issues and Concerns of Billava Community: An Empirical Study with Reference to Dakshina Kannada District” report by Sri Mohit Suvarna.
- “Untapped Fisheries Sector, the Sleeping Giant of our Country”, written by Dr. P. Selvaraj.
- “Economic Empowerment of Women through SHGs”, contributed by Dr. Wajeeda Bano.
- “Sustainable Rain Water Management- A Paradoxical Situation in Coastal Dakshina Kannada District”, authored by Sri Jagadish Bala and Dr. Y. Muniraju.
- “Values in Higher Education- Challenges and Action Initiatives”, reported by Dr. G. R. Krishnamurthy.
- A review of S. Hussain Zaidi's book, titled “Dongri to Dubai- Six Decades of the Mumbai Mafia”, by Mrs. Geetha G Bhat.

J. Jayaprakash Rao

Dr. T. Jayaprakash Rao
Editor in Chief

Indian Youth in 21st Century: Status , Issues, and Challenges

* Dr. A.K. Singh

** Dr. Shailendra Kumar

Abstract

Youth constitute about 2/5th population of the country. Indian youth today are going through a period of uncertainty about their future leading to a sense of frustration and cynicism. Avenue for productive employment are limited and young people are getting increasingly involved in crime and other anti-social activities. It is, therefore, imperative that the agencies responsible for planning and delivering youth development programmes should address the concerns and problems of youth urgently. The forces of modernization, globalization and economic liberalization have created great opportunities for youth however; a large segment of youth is facing severe challenges in realizing the development potential and participation in development process. The National Youth Policy, 2014 has provided a plan of action which gives new direction and impetus to youth development programmes in the country. Present paper purports to examine the status , issues and challenges being faced by Indian youth .

Keywords: Youth, Liberalisation, Globalisation and Moderanisation, Youth Employment, Skill, Education, Violence

Introduction

Youth is commonly understood as a transitional stage between childhood and adulthood. Youth and adulthood have two dimensions viz., biological and social. Planning Commission, Government of India has designated youth to the age of 15-35 years. Youth in the age group of 15-29 years comprise 27.5 per cent of the population. At

* Assistant Director, Regional Centre for Urban and Environmental Studies , Lucknow

** Assistant Professor, Department of Sociology, Dr. V.S.P.S. Mahavidyalaya, Kanpur

present, about 34 per cent of India's gross national income is contributed by the youth, aged 15-29 years. However, there exists a huge potential to increase the contribution of youth by increasing their labour force participation and productivity. Government of India currently invests more than Rs. 90,000 crores per annum on youth development programmes. In addition, the state governments and a number of other stakeholders are also working to support youth development and to enable productive youth participation. A National Youth Policy, 2014 seeks to define the vision of the Government of India for the youth of the nation and identify the key areas in which action is required. The policy provides a holistic vision for the youth of India which is to empower the youth of the country to achieve their full potential, and through them enable India to find its rightful place in the community of nations. The priority areas of national policy include creating a productive work force; developing a strong and healthy generation; instilling social values and promoting community services; facilitating participation and civic engagements; and supporting youth at risk and creating equitable opportunities for all.

The approach in the 12th Five Year Plan has been on putting in place a holistic and comprehensive strategy and to enable the fullest development and realization of the potential of the youth in the country as the single most important segment of the population in the context of future socio-economic development and growth. A crucial determinant underlying the approach and the suggested strategy and programmes is the current demographic scenario in the country, and the need to reap the demographic dividend before the window of opportunity closes. This would make it necessary to look at issues concerning the youth with a much greater sense of urgency than has been the case in the past and to allocate commensurate resources towards this end. This would have two elements – review of the existing sectoral programmes and schemes, and bringing into them the required specific focus and re-orientation as required, and their expansion to cover the whole country and diverse groups; and, developing and implementing specific programmes and interventions, over and above the sectoral schemes, to empower and

enable the youth to become effective and productive participants in the social, economic and political development of the country. The National Youth Policy, 2014 has given emphasis on education, employment and skill development, entrepreneurship development, health and healthy life style, promotion of social values and sports activities, community engagement and participation of youth in politics and governance. Government of India has implemented several policies for youth inclusive development, creating infrastructure and environment for youth empowerment during the Plan period.

Changing Youth Perspective

In recent years, most countries in the world have been going through major economic, social and political changes that have had influence on the lives of young people. The scope of youth research in Asia is broad and varied. There is a fundamental problem about the defining themes and perspectives pertaining to different issues of development and change in the context of culture, political system, social development and traditions (Rajendran and Paul, 2005). Youth research in Asia does not have strict boundaries, theories or themes for conducting youth studies rather it has emphasized on some of the pertinent youth issues, which have significant relevance for young people and have implications for policy, plan implementation and research. Youth values refer to believes that something is important, worthwhile, good and desirable for the youth to strive for (Ngai, 2007). Youth culture can be defined as young peoples' ways of living, behavior and activities in the context of the wider cultures whereas youth sub-cultures are the specific forms of youth culture expression in terms of lifestyles and behaviours (Ngai, 2007). Youth identity is marked by developmental changes in various areas such as biological, social, psychological and cognitive development, and is affected by the changes in peer relations and friendship, family relationships and school institutions. It can also be shaped by neighborhood characteristics, family's socio-economic status and ethnicity. The issue of identification comes into focus of the youth because they have experienced wider interaction with people, school,

work and society and a changing relationship with family. The problem of unemployment for the youth in the phase of economic restructuring and global economy has been well realized by the policy makers and the development activists. Age, education, training, experience and cultural context become the determinant factors for the success of obtaining a job. In the recent years, advancement of computer technology and popularity of information technology centre among young people demonstrate increasingly influence on the youth's life and development. Helves Helena (2005) has pointed out that the internet offers youth tremendous opportunities to explore new ideas, visit foreign lands, meet other young people, and participate in challenging activities.

Youth development refers to the increase of youth's capacity and adaptability in terms of a transition from an ego-centric orientation to socio-tropic orientation (Rosenberg, Ward, and Chilton, 1988). Important youth development outcomes are realization of potential, skills, social wellbeing, civic responsibility, volunteerism and transcendence (Cheung, Ngai, 2004). It is believed that youth can advance positive development through participation in youth programmes, volunteering, community-based services, school-based services, intervention programmes, mentoring programmes, training programmes, etc. Youth participation has become an important research theme among academics and youth researchers in recent years. Youth participation promotes youth's opportunity to be involved in youth activities, policy consultation, service planning and implementation (Ngai, 2007). Youth empowerment is an important theme in youth research. Youth empowerment may have different meanings to different people and different fields. However, the key focus should be on the position of opportunities and support for young people to learn and acquire knowledge and skills to manage their own affairs, to solve their own problems, and participate in decisions and programmes that affect them.

The development needs of the young people come into focus, as the demographic transition is underway in most developing country and enormous opportunities for human capital are emerging. To build

human capacity is important not just for future opportunities open to young people but also to mitigate the inter-generation transmission of poverty. Youth is an important stage of life for building the human capital that helps young people to escape poverty and lead toward better life. Young people are growing up in a more global world. Information flows have increased substantially because of the greater reach of global media, music, movies and other cultural exports. The rapid transition in communication technology has also changed the life style, working and organizational structure in most of the countries. In communication technology revolution age, a young person emerges as primary users of internet, accounting for about 40 per cent of internet users in developing countries. The effects of exposure to more information can be both positive and negative. Now internet has become an important source of information for many young people on matters related to sexual, reproductive health, violence and crime. Even internet has become important tool for criminals.

Governments do many things that affect the lives of young people. These include education, employment, and setting laws about early marriage and child labour. However, government policies should focus on broadening opportunities for young people to develop skills and use them productively. Government policies need to base themselves on more longitudinal and close researches on youth looking at its variety. Variables of class, caste, gender, region and ambition need to be appreciated as the same opportunities and stimulus is experienced differently by different people despite sameness of age. It is believed that understanding of youth values, youth cultures and youth sub-culture can have a better understanding of today's youth, their values, attitudes, behavior and life. Due to rapid social change and wider exposure of youth in society, there is an inevitable trend that new youth values, cultures and sub-cultures emerged and become dominant identity of young people. Due to feeling of disintegration from group, community and society, lack of social support and rigid societal structure and relationship, youth are becoming delinquent expressing deviant behavior, delinquent

activities, violence drugs use and aggression.

The youth identity is marked by developmental changes in various areas such as biological, social, psychological, and cognitive development, and is affected by the change in peer relations, friendship, family relationship and school transition. Youth are becoming aggressive towards society due to their frustration, exposure to violence, crime and delinquent behavior of peer. The frustration among youth is also being reflected due to shrinking scope of youth employment in organized sector. The economic risk restructuring of global economy has also adversely affected the employment opportunity as competition is increasing. Moreover, it is sometimes believed that reservation in education and employment sector has also reduced the scope of employment for the young population belonging to the advantaged group. Since, the reservation provisions seems to compromise on merit some feel that, the meritorious youth are being deprived of better opportunities of education and employment. This causes more frustrated and occasionally aggressive involvement of youth and probability of indulging in anti-social behavior affairs becomes more (IRIS, 2012)

Labour Force Participation

Youth in the age group of 13-35 years constitute more than 2/5th of the population of nation. As per Census of 2001, the proportion of youth population has been reported significantly high in Daman and Diu (53.95 per cent), Chandigarh (47.19 per cent), Dadra and Nagar Haveli (47.15 per cent), Andaman and Nicobar Island (47.05 per cent), Delhi (46.19 per cent) and Nagaland (45.68 per cent). The age specific worker population ratio shows declining trend across age groups for both rural male and female as well as for urban males. In case of urban females, except for the 15- 19 age group, the age specific worker population ratio has increased for all other age groups. The decline in work participation rate among rural females (14.2 percentage points) was steeper than the decline seen for rural males (12.5 percentage points) and urban males (3.5 percentage points) in the 15-29 age group during the period from 1999-2000 to 2011-12.

Youth Employment

With the level of education, the worker population ratio tends to decline, though at higher levels it again shows a rising tendency. The declining part can be explained by the fact that once a youth pursues education he/she does not participate in the labour market until the desirable level is completed. Also, the worker population ratio among the males in the rural and urban areas are almost similar across educational categories, though among females there are substantial differences, indicating lower ratios in the urban areas compared to the rural areas. Among the illiterate or those with lesser levels of education, the worker population ratio is high because of low incomes, implying a greater number of persons have to work to meet their consumption requirements. On the other hand, with increased income only a few members within a household are required to work as the household can afford a higher dependency ratio.

Looking at the nature of employment, almost half of the rural youth are self-employed. However, among rural males, the relative size of regular wage and casual wage employment in the age group 25-29 is higher than the corresponding figure for all-age groups. A similar pattern is also distinct in the age group 20-24, implying that wage employment is relatively more prevalent among rural youth (male) compared with the rest of the rural male population. In the age bracket 15-19, only the share of casual wage employment is higher than the corresponding figure for the all-age average (individuals aged 15-59). Those who drop out from school early join as casual workers since many of these youth (especially males) may not meet the skills and experience requirements of regular wage jobs. Among rural females, self-employment in the age group 20-24 is higher than the all-age average figure. On the other hand, the proportion of workers in casual wage in the same age group is lower compared to the all-age average. Since around these ages rural women are mostly engaged in reproductive activities, casual wage jobs are less preferred in comparison to self-employment, which can be conveniently combined with household duties. In the age brackets of 15-19 and 25-29, however, more than 40 per cent of the women

workers are in casual employment while more than 53 per cent have been engaged in self-employment. Among urban males, an early drop-out from education means pursuing casual wage employment, as in this age bracket almost 35 per cent are engaged in such employment. With an increase in age, the regular wage share rises from 32 per cent in 15-19 age groups to 44 and 49 per cent in the other two age groups, respectively. On the other hand, among urban females, an early drop out from education means a higher rate of self-employment, while those who complete higher levels of education tend to get regular wage employment. This category comprises almost half of the workers in the age brackets 20-24 and 25-29.

Young women are engaged more in the agriculture sector compared to males in rural areas. However, it is interesting to note that, among young men and women, the share of the secondary sector exceeds that of the tertiary sector in rural locations. The Mahatma Gandhi National Rural Employment Guarantee Scheme (MGNREGS), which involves construction activities, may be an explanation for the dominance of the secondary sector over the tertiary in rural areas. In other words, rural industrialization does not seem to be the force behind this phenomenon (Goldar, Mitra and Kumari, 2011). Indeed, looking at more disaggregated figures shows that the employment share for the construction sector is 13.9 per cent for young men (aged 15-29) in rural areas compared with 8.6 per cent for the manufacturing sector.⁵ In the case of young women, the situation is reversed: the sectoral share for the manufacturing sector is 10.8 per cent, while it is just 4.6 per cent for the construction sector. During 2009-10, about 19.5 per cent persons were self employed while 16.7 per cent were casual wage earners. More than half of the population was out of the labour force. More than 3/4th females were out of labour force as against about 30 per cent males during the period. The proportion of self employed persons was recorded high among males (29.3 per cent) as compared to females (9.3 per cent). Again, the proportion of self-employed persons was recorded high in rural areas (22 per cent) as compared to urban areas (13 per cent). However, 17.6 per cent persons were regular salaried and wage earners in urban

areas as compared to only 4.1 per cent persons in rural areas. An interesting change in the period of 2004-05 to 2009-10 is that the share of primary sector in employment decreased from 67 per cent to 63 per cent while share of secondary sector increased from 17 per cent to 21 per cent. For young men in rural India, share of secondary sector increased from 19 per cent to 23 per cent. For rural young women, share of tertiary sector increased from 7 per cent to 9 per cent. Share of tertiary sector in employment for urban young women increased from 52 per cent to 55 per cent. While share of higher order occupation in formal employment in secondary sector increased from 13 per cent to 19 per cent while it had decreased from 31 per cent to 46 per cent in tertiary sector. The share of higher order of occupation in informal employment during the corresponding period has also been in the same direction. The share of higher order of occupation in informal employment in tertiary sector increased from 16 per cent to 25 per cent.

Unemployment among Youth

In different youth age groups, unemployment rate is high among the entry age group 15-19 across all categories and tend to decline as age advances but remains higher than the national average. High unemployment rate in the initial years (15-19) could be due to the mismatch between job expectations and availability of jobs. In terms of sectoral participation, the Labour Bureau data suggests that proportion of youth engaged in agriculture was 50 per cent, followed by secondary 20.6 per cent and tertiary 29 per cent in 2012-13. This calls for need to focus on rural industrialization. The industry should rethink its strategy of moving to the rural areas and setting up units aligned to the natural resources of the region. This could be storage and packaging units, food processing industries, weaving and craft units, export oriented garment units etc. Creation of job opportunities in rural areas would also increase the female labour force participation rate which at present is below 20 per cent due to non-availability of suitable job opportunities in rural areas outside of agriculture (Sanghi and Srijia, 2014). A look at the unemployment rate among the educated youth shows that unemployment rate is high

among the educated. This strengthens the earlier observation that with education attainment, the job aspirations increase and non-availability of jobs matching these aspirations leads to high educated unemployment .. Among the two demographic groups, the trend of unemployment is the same, indicating higher unemployment among the educated that progressively increases with the level of education. Further, educated unemployment among females is higher than the males among both the demographic groups. When looking at the educated unemployed, it may be seen that apart from unemployment level being high among the formal educated, it is also high among the vocational qualified labour force i.e. the diploma or certificate holders. This raises the question of the employable skills of the courses that are rendered especially from Higher Secondary and above. Employable skills involve communication skills, problem solving skills apart from the technical skills required for the job. Expansion of higher education institutions has taken place at a rapid pace in the last decade but issues of the curriculum content, course work done, lack of industry exposure through internship, inexperienced faculty are causes of concern, requiring immediate attention (Sinha, 2013). National Employment Service which functions within the framework of the Employment Exchanges Act, 1959 and 1969 provides registration, placement, vocational guidance and career counselling services to the job seekers and is the joint concern of both the Central and state government. During 2010, about 40 million registered job seekers were reported in 969 Employment Exchanges in India. There has been fluctuating trend in the registrations of job seekers in Employment Exchanges over the period of 2001-2010. However, placement has increased significantly over the period. As per NSSO 2011-12, unemployment rate was 2.4 percent for males and 3.7 percent for females as per usual status among all age groups, while the unemployment rate among the youth (15-29 years) varied in between 6.1 percent to 15.6 percent across the different categories. The unemployment rates among different age groups increased significantly with urban female experiencing the highest unemployment. The data shows that during the last decade, while unemployment rate among the rural

male (15-29) increased only marginally by 1 per cent, among rural females it doubled to reach a level of 7.8 per cent. In contrast, in the urban areas, while the unemployment rate of urban males declined by 2.6 per cent that of urban females reduced by 1 per cent. But it emerges from the above that the unemployment rate for the urban females is the highest among all the categories. High unemployment rate among females may possibly be due to the family support to remain unemployed for a longer period of time as compared to that of males, who are considered to be the main breadwinners.

Education among Youth

As per National Family Health Survey (2004-05), many youth are illiterate or have very low educational attainment. Thirty-one percent of young women and 14 percent of young men are illiterate. However, literacy is much higher among the youngest youth aged 15 years (77 per cent among women and 92 per cent among men) than among youth only a decade older (63 per cent among women and 84 per cent among men). Despite improvements over time, educational attainment remains very low even among youth: only 29 percent of young women and 38 percent of young men have completed 10 or more years of education. Urban-rural differentials are much wider for women than men in literacy and educational attainment and the gender gap is also much greater in rural than in urban areas. Only 41 percent of adolescents aged 15-17 were attending school in the school year 2005-06, suggesting a very high school dropout rate. School attendance rates for youth aged 15-17 years increase sharply with household wealth. The gender gap is also much narrower in wealthier households than in poorer households.

Literacy rates among Muslims in all the age groups have been recorded low as compared to the literacy rates among other minorities as well as General and OBC communities of Hindu religion. Literacy rates among minorities have been reported high in the age group of 16-17 years and 6-13 years age group while it was recorded low in the age group of 23 and above years. There is marked contrast between rural and urban India in the distribution of educational attainment of employed youth in 2009-10. While 1/3rd of

urban employed youth have at least higher secondary level education, in rural areas, this proportion is just 1/10th. In the period of 2004-05 to 2009-10, the percentage of illiterate employed youth decreased significantly from 33 per cent to 23 per cent, while the share of those having secondary education increased from 9 per cent to 14 per cent. In the same period, the share of graduates in youth employment in the urban sector increased markedly from 11 per cent to 15 per cent. During the year 2030, the estimated population in the age group of 18-23 years is likely to be 142 million. This shows high demand of higher education institutions in India. Though, gross enrolment ratio in higher education is low as compared to many developed and developing countries. However, the expansion of higher education institutions will be imperative to achieve the target of 30 per cent gross enrolment ratio by the year 2030 (Singh and Pandey,2014). Gross enrolment ratio in higher education has grown tremendously with the increase in the number of higher education institutions in India. However, gross enrolment ratio is still low as compared to many countries. During the year of 1979-80, gross enrolment ratio was recorded 5 per cent which increased by 22.5 per cent in the year 2013-14 .Out of total enrolled students; about 86 per cent students were graduates while 12 per cent students were postgraduates. Out of total enrolled students, about 58 per cent were males and 42 per cent were females. The proportion of female students was recorded slightly high for post-graduation and diploma/certificate courses. Globalization, economic liberalization and wider application of computes have widened the scope of distance learning in higher education. Enrollment in distance education programmes during the period of 1980-81 to 2013-14, grew by 10.9 per cent. Enrolment in distance education programme during 1980-81 was recorded 0.17 million while it increased by 5.17 million during 2013-14 .

Skill Education among Youth

According to International Labour Organization estimates, by 2020 India will have 116 million workers in the age group of 20-24 years as against 94 million in China. In addition to this, the average age of

Indian population by 2020 will be 29 while many developed countries will be in early or late 40s. To take advantage of this demographic dividend, this massive workforce would need to be gainfully employed. This means that our country must have the foresight to create systems and capacities to educate and skill such large numbers of people. Emphasis will also have to be laid on giving an education that supports and promotes employment generation, entrepreneurial spirit and innovation as these are the factors that will help in creating enough sustainable job opportunities within India (Earnest and Young, 2014).

Government of India has set a target to impart the necessary skills to 500 million people by 2022. The 12th Plan has embarked on a relatively modest target for providing skills to 80 million people until 2017, which leaves around 400 million people to be trained in the 13th Plan by 2022. The country faces a considerable skill development challenge. Around 12 million people are expected to join the workforce every year over the next decade. In contrast, the country has a total training capacity of around 4.3 million, thereby depriving around 64 per cent entrants of the opportunity of formal skill development every year. Moreover, net enrolment in vocational courses in India is estimated around 5.5 million per year, while in China, it is 90 million and in US, it is 11.3 million. The country faces a major challenge of imparting employable skills to its growing workforce over the next few decades. National Skill development Mission demands focused efforts on the part of government, as well as non-government agencies. Considering the vast scope and scale of operations, various ministries, departments and organizations have been entrusted with the responsibility of achieving the overall skill development target. Current statistics indicate that the government and its partner agencies are expected to run short of achieving their skilling targets for 2012-13 by wide margin. Ministries such as Labour and Employment and Textiles had not achieved even half of the annual target by January, 2013. The Government constituted a Task Force on Skill Formation in Unorganized Sector in 2005 in view of the recognizing the need for expanding the skill base of the

economy,. In its report, the fact has been highlighted that electrical and electronics followed by mechanical engineering, driving, civil engineering, health and para- medical and office and business work are the most popular trades for skill training. Among women, there has been concentration of vocational training in computers followed by textile related trades. The next most popular trades among women are in the area of health care. Computer, electrical and electronic engineering, driving and motor vehicle work, mechanical engineering and health and personal services related work were the main trades in which youth attend vocational training/ education. There has been marked variation in receiving of vocational education among youth across the sectors. The proportion of computer related trade was found higher in organized sector as compared to unorganized sector. However, textiles related trade was found higher in unorganized sector as against organized sector (IIPS, 2007).

Media Exposure among Youth

As per NFHS-III (2005-06) Report, most youth are exposed to some form of media. Seventy percent of women and 88 percent of men age 15-24 have at least weekly exposure to television, radio, or newspapers/magazines or monthly exposure to the cinema. Media exposure is much lower in rural than in urban areas. The most common form of media to which youth are exposed is television. Women are much less likely than men to be exposed to each type of media. Women with no education and women in rural areas have particularly low levels of regular media exposure. Social networking is a phenomenon which has existed since society began. Human beings have always sought to live in social environments. The proliferation of social networking sites and their pervasion in everyday practices is affecting how modern Indian youth societies manage their social networks. To a significant extent, Social networking sites have shifted social networking to the Internet. In less than five years, these sites have grown from a niche online activity into a phenomenon through which tens of millions of internet users are connected, both in their leisure time, and at work. There are various factors which have prompted us to consider the implications

of these technologies for policy-making. One of these is the willingness of users to embrace social networking sites as a means of communication and social networking in everyday life. The increasing dependence on technology for basic communication also highlights the importance of analyzing how social networking sites are affecting daily processes. Sites like Face book, Friend ster and LinkedIn are influencing the way users establish, maintain and cultivate a range of social relationships, from close friendships to casual acquaintances. There has been significant interest and concern about the risks of online social networking because of access to personal information and the anonymity that the system allows. A number of public cases of bullying and identity theft have put this issue in the public arena. In the survey participants were asked whether they have ever had a bad social networking experience. No doubt that social networking's sites have great impact on the Indian youth. It has lot of challenges which we have to face (Patil, 2014).

Health Status of Youth

Adolescents are vital human resources. The problems of adolescents are increasing since social forces have put tremendous pressure on them. A large number of adolescents are facing problems of increased vulnerability and risk pertaining to health due to their risky behaviour. A large number of adolescent girls are also being exploited both physically and sexually. The wider exposure to pornographic literature and sites has also created problems for them. The proportion of premarital sex relations among adolescents is gradually increasing while on the other hand the proportion of married adolescent is still high in India. Reproductive and sexual health status among the adolescents has been reported to be poor since their knowledge regarding it is found to be very low. The dynamics of social change has its implications on health. The socio economic and political forces are rapidly changing the ways that young people must prepare for adult life. The changes have enormous implications for adolescents' health and well being. The sexual and reproductive health needs of adolescents and young people are firmly on national agendas in the South Asian region.

There is growing recognition that adolescents themselves must be given a role in articulating and designing such programmes. However health programmes generally make provisions for adults and young children but adolescents have largely been overlooked (Pandey and Singh, 2013).

As per NFHS-III (2005-06) Report, most youth lack basic knowledge of women's menstrual cycle. A large proportion of youth, both women and men, are not aware that a woman is fertile only during specific days in her menstrual cycle. Only 5 percent of women aged 15-19 and 14 percent aged 20-24 know that a woman is fertile only during the middle of her menstrual cycle. An even lower proportion of men have correct knowledge of a woman's fertile period. Messages about family planning are not reaching all youth. Only 65 percent of women and 84 percent of men have heard or seen a family planning message on TV, radio, wall paintings, or in newspapers/magazines. Many youth have not heard of available modern contraceptive spacing methods. Ninety-three percent of women know of female sterilization, but only 83 percent know about pills and 71 percent each know about IUDs and condoms. Ninety-three percent of men know about condoms, but only 78 percent know about pills, and 37 percent know about the IUD. Only 8 percent of women and 15 percent of men know about emergency contraception. A majority of youth lack comprehensive knowledge of HIV/AIDS. About two-thirds of women and 88 percent of men have heard of AIDS. Three out of four men know that the risk of HIV/AIDS can be reduced by condom use and by limiting sex to one uninfected partner; however, less than half of women know about these means of HIV/AIDS prevention. Only 20 percent of women and 36 percent of men have comprehensive knowledge about HIV/AIDS, i.e., they have correct knowledge of all the ways of transmission and prevention of the infection. In many states, less than one-half of women have heard of AIDS (IIPS, 2007).

In India, child marriage is a centuries old tradition, where children as young as two to three years were often married or given away in marriage. However, in traditional societies in spite of early

commitment of children into wedlock, marriages were not consummated till children were much older and were perceived to be able to understand the responsibilities intrinsic to marriage. Over the time, giving children in marriage has turned into major social evil entailing issues of child rights, dowry, and sexual abuse, among others detailed earlier. Some of the emerging trends in child marriage have far-reaching adverse consequences in the life of a child. For example, child marriages have come to be used as a means to traffic young girls and women into the sex trade and labour both within the country and outside. Children are married, trafficked and sent to work in places like Delhi, Haryana, Uttar Pradesh, and Kolkata. Imbalance in the sex ratio in some states is emerging as a reason for trafficking of young girls for the purposes of marriage. In states with very low sex ratio, there is a tremendous shortage of marriageable girls, resulting in the need to buy young brides from other states. In some cases, these girls may be forced to serve as a wife to two or three brothers in the same family. In some situations, economic circumstances have forced parents to give away their young daughters in marriage to much older or physically or mentally challenged men. Incidents of girls being given away to rich/old Arab 'sheikhs' in the city of Hyderabad in Andhra Pradesh have received much attention nationally and internationally (Usmani,2013).

Among women aged 20-24, there has been a one-third decline in the same time period in the proportion married before age of 15 years. Age at marriage for women and men also increases with education and wealth. Sixteen percent of ever-married women age 15-49 are married to men who are 10 or more years older than them. Spousal age difference decreases as age at marriage increases and this relationship is evident in all three NFHS surveys. Percentage of Women in the age group of 18-29 years who were first married by exact age of 18 years and percentage of men in the age group of 21-29 years who were first married by exact age of 21 years, by residence and state in India during 2005-06. The proportion of women who marry before the legal minimum age at marriage has been reported higher in the rural areas as compared to the urban areas. It has been

significantly reported high in the states of Rajasthan, Madhya Pradesh, Bihar, Jharkhand, Andhra Pradesh, Chhattisgarh, Uttar Pradesh and Karnataka. Rural Urban differences in the proportion of women marrying before the age of 18 years are largest in Jharkhand, Rajasthan, Chhattisgarh, Bihar, West Bengal, Uttar Pradesh and Madhya Pradesh.

The mean age at marriage has increased from less than 15 years prior to 1961 to around 18 years in 1981 and is likely to increase in the coming years. Still there is a large variation in child and adolescent marriages across the states. Rajasthan, Uttar Pradesh, Bihar and Madhya Pradesh have witnessed a large number of child and adolescent marriages while Kerala, Punjab have higher age at marriage. Moreover, 75 per cent of the total married women in the age group of 10-14 years come from large northern states of Bihar, Madhya Pradesh, Rajasthan and Uttar Pradesh. These few states also contribute as much 51 per cent of the total married women in the next age group of 15-19 years. The data on early motherhood in India reveals the percentage of women who were married before 18 years. India figures stand at 44.5 per cent. As per survey of DLHS 2007-08, the prevalence of child marriage is showing a declining trend in India, however, this has been found still high in the states of Bihar, Uttar Pradesh, Andhra Pradesh, West Bengal, Rajasthan, Madhya Pradesh, Chhattisgarh and Jharkhand. However, the prevalence rate of early marriage has declined significantly. If we compare the rate of prevalence of child marriage during 1980s and 1990s. There has been significant improvement in the maternal health care during the period of 1992-03 to 2004-05. During 2004-05, less than half of the deliveries were assisted by health personnel and still most of the deliveries are being taken in the home. As per 1998-99, NFHS-II survey, 20 per cent mothers receive antenatal care while only 33.6 per cent births are delivered in medical institutions. Only 42.3 per cent deliveries are being assisted by health professional. The states like Bihar, Rajasthan, Uttar Pradesh and Madhya Pradesh have shown poor health status as per health indicators.

Overweight and obesity another form of malnutrition with serious

health consequences is increasing among other young people in India. There is also a challenge of nutritional transition as Indians are moving away from traditional diets high in cereal and fiber to more western pattern diets high in sugars, fat, and animal-source food (fast food culture) that are closely associated with different non-communicable diseases seen in later years. . High-risk sexual behaviour is a broad term covering early sexual activity especially before 18 years of age and includes unprotected intercourse without male or female condom use except in a long-term, single-partner relationship, unprotected mouth-to-genital contact except in a long-term monogamous relationship, having multiple sex partners, having a high-risk partner, exchange of sex for drugs or money, having anal sex or having a partner who does except in a long-term, single-partner relationship and having sex with a partner who injects or has ever injected drugs (Singh and Gururaj, 2014). It is a known risk factor that puts individuals at risk for contacting HIV/AIDS and a range of other sexually transmitted diseases like gonorrhoea, herpes, genital warts, Chlamydia, syphilis, etc. The National Family Health Survey (2005-06) indicated that 4 per cent of young women and 15 per cent of young men had ever experienced sex before marriage and only 14.1 per cent (14.7 per cent urban years 13.9 per cent rural) of unmarried sexually active adolescent females used a contraceptive. Young people aged 15 to 24 years commonly engage in premarital sex more so in men (15-22 per cent) as compared to women (1-6 per cent).

Stress is a consequence of or a general response to an action or situation arising from an interaction of the person with his environment and places special physical or psychological demands, or both, on a person. The physical or psychological demands from the environment that cause stress, commonly known as stressors and the individual reaction to them take various forms and depends on several intrinsic and/or extrinsic factors. Significant difficulties have been experienced in quantifying and qualifying stress. Some studies have tried to quantify the stress levels among young people, while others have given a mean stress score (influenced by methods of

measuring stress (Sahni). According to the World Health Organization estimates about one million people commit suicide each year. In India, nearly 1,36,000 persons voluntarily ended their lives in a suicidal act as per official reports in 2011. The official report indicates that age specific suicide rate among 15-2 years is on the rise increasing from 3.73 to 3.96 per 1, 00,000 population per year from 2002 to 2011. About 40 per cent of suicides in India are committed by persons below the age of 30 years.

Violence among Youth

The WHO defines violence as the intentional use of physical force or power, threatened or actual, against oneself, another person, or against a group or community that either results in or has a high likelihood of resulting in injury, death, psychological harm, maldevelopment or deprivation. Interpersonal violence among youth ranging from minor acts of bullying to severe forms of homicide contribute greatly to the burden of premature death, injury and disability; harming not just the affected but also their families, friends and communities. An average of 565 adolescents and young adults between the ages of 10 and 29 years die each day as a result of interpersonal violence across the world. NFHS-3 from India revealed that 27 per cent married young females experienced physical, sexual, or emotional violence by their spouse and 7 per cent of all females and 11 per cent of married females experienced sexual violence (NCRB,2013).

Crimes against women are on the rise, along with crimes in general. The brunt of the resulting violence is borne by the marginalized sections of society, women in particular. Most crimes against women go unreported for understandable reasons: attached social stigma, drawbacks in legal mechanism, fear of retaliation and so on. Institutional indifference makes matters worse. It is almost impossible to lodge a complaint against men in the police and the armed forces, or in government services. Importantly, crimes against women have roots in the male dominated socio-economic, legal and political order. Assaults on women are often visibly associated with their social status, their communal, and ethnic and caste identifies

(Singh and Pandey, 2009). Police records show that reported crimes have been rising. Violence against women is of undoubted importance in the context of assessing women's status. However, the commonly used indices such as the gender development index and gender-related empowerment index ignore this aspect of the well-being of women. Crimes against women identified under the IPC are the following: (1) rape; (2) kidnapping and abduction for different purposes; (3) homicide for dowry, dowry deaths or attempts to commit such crimes; (4) torture, both mental and physical; (5) molestation; (6) sexual harassment; and (7) importation of girls. Various crimes are identified under special and local laws, enacted from time to time to deal with specific social and economic problems affecting women. These are (i) Commission of sale; (ii) Immoral traffic; (iii) Indecent representation of women; (iv) Dowry cases (Singh et al., 2009).

In India, we have a unique situation of co-existence of all forms of violence especially of elimination of women, e.g. selective female foeticide, female infanticide, bride burning and sati. The incidence of violence of all forms within family has also gone up. Even today, various forms of violence against women are prevalent in our society, though many cases remain unreported due to cultural norms, apathy or ignorance. They may manifest themselves directly in wife battering, abduction, eve-teasing, verbal abuses or verbal rebukes. Women on many occasions are victimized by all sorts of discriminations, deprivations and obstructions in goal achieving and responses. These incidents may occur in the family, offices, agricultural fields, industries or even public places. It sounds surprising that on animal level predatory aggression (killing and eating) occurs between the species and not within the species, but a human being, the highest on the evolutionary level, kills another human being of his own species (Srivastava, 1988). Inflicting and experiencing violence in many subtle forms causing and suffering mental pain in day-to-day life has become ways of our world in interpersonal relationships. The cruelty, the hate that exists in ourselves is expressed in the exploitation of the weak by the powerful and the

cunning (Krishnamurthy, 1977). The worst part of the problem is that women today are not feeling safe and secured even in the family. The concept of home, sweet home is no more, so far many women, who suffer violence against themselves by the members of the family. Home is no safe place when it comes to aggressive behaviour. Fitz and Gerstenzang (1978) observe that episodes of verbal or physical aggression are most likely to occur in the home and the relatives (such as parents' offspring and spouses) were the most frequent targets of aggression. Steinmetz and Straus (1973) described the family as "cradle of violence". Stratus (1975) drawing from incidences of violence between spouses called "the marriage licence as a hitting licence". Domestic violence knows no age, socio-economic, religious, racial, gender or educational barriers. It is a myth that only the poor or uneducated are victims of domestic abuse. Most studies indicate that there are also high incidences of spousal abuse in the more affluent neighborhoods. Although a poor victim has the terrible problem of not having resources available, the more affluent spouse may also be in an equally desperate trap due to social stigmas, greater economic pressures and the increased social position and power that the partner may have at his or her disposal (Singh et.al., 2013). The National Family Health Survey (NFH-III) carried out in 29 states during 2005-2006 and released in 2007 reveals over 37 per cent married women in the country are victims of physical or sexual abuse by their husbands. Over 40 per cent of Indian women have experienced domestic violence at some point in their married lives, and nearly 55 per cent think that spousal abuse is warranted in several circumstances. The survey showed that countrywide more women face violence in rural areas (40.2) as compared to those in the urban areas (30.4). NFHS-III found that over a third of women who had been married at any point in their lives said they had been pushed, slapped, shaken or otherwise attacked by their husbands at least once. Slapping was the most common act of physical violence by husbands. More than 34 per cent of women said their husbands slapped them, while 15 per cent said their husbands pulled their hair or twisted their arm. Around 14 per cent of the women had things thrown at them. The

survey also found that one in six wives had been emotionally abused by their husbands, while one out of 10 has experienced sexual violence like marital rape on at least one occasion.

Trafficking, a growing problem in India can be most aptly defined as being the recruitment, transportation, transfer, harbouring or reception of persons, by means of threat, force, coercion, abduction, fraud, abuse of power, deception or payment for the purposes of exploitation. While trafficking is often thought of solely in terms of sexual exploitation, forced labour, slavery, servitude, marriage, and the removal of organs are also common purposes for trafficking. Throughout the world, more than two million people are reportedly trafficked every year. The most common uses for trafficked children are for labour exploitation in brick kilns, factories, construction work, sweatshops, domestic settings, and on plantations. Camel jockeying in the Middle East, and, of course, sexual exploitation in the form of prostitution and pornography are also common. Worldwide, prostitution alone is thought to yield at least Rs. 315 million for the traffickers. In India, trafficking has been recognized as an organized crime and thus needs a holistic approach for its eradication.

The greatest challenge in any plan for intervention is lack of a thorough understanding of the problem and the absence of reliable data on the magnitude of the problem. Even the definition of “trafficking” is still confined to trafficking for prostitution. But, as the recent National Human Rights Commission report states, “it goes beyond trafficking for prostitution. The globalization and liberalization came as a tidal wave on top of ongoing processes of structural changes in the economy and society. Growing urbanization has led to congestion, overcrowding and a near breakdown of services in most cities. Public spaces, including play spaces for young are disappearing and many schools do not have playgrounds or access to one. Travel time to work and school has increased, and has the length of the working day, leaving parents with little time to spend with their young.. Marriage has become unstable and with the stigma on divorce slowly disappearing, marital breakdowns are increasing.

Other social and demographic trends, such as the growth of nuclear family, breakdown of traditional extended family support system and the phenomenon of separated families have compounded the effects on young. Environmental pollution has reached unprecedented levels, with children worst affected on account of their small size and low body mass. Youth are becoming the victims of social tension, exploitation, and destitution due to poverty, backwardness and other factors. The menace of destitution among the children is growing rapidly while there are grossly inadequate child care and rehabilitation services for them. Thus, it is imperative to provide the child care protection and rehabilitation services for the destitute children in a systematic and proper way for their reintegration into the society. Trafficked young are subjected to prostitution, forced into marriage or illegally adopted; they provide cheap or unpaid labor, work as house servants or beggars, are recruited into armed groups and are used for sports. Trafficking exposes young to violence, sexual abuse and HIV infection and violates their rights to be protected, grow up in a family environment and have access to education. Ending trafficking requires international, regional and national cooperation.

Harmful drinking among young people is an increasing concern in many countries and is linked to nearly 60 health conditions. It increases risky behaviours and is linked to injuries and violence resulting in premature deaths. A national review on harmful effects of alcohol reported greater social acceptability of drinking, increasing consumption in rural and transitional areas, younger age of initiating drinking, and phenomenal socio-economic and health impact, more so among young people. Data from the National Household Survey by United Nations Office on Drugs and Crime, 2002 covering urban and rural areas of 24 states of India revealed a prevalence of 21.4 per cent of alcohol use among men aged 12 to 18 years. The World Health Survey - India reported that among individuals aged 18 to 24 years, 3.9 per cent were infrequent heavy drinkers and 0.6 per cent was frequent heavy drinkers. The NFHS-3 survey showed that 1 per cent women and 11 per cent men aged 15-19 years and 1.4 per cent women

and 28.8 per cent men aged 20-24 years consumed alcohol. Substance abuse apart from tobacco and alcohol is one of the major emerging problems among the young population and needs to be tackled effectively. The National Household Survey by UNODC showed that 3.0 per cent of males consumed cannabis and 0.1 per cent opiates with common substances used being alcohol, tobacco, cannabis, cocaine and heroin. The data from the National Health Survey suggested that about 0.1 per cent of the male population (12-60 years) reported ever injecting any illicit drug. Injecting drug use was reported more often from the north east region of the country.

Participation in Civil Society and Governance

As per NFHS (2004-05) Report, participation in civil society, as measured by participation in community-led activities or membership in an organized group, was limited among youth, particularly among young women. Specifically, 45 per cent of young men compared to only 15 per cent of young women reported that they had participated in any community-led programmes such as cleanliness drives, health promotion activities, and celebration of festivals and national days. Far fewer young men (11 per cent) and women (10 per cent) reported membership in organized groups such as self-help groups, and sports and social clubs. In total, 48 per cent of young men and 23 per cent of young women reported participation in civil society. State-wise differentials in participation in civil society were marked, with considerably more youth in Maharashtra and the southern states of Andhra Pradesh and Tamil Nadu reporting such participation than those in the northern states of Bihar, Jharkhand and Rajasthan. Indeed, while just 24-35 per cent of young men and 5-15 per cent of young women from the northern states had participated in civil society, a much larger proportion 56-66 per cent of young men and 25-39 per cent of young women of those from Maharashtra and the southern states had done so. Considerable proportions of youth reported disillusionment with the commitment of political parties to work for change at the community level. Indeed, 68 per cent of young men and 57 per cent of young women believed that improvement in their village (rural youth) or neighbourhood (urban youth) was

unlikely, no matter which political party governed the state. It is notable, however, that the majority of youth 83–86 per cent — perceived that the electoral process was fair and one could vote without fear or pressure. Even so, slightly less than one-sixth (14–17 per cent) were unsure or felt that one could not vote freely (Agochiya, 2005).

The Youth Clubs and Women Associations are the vital social capital which can work effectively with local governments in mobilizing people for plan preparation and collecting required information from the people and other organizations. The Youth Clubs have to work further with the local governments to implement the development plans. For social development activities, people have to be mobilized frequently (Palanithurai, 2005). The increasing participation of youth in electoral process has drastically changed the political landscape and political parties are coming into power with absolute majority. The political parties are also giving due share to youth in political space both at the decision making process and political mobilization (IIPS, 2010). The major challenges being faced by Indian youth include enrolment in higher education institutions, skill training, entrepreneurship development, employment, poverty, violence, conflict with laws, frustration and cynicism, cultural identity, mental stress, drug addiction, high prevalence of life style induced diseases, sexually transmitted infections, etc. The nature of youth problems may be related with economic, socio-cultural and psychological dimensions (Singh, 1960). Thus, the approach to address the problems and challenges of youth demands overall national planning for rapid inclusive economic growth and participatory development models. The social planning is another instrument which may enormously help to check and minimize the process of dysfunction in the social structure under going too fast changes. In order to make such planning effective, the internal contradictions in the policy and plans with reference to various sectors of society and economy should be obliterated.

Sports and recreational activities are essential component of the growth and development of youth. Sports activities promote

physical, mental and emotional growth of youth and adolescents. These activities support a healthy life style and ensure the engagement of youth in productive activities. Participation in sports can inculcate the spirit of competitiveness and team work for holistic development of youth. The government is working towards promotion of sports by providing access to sports facilities and coaching to youth in both urban and rural areas. Organizations like Sports Authority of India, national sports federations and state level organizations are also working towards promotion of coaching facilities, organizing competitions, selecting talented sports men and support their development. National Institute of Sports and Laxmi Bai National Institute of Physical Education provide academic courses at graduate and postgraduate levels in the area of sports. However, access to sports and physical education opportunities still remains highly inadequate, especially in rural areas and backward states in India. Participation of youth in sports activities is also reported to be low as compared to developed and developing countries.

India is a diverse nation with respect to ethnicity, religion, language, caste and culture. However, socio-economic disparity prevails in Indian society. Thus, it is imperative to inculcate a sense of harmony and togetherness among youth. It is also important to develop inner values like compassion, kindness, sympathy and empathy among youth. There is also essential need to inculcate the spirit of integrity and truthfulness among youth. Youth must be encouraged to strive for excellence in all spheres of development. The role of youth in environment and climate protection has been well realized for ensuring sustainable development of nation. Youth may also play an important role in the conservation of cultural heritage, traditional arts and culture. Value education is not only the responsibility of education system but it starts at home with family and society. Inclusion of socio-cultural values in course curriculum both at the secondary and higher education system will inculcate cultural values among youth. The role of education in fostering socio-cultural values has been well emphasized in educational policies in India. The

organizations such as National Service Scheme, Nehru Yuva Kendra Sanghathan and National Credit Corps are involved in the engagement of youth in various initiatives like rural development, environment protection, blood donation, immunization, disaster management, etc. These have potential to foster national and social values among the youth and develop a sense of responsibility towards the nation. The Centre for Cultural Resource and Training under Ministry of Culture administers a scheme under which youth are taken to heritage monuments/sites, museums, etc. for promotion of cultural exchange.

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Education and Economic Empowerment of Women

* Dr. Preethi.K.A

Abstract

Education is an important instrument for human capital formation. Knowledge production and dissemination have acquired special attention of the development thinkers. Literacy with which people can improve their lives helps in empowering vulnerable groups and on the other hand higher education improves productivity of the manpower engaged in work, which is referred as human empowerment. It is an instrument that has significant impact on women's empowerment, which is a marginalized section of the human resources in the traditional economics. Education is a key mean of empowering women and is in itself a human right, and educated girls lead better lives. Education is especially central to women's empowerment as it enables women to become more productive both inside and outside the household. Investments in women's education, including literacy is considered one of the most important elements, complementary to income-generating activities that are considered essential for women's economic empowerment.

Keywords: Education, Human Capital, Women, Empowerment

Introduction

Strategies of development are focusing on human capital formation both in developed as well as developing economy and this will be more focused in highly populated countries. Human capital formation results from empowerment of human resources and making them more productive. Women being an important but neglected section of the human resources have recently gained more attention of the researchers and policy makers. Gender equity, women empowerment policies and programmes are encouraging women participation in development. Empowerment is a process of

* H.O.D, Commerce and Management, Silicon City College of Management and Commerce, Bangalore. Email: bhat.pretty@gmail.com

change by which individuals gain power and ability to take control over their lives. It involves access to resources, increased well being, increased self esteem, self confidence, increased participation in decision making, increased respect in the society, economic independence and so on. Women's empowerment is a process by which unequal power relation is transformed and women achieve greater equality with men. At government level, it includes extension of all fundamental, political, social and economic rights to women. On the individual level, it includes the progress by which women gain inner power to express and defend their rights, greater confidence and control over their lives that enhance the complete development of women. It is an active process of enabling women to realize their identity and power in all spheres of their lives. Therefore, women empowerment means overall development of women.

Women empowerment is a multi-dimensional process where the personal, political, social and economic strengths are increased. There are number of factors which contribute to women empowerment. Education is one of the prominent factors which makes women employable and empowered. Therefore, in this paper an attempt is made to analyse the impact of education on economic empowerment of women.

Concept of Empowerment

The origin of empowerment as a form of theory was traced back to the Brazilian humanitarian and educator, Freire (1973), when he suggested a plan for liberating the oppressed people of the world through education. But the 'empowerment' approach was first clearly articulated in 1985 by Development Alternatives with Women for a New Era (DAWN). It was in the ninth plan(1997-2002) the central government of India in its welfare programmes shifted the concept of development to 'empowerment'.

The concept of 'Empowerment' has been variously defined. In the words of Adam (1996), "Empowerment is the means by which individuals, groups, and communities to take control of their circumstances and achieve their own goals, thereby being able to work towards helping themselves and others to maximize the quality

of their lives.” Pillai J.K (1995) opined that empowerment is an active, multidimensional process which enables women to realize their full identity and power in all spheres of life.” No doubt, empowerment is a multidimensional concept encompassing personal, social and economic empowerment for improved productive employment and better standard of living.

Review of literature

Empowerment is inextricably linked to education. Education is not only a crucial part of all empowerment programmes but it also acts to empower in itself. Education is crucial to develop a sense of self-worth and empowerment. In the educational literature, much is made of the substantive and symbolic concepts, which the term 'empowerment' encloses. The idea is that empowerment can refer both to a substantive form of change at the individual level and a more symbolic form of change at the societal level. Several studies have attempted to understand the role of education or impact of education on women empowerment. Few studies have been conducted to understand the links between education and women empowerment, which are reviewed in this section.

Nuss and Majka (1985) found mixed evidence of the impact of economic development on women's education. Their findings suggest that women do not completely integrate into all areas of education, especially agriculture and engineering, thus hindering their economic empowerment. Jain and Nag (1986) found that access to modern education would not only enhance women status but also of their children as there is an inverse relationship between fertility rates and female education. Therefore, women education can play a significant role in controlling population growth which is a major hurdle in the way of attaining economic growth of countries like India.

Sanad and Tessler (1988) point out that, women who are least educated are more likely to disapprove of women's economic participation. Griffin (1992), in his study of the links between empowerment and experiential learning, suggests that education

empowers everyone through a respect for each individual and his/her personal targets. However, he seems at odds with the idea that a substantive change at the level of the individual will be reflected in substantive social change.

Goldin (1995) explores trends in graduation rate, percentage of workers in white collared jobs and male to female secondary gross enrollment rates. Lincove (2008) discusses female educational attainment; Dijkstra (2001) examines the Gender Development Index and Gender Empowerment Measure. Kabeer (1999) shows the factors that determine empowerment vary by geographical location and are determined much by economic and non economic variables in which education plays a vital role.

Kishore and Gupta (2004) revealed that average women in India are disempowered relatively to men and there had been a little change in her empowerment over time. According to Blumberg (2005) economic empowerment of women was the key to gender equality and also for the well being of a nation. It would enhance women's capacity of decision making as well. Desai and Thakkar (2007) in their work discussed women's political participation, legal rights and education as tools for their empowerment.

While some scholars like Amartya Sen (1999) argues that education increases women's agency and empowerment, some other authors (Stromquist 1992 and 1995; Jayaweera, 1997; Longwe, 1998) are very skeptical in relation to the powerfulness of formal education to change people's lives, particularly women's. For the latter authors, the role that this type of education plays in the process of women's empowerment is limited because it tends to reproduce, among other things, the economic and social structures that perpetuate unequal gender relations. Post-primary education has the greatest payoff for women's empowerment in that it increases income earning opportunities and decision making autonomy (Cheston and Kuhn 2002; Albee and 1994; UNFPA 2006).

Education and revenue do not cause to empowerment if necessary base for presence of women are not facilitated by social institutions. Based on some researches, educated and jobholder women even have

worse condition than non-educated and housekeeper women in some countries (Mason, 2002); namely in this ground cultural expectation and prescription are strong determinant. There is probability that with existent institutions Iranian educated and jobholder women could not gain necessary freedom and empowerment (Shafiq, 1991).

Research has shown that women contribute a higher share of their earnings to the family and are less likely to spend it on themselves (Dwyer and Bruce, 1988). Research has suggested that as the share of the family income contributed by woman increases, so does the likelihood that she will manage this income (The World Bank, 1991). However, the extent to which women retain control over their own income varies from household to household and region to region. One study found that fewer than half of women gave their earnings to their husbands (Dwyer and Bruce, 1988). The study also showed, however, that many women still sought their husbands' permission when they wanted to purchase something for themselves.

Literature review shows that no much research is done on assessing the role of education on economic empowerment of the women. The following research questions still remain to answer.

1. What is economic empowerment of women?
2. What is their contribution to household income?
3. How free they are to take decisions at the household level?

With this back drop, a study is undertaken in coastal district of Karnataka to examine the role of educated women in the household economy, who are employed in different avenues.

Objectives of the study

Main purpose of this paper is to analyze the role of education in empowering women in terms of employment and improving standard of living. The specific objectives are;

1. To review the links between education and women empowerment
2. To assess the role of educated working women in the household economy

3. To analyse the impact of education in economic empowerment of women

Research methodology

It is a methodological challenge to analyse the impact of education on economic empowerment of women. However, an attempt is made in this study both by initiating theoretical discussion and analysis of empirical evidences. This study is partly descriptive and partly diagnostic in nature. The analysis carried out using primary data collected from the sample women. The study is undertaken in two districts of Karnataka state namely Dakshina Kannada and Udupi districts. The sample consists of 400 women i.e, 200 each in Dakshina Kannada and Udupi districts. Sample is drawn from employed women across different educational status such as under graduation, graduation, post-graduation and professional education in equal proportion i.e 25.0 per cent each.

In this study, economic empowerment of women is measured in terms of economic independence, freedom to spend and invest, banking habits, control over money, money management, standard of living, changes in consumption and expenditure patterns. Empowerment is judged on the basis of 'Likert's scale. Respondents responses on various indicators of empowerments were collected in a range of four level score such as 'Very much', 'much', 'somewhat', and 'not at all'. 'Very much' is assigned 3, 'Much' is 2, 'Somewhat' is 1, and 'Not at all' is 0 weights. The corresponding weights were multiplied by the number of respondents and total scores are calculated. Average scores were computed separately for under graduates, graduates, post graduates and professional graduate women respondents. It is calculated by using the formula.

$$\frac{W_1X_1+W_2X_2+W_3X_3+W_4X_4}{\Sigma W}$$

Where, W_1, W_2, W_3, W_4 = weights

X_1, X_2, X_3, X_4 = frequency

Sample profile

The sample consists of 400 working women. Besides formal education they have obtained additional qualification. Among the respondents 24.0 per cent of women have done computer courses, 12.0 per cent self employment courses, 11.50 per cent diploma courses, 13.5 training courses and 39.0 per cent have not undergone any additional courses. The age group of Sample women varies from 20 to 50 years.

Working profile of sample Women

Among the respondents 18.75 per cent each are belonged to teaching, banking/ insurance, self employment/ business and other *occupations*. 25.0 per cent of respondents are professionals like Doctors and Engineers. Around 28.0 per cent of respondents are working in private *organization*. 42.0 per cent and 10.0 per cent are working in government organizations and NGOs whereas around 18.0 per cent are self employed women. Around 5.0 per cent of respondents have less than 1 year of *working experience* whereas 17.0 per cent of women are having more than 25 years of experience. With regard to *monthly family income* of respondents, 17 per cent of them are having less than 10000 Rs. and only 5.5 per cent of the households are earning more than 50000 Rs.

Economic Empowerment of Women

Women empowerment begins with economic independence. Once they are empowered economically, they will be empowered personally and socially too. Therefore, economic empowerment is more essential and needs to be focused more. Economic empowerment of women is said to exist when they enjoy economic independence, freedom to spend their own income as they want, have control over money and know money management, invest their income in appropriate form, find improvement in standard of living etc.

Economic empowerment scores of under-graduate employed women are given in Table No. 1

Table No. 1: Economic empowerment scores of (Undergraduate) employed women

(n=100)

Source: Field Survey

Note: V.M- very much, M- much, S.W- somewhat, N.A- not at all, T.S- total scores, M.S- mean scores, S.D- standard deviation, C.V- co efficient of variation

Table No.1 shows economic empowerment scores of undergraduate employed women based on different indicators. Total scores of undergraduate employed women vary between 100 ('right to invest') to 190 ('economic independence'). Around 30.0 per cent of them do not have any freedom to spend their own income, do not know money management, and find no changes in consumption and expenditure pattern at all. This can be related to their low income. They score low in the case of other indicators also.

Economic empowerment scores of graduate employed women are given in Table No. 2.

Table No. 2: Economic empowerment scores of (Graduate) employed women

(n=100)

Source: Field survey

Note: V.M- very much, M- much, S.W- somewhat, N.A- not at all, T.S- total scores, M.S- mean scores, S.D- standard deviation, C.V- co efficient of variation

Total scores of graduate employed women vary between 150 (Changes in the consumption pattern) to 240 (Freedom to spend). They score more in terms of freedom to spend, right to invest, standard of living and economic independence. But, their banking habits are less and they do not find much change in consumption and expenditure pattern.

Total scores of post-graduate employed women (Table No. -3) vary between 179 (Changes in the consumption pattern) to 280 (Right to invest). They score above 200 in terms of Freedom to spend, Standard of living, Economic independence, Control over money, Banking habits and Changes in the expenditure pattern. But it is seen that they are poor in money management.

**Table No. 3: Economic empowerment scores of
(Post-graduate) employed women**

(n=100)

Source: Field survey

Note: V.M- very much, M- much, S.W- somewhat, N.A- not at all, T.S- total scores, M.S- mean scores, S.D- standard deviation, C.V- co efficient of variation

**Table No. 4: Economic empowerment scores of
(Professional graduate) employed women**

(n=100)

Source: Field survey

Note: V.M- very much, M- much, S.W- somewhat, N.A- not at all, T.S- total scores, M.S- mean scores, S.D- standard deviation, C.V- co efficient of variation

Table No. 4 indicates that the total scores of professional graduate employed women vary between 180 (Management of money) to 256 (Freedom to spend). The change in consumption pattern among them is quite less. They score well in terms of all other indicators but surprisingly, they score low in money management. Here it is to be noticed that though their average income is comparatively higher, their knowledge to save, invest and rationally spend is low.

Suggestions

It is observed that, among sample women irrespective of educational level, *money management* is scored less. It indicates that, though women are earning, they do not know how to manage them for better economy. Therefore, there is a need to give them knowledge regarding money management may be about savings and investment.

Comparison of Economic Empowerment across Educational level

With regard to different indicators of economic empowerment, sampling women have shown following features:

- It is found that professional graduate women enjoy more '*freedom to spend*' followed by post-graduate, graduate and under-graduate employed women.
- '*Right to invest*' and '*standard of living*' is highest (46.67 and 44.33 average scores respectively) among post-graduate employed women compared to other sample women.
- Professional graduate women have more '*economic independence*' followed by graduate employed women.
- It is noticed that Professional graduate women though are having more '*control over their money*' (39.67 average scores) they are relatively poor in '*money management*' (30 average scores). This is true in case of other sample women also.
- Under-graduate employed women have poor '*banking habits*' (28.33 average scores) whereas professional graduate women are having good banking habits (35 average scores).

- Professional graduate women have experienced more '*changes in their consumption*' and '*expenditure pattern*' followed by graduate employed women
- Under-graduates' scores vary between 100 (right to invest) to 190 (economic independence); graduates score between 150 (changes in consumption pattern) to 240 (freedom to spend); post- graduates score between 179 (changes in consumption pattern) to 280 (right to invest); professional educated women score between 180 (management of money) to 262 (standard of living).
- Among total economic empowerment scores, under-graduates, graduates, post-graduates and professional graduates' weighted scores are 13.13, 17.98, 19.78 and 20.35 respectively. It is found that economic empowerment varies with consistency across the educational status of employed women. It is also found that professional educated women are more economically empowered.

Conclusion

Education is an important instrument with which people can improve their lives and which helps empowering vulnerable groups. It is an instrument that has significant impact on women's empowerment. It plays a critical role in achieving many key dimensions. Education is a key mean of empowering women and is in itself a human right. Educated girls lead better lives. Education is especially central to women's empowerment in so far as it enables women to become more productive both inside and outside the household. Investments in women's general education, including literacy is considered one of the most important elements, complementary to income-generating activities that are considered essential for women's economic empowerment.

Economic empowerment is essential as it will have major implications on the overall empowerment of women. Their increased earning capacity will give them self-confidence and improve self-image, changes their attitude towards life. Women would actively participate in the decisions concerning the family, changed intra-

family relationships would result in their social empowerment. Leadership and active participation in group would eventually result in political empowerment. Political empowerment would in turn result in more representatives planning for women and thereby overall empowerment of women.

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Issues and Concerns of Billava Community : An Empirical Study with Reference to Dakshina Kannada

* Mohit Suvarna

Abstract

Billavas are numerically the largest community of undivided Dakshina Kannada and form nearly one - fifth of the total population. They are one among the socially, educationally and religiously down trodden communities and are considered to be the aborigines of Tulu Nadu. The Billavas are also known as 'baidya' and 'poojary'. The word 'baidya' means 'vaidya' or 'medicine man' and 'poojary' literally means 'worshipper' or 'priest'.

The paper aims at recording the historical facts that rendered the Billava community backward from time immemorial to recent times. It tries to analyze some of the major issues and concerns that have been bothering the community in different walks of life like social, economic, religious, cultural and political. Some of the issues like low social status of the billavas in society, their occupation status, status of the Billava women, Billava conversion to protestant religion and their political status have been discussed. It also seeks suggestions for solving the problems that have been hounding the Billava community since long. The role of Billava elite and community organizations in enhancing the status of Billava community is emphasized.

Keywords: Billava Community, Conversions, Brahma Samaja

Introduction

Billavas have been regarded as the aborigines of the coastal district of Karnataka, generally known as Tulunadu. Although they are numerically the largest community in Dakshina Kannada, they have remained backward socially, economically, politically and in all other walks of life. This appears to be very absurd. Historically, it is

* Associate Professor, Gokarnatheshwara College, Mangalore

said that many Brahmin families came and settled down in Dakshina Kannada especially during the rule of the Kadambas of Banavasi. The Jains too made an advent and settled down in some parts of Dakshina Kannada. With the rise of Ikkeri Nayakas to power, veerashaivism began to be patronised by its rulers. Later, Dakshina Kannada saw the influx of Gowda Saraswaths from Goa and Rama Kshatriyas from the ghat regions during the tenure of Tipu Sultan. The Brahmins enjoyed religious supremacy in the Hindu Chaturvarna system. They imposed their Vedic culture on the indigenous people. Even the landed gentry like the Bunts and Jains made the Billavas their agricultural labourers and treated them like bonded slaves. Eventually, the original inhabitants of Tulunadu, especially the Billavas, who followed their own culture and religion were forced to leave their village and live in the out skirts as untouchables. This pathetic condition continued till the latter part of the 19th century when modern education introduced by the British provided an opportunity for the weaker sections including the Billavas to seek English education and enhance their status in society. Credit to the positive change must go to the socio-religious movements started by Shree Narayana Guru and the efforts of Jyothibha Phule, Mahatma Gandhi and Dr B.R. Ambedkar. In Dakshina Kannada, the role of Kudmul Ranga Rao and Karnad Sadashiva Rao in the upliftment of the downtrodden including the Billavas must be recognized. The Indian constitution also came to the rescue of the weaker sections of the society including the Billavas by upholding the principles of equality and social justice. The various social legislations passed in the parliament to end the practice of untouchability has also helped all the weaker sections of the society to rise up the social ladder.

Today, even though a small section of the Billavas have emerged as elites, a big chunk of them have still remained backward. The core concern of this paper is to recognize the causes of backwardness of the Billavas and to suggest certain solutions to elevate their position in the society.

Objectives

- To trace the profile of Dakshina Kannada and Billavas.
- To trace the historical facts that tell the tale of backwardness of Billavas from time immemorial to 1947 – the year of independence.
- To find out the reasons for the backwardness of Billavas in certain fields even during the post-independence era.
- To list out the findings to suggest solutions and arrive at a conclusion.

Profile of Dakshina Kannada

In order to have a proper understanding of the issues and concerns of Billavas of Dakshina Kannada, a brief history of Dakshina Kannada district needs to be understood. Dakshina Kannada occupies the Western Coastal strip of Karnataka, bounded by the Arabian sea on the West and lush green Western Ghats on the East and has held an important position in the history of South India since ancient times. Dakshina Kannada today covers an area of 4560 Sq. Kms and includes five taluks, viz., Mangalore, Bantwal, Belthangady, Puttur and Sullia (Addoor Krishna Rao 2007 :7). The people who first settled here are called the Tuluvas. The Billavas, Mogers and Bunts are the major communities of the Tuluva ethnic group. Other Tuluvas are Brahmins, Holeyas, Mahars, Koragas, Muslims, Jains and Mangalorean Catholics. Dakshina Kannada is also a land with unique cultural traditions and rituals wherein people are associated with religious and cultural traditions like Naga worship, Bhuta worship, Kambala, Yakshagana, Cock fight to name a few.

Profile of Billavas of Dakshina Kannada

The Billavas, the Mogers, the Nadavas, the Brahmins and the Jains have played a vital role in the evolution of social and cultural life of Tulunadu (Bhatt, 1975 : 226). The Billavas are numerically the largest community of undivided Dakshina Kannada and form nearly one fifth of the total population and hence were the dominant caste (Thurston, 1909 :243-44).

Peter J Clauss (1989:272) has cited that the Billavas or toddy tappers are the influential caste of Dakshina Kannada. They are the people who extract toddy from the palm trees. J. Sturrock (1894 : 171-72) has stated that the word Billava is a contraction of the word 'Billinavaru' meaning 'bowmen' and that the Billavas were employed as soldiers by the native rulers of the district and occupied a lower position in the caste hierarchy.

The Billavas are also called as 'baidya' and 'poojary'. The word 'baidya' means 'vaidya' or 'medicine man'. It is said that the Billavas were good practitioners of native medicine or physicians (Ibid :172). The word 'poojari' literally means 'worshipper' or 'priest'. In Tulunadu, the Poojarys have a very important role in 'nema' and 'bhuta kola' which is the worship of demi Gods, a practice seen among the backward communities of Dakshina Kannada (Bhatt , 1975 :227)

Historical facts related to backwardness of Billavas.

The Herur epigraphy of A.D. 1444 mentions 'Billa- Biruva' which means that the chief work of Billavas was with the bow. Thus Billavas who were bowmen occupied an important part in the army of the rulers of the region in the early times.

In Tulunadu, during the reign of Jain Kings, the Billavas were chief ministers, commanders and loyal right hand men. As Jaina rule collapsed, even the glorious life of the Billavas began to degenerate. In the later stage of history, the Billavas seem to have engaged mostly in agriculture. The Brahmins, Bunts and Jains who dominated in the field of agriculture pushed the Billavas to the position of tenants. Therefore, inspite of their numerical strength, the Billavas were economically and politically one of the weakest communities in Dakshina Kannada. They were mostly tenants or marginal and landless labourers working for the landed gentry like the Bunts or the people of the higher castes. It can be said that the Billavas formed the mass of the proletariat of Dakshina Kannada (Shri,1985 : 179)

Likewise, since agriculture was their important occupation, they had to face a lot of difficulties and hardships mainly due to the vagaries of nature. Hence, most of them led a life of poverty. They could not

afford even one square meal. July to October was a difficult period during monsoon. Food shortage left them to contend with what was available; whatever was grown, more than half of the produce was to be given to the landlord. Heidrum Bruckner (2009 :5) describes the Billavas of the 19th Century as small tenant farmers and agricultural labourers working for Bunt Land owners.

Although agriculture was the basic occupation of the Billava, toddy tapping was their subsidiary occupation. It is said that the Billavas had a stronger urge for alcohol, perhaps partly because of their former soldier's profession. Therefore, when they became farmers, they started to draw toddy out of coconut and palm trees and later on engaged in distillation and liquor sales. Thus, a considerable number of Billavas became toddy tappers (Murthedara) for their livelihood (Shiri, 1985 : 179-80). Much risk is involved in this occupation of extracting toddy from the palm trees. Moreover, this occupation tempted them to be addicted to toddy.

This apart, in the field of religion also the Billavas were marginalized by the upper caste Hindus. The Brahmins enjoyed religious supremacy in the Hindu chaturvarna system. The Billavas who followed their own culture and modes of worship were forced to leave their villages and live in the outskirts as untouchables. They were denied admission to the temples of the higher castes. When the Billavas wished to make offerings to the deities, they had to hand over the offerings to the Bunts, who in turn passed them on to the Brahmin priests. Moreover, the Billavas were not allowed to approach even the periphery of these temples and were declared impure. However, they had the freedom to build temples of their own if they chose. But, under no circumstances could they install in those temples the same deities worshipped by the high castes. When true worship of God was made impossible, the mode of worship began to deteriorate. There was a growing tendency to worship ghosts and ghouls. Superstitious and antiquated customs took deep roots. The lavish spending and jollifications in the name of religious celebrations, social ceremonies like marriage, etc landed most of the Billava families in financial bankruptcy. From the point of view of

education, social, economic and cultural standards, the Billavas have remained totally backward as opportunities were denied to them and were subject to exploitation by the dominant castes. Hence in all fields of life, the Billavas were marginalized. Historical documents provide plenty of evidences to prove the reasons for the pathetic condition of the Billavas in the past till recent times.

Billava conversions

The Billavas in order to liberate themselves from the shackles of bondage, oppression and exploitation from the hands of upper caste Hindus converted in large numbers to protestant religion that promised them dignity of life and with opportunities to enhance their status in society. The tide of conversion of Billavas to protestant religion began with the arrival of Basel missionaries to Mangalore on 30th October 1834.

The prominent causes for Billava conversions are as follows:-

- 1 The Billavas were regarded as untouchables.
2. Major proportion of the Billavas were illiterates.
3. The deplorable social conditions in which the Billavas lived and from which they increasingly wanted to be liberated.
4. Temple entry was denied to the Billavas and were religiously discriminated.
5. Billavas were deprived opportunities in social, economic, political and other spheres of life. Even civic amenities were denied to them.
6. Ill treatment and exploitation by the upper caste hindus.
7. To escape the vexation of unappeased demi-Gods during demon worship.
- 8 To overcome the oppression by greedy landlord.
- 9 Extreme poverty.
- 10 Employment opportunities provided by the missionaries for the local people, both men and women in the tile factories , weaving mills, press and workshops set up by them.

Although conversion appears to be a solution to all the problems of Billavas, in reality, it was not. At this juncture of history, Brahma Samaj appeared on the scene in April 1870 to exercise a constraint on the missionary activities in Dakshina Kannada. Unfortunately, the Brahma Samaj failed to find any significant followers among the Billavas who were mostly uneducated or of little education (Narayana, 1983 : 30-31)

At this point of history, emergence of Shree Narayana Guru as a socio- religious leader of Billava Community played a very significant role. In 1912, Shree Narayana Guru consecrated the temple at Kudroli with the installation of the sacred Shiva Linga brought by him and named it as GokarnanathaKshetra. He advocated that all Gods creation had the right to worship the Almighty and preached that people regardless of caste and creed, should worship one divine force which is known by different names. He also asked the community leaders to work together for the progress of the community by establishing schools and industrial establishments.

All the above historical facts starting from time immemorial till the advent of Shree Narayana Guru, show how the Billava community progressed from utter misery to the status of self help, self improvement and self esteem.

The March of Billavas towards progress after independence

The process of change and mobility in the Billava community started with the emergence of 20th century. Various forces and factors have contributed to it. The message 'One caste, one religion, one God for man, educate to free, organize to be strong, of Shree Narayana Guru had a profound influence on the emerging leaders of the Billava community. The introduction of English Education by the British, social legislations and constitutional reforms, Mahatma Gandhi's fight against untouchability, the leadership provided by Dr. B.R. Ambedkar to the dalit movement, sincere efforts made by local reformers like Kudmul Ranga Rao and Karnad Sadashiva Rao have really contributed towards the upliftment of the Billavas. The Land Reforms Act implemented by Sri Devaraj Urs enabled the Billavas to be the owners of their land. Today, many Billavas have received

higher education and have entered modern professions like medicine, engineering, legal, teaching, business, service and thereby attained the position of elites in society. Thus, the illiterate toddy tappers and agricultural labourers have really climbed up the ladder of success in the rigid stratified society of the Hindus in Dakshina Kannada.

Issues and concerns

In Dakshina Kannada, the Billavas drew inspiration from the message of Shree Narayana Guru-'educate to be free, organize to be strong' and began towards realization of the goal of organizing the Billava community by establishing Billava organizations like Billava union, Shree Venkatesha Shiva Bhakthi Yoga Sangha, Yuva Vahini, Shree Narayana Guru Vedike, Rashtriya Billavara Mahamandala and All India Billava Unification Committee. These organizations have been striving towards the welfare of the community, but have not succeeded in fulfilling the aspirations of the Billava Community. In other parts of Karnataka, Communities like the Lingayats and Vokkaligas have their own organizations and Mutts that play a vital role in the noble task of spreading education by running a chain of educational institutions like primary, secondary, high schools, colleges, medical, engineering and technical institutions. As a contrast, even though Billavas are in majority and considered to be the original natives of the land, due to the lack of proper organizational unity and leadership, they have failed to cater to the educational needs of the community inspite of many philanthropists and elites, being overwhelmingly ready to contribute to the cause of education. Since education alone can provide the Billavas a firm anchor for selecting modern occupational roles thereby facilitating rise to that station in life which has been denied to them, measures for helping the Billava boys and girls in education must be most extensively undertaken. Attempts to alleviate the status of Billava women, especially their level of education need to be given proper emphasis because the education of a girl has a more lasting impact on society than that of a boy.

Economically, the Billavas have remained backward and poor. Years of exploitation and failure of the present government machinery to

fully protect the Billavas from the onslaughts of the upper castes struggling hard to cling to their diminishing power keeps the Billavas in a state of inertia. The economically depressed among them still find themselves highly dependent on the affluent upper castes. In addition to this dependence, the weaker sections of the Billava community do not find their numerical strength strong enough to match economically and socially powerful upper caste manoeuvres. In this regard, the efforts of the elites have not been quite successful in wiping out the feeling of insecurity etched in the minds of the poor Billavas.

Barring a few exceptions, in most of the cases, the majority of the affluent Billavas are not in any way concerned with the problems of their community. Those who have risen in status, in most cases do not take interest in the measures for the upliftment of their brethren lying at the lowest rung of the society. Such individualistic and apathetic attitudes against their community nurtured by the affluent Billavas to a great extent appear to be an important reason for the slow pace of social and economic transformation of the Billava Community as a whole. However, most of the Billavas have given up their traditional caste based occupations. Diversification of occupation has taken them away from the rural moorings and provided a chance to break away from their unhappy past. The new sources of livelihood have enabled them to enter the middle class income groups at various levels. Shree Narayana Guru had emphasized on the establishment of economic institutions and industry for the economic amelioration of the community. Although some economic and financial institutions like banks have been established they have not flourished to the level of expectation. In spite of having a long history, the number of branches are limited. The growth in the number of financial and economic institutions could certainly have provided job opportunities to many unemployed youth of Billava Community.

Before independence, politics was reserved for a few upper castes in society. After independence, achieving political position at different levels has become possible for all citizens of India. Even backward classes have become politically powerful because of political

awareness. In the past, there was not sufficient political representation of Billavas in the state and national politics. In order to gain political representation to the Billavas, a historical convention of Billavas was organised at Mulki on 23rd May 1976. As a result of this, Billava community got one representation to the Lok Sabha and six representation to the state Vidhana Sabha. Sri B. Janardhan Poojary was elected from Lok Sabha constituency as the member of Parliament. Then, he became the Union Minister of State for finance from 1982-87. At present more men and women of the Billava community are involved in the field of regional politics. But it is disheartening to note that the number of Billava representatives in Lok Sabha and Vidhana Sabha is dwindling. It is highly conspicuous that not even a single Billava lady candidate has represented the community in the Lok Sabha and Vidhana Sabha. This is really a political challenge to Billava women politicians. Billava women need to play a significant role in regional, state and national politics. Although political participation of Billavas has increased of late due to political awareness, proportionate representation needs to be provided to Billava community taking into consideration the size of Billava population in the district. Yet, the participation of the Billava masses in the political process is minimal.

Coming to the political future of the Billavas, the leaders should discover that they must take advantage of their vast numbers in political terms. They can take advantage by extracting favours for their own community. But, in actual practice, the Billava leaders have not extracted the price for their affiliation from the political parties.

Quite aware of the low economic position and the inherent weakness of the Billavas, safe guarding the economic interest and reform of their life style is a matter of deep concern. Even today, majority of the Billavas have been continuing their traditional occupation of toddy tapping inspite of diversification of occupation. Much risk is involved in this occupation. While climbing the palm tree, at any moment the tapper may fall down and suffer a fatal injury. He may either die or fracture his spinal cord, making him literally crippled for life. This is one of the major issues and concerns of the Billavas

engaged in toddy tapping. Therefore, proper safety measures must be provided to them. Their health and life should be insured, modern gadgets must be provided to them, so that the risk of slipping and falling down from the palm tree can be overcome. In this regard, the government should take necessary measures to safeguard the economic interests of the toddy tappers and reform their life style.

- Toddy should be recognized as vitaminised juice and should be called 'Sweet Juice' or 'Neera'. Government should take initiative to popularize Neera.
- Palm and date trees should be declared national property.
- Drinking of toddy should not be prohibited.
- Booths for the sale of toddy should be established by the government at various places.
- If possible, the government should nationalize this profession.
- Efforts should be made to plant more palm trees.
- Taxes on toddy should be reduced.
- Toddy tappers should be provided all help by the government and the prestige of the profession should be raised and empowered.

In spite of the numerical strength of the Billavas in Dakshina Kannada, they are even today considered as untouchables by the higher castes. The case of Airodi Govindappa, a famous Yakshagana artist is a live example of this pathetic condition of the Billavas even today. This is really a matter of great concern regarding the status attributed to the Billavas even today.

This apart, the youths of Billava community have become an easy prey to social evils of modernity. Anti-social elements are using them for their own selfish ends. They do not have proper role models. In the name of fashion and modernity, values are declining among the youth. Proper orientation and guidance is the need of the hour.

With the passage of time, many Billavas have received good education and have succeeded in all walks of life. There are outstanding doctors, engineers, lawyers, teachers and Billavas have also excelled in the field of literature, sports, fine arts, social service,

etc. Unfortunately the proportion of Billavas in the field of administrative services namely IAS, KAS, IFS, IPS is minimal. Had they entered the field, they could turn out to be the most active and powerful agents of social transformation. As effective carriers of modern social stimuli and communicators of new ideas, they are in a position to prepare the minds of the Billava masses for changes in a particular direction. As a link between masses and centres of power, they can on the one hand guide the masses in embracing some of the implications of change and on the other hand, force the policy makers in setting the strategy and pace of social transformation. As a reference model to the masses, they can significantly affect the attitudinal dimensions as well as the behavioural propensity of the masses of the community.

Besides, the position of women among the Billava community is improving at a very slow pace. The status of women is still extremely low. Even today, many of the women are confined to the four walls of their house. A strange situation that persists is that women are exploited by women themselves. There are some cases of mothers-in-law considering their daughters-in-law as secondary members of the family. There is no equal status for the daughters-in-law in some of the cases. This attitude of Billava women should change by liberating them from the constraints of family life and home making and providing them opportunities to mingle with the society at large. The fact that they contribute to family income does not have any bearing on their status in the house. Similarly, divorce and widow remarriage was not easy for Billava women in the past. Today, they are on the increase. But most of the Billavas do not favour divorce and are ambivalent towards widow remarriage. Mr. Janardhana Poojary has introduced measures to improve the status of widows in order to bring them to the forefront of society. As a matter of fact, the position of women is the index of social progress of any community. Hence, Billava community can progress and develop only when its women are empowered in the real sense. The Billavas, in order to elevate their status in traditional stratification system, have tried to organize themselves through unions, pressure groups, caste organizations and

community federations. Under the charismatic leadership of socio-religious leader Shree Narayana Guru, a highly organized association of Billavas came into existence. The important facets of the activities of Shree Narayana Guru had been firstly to organize for the Billavas just those Hindu Institutions to which they were denied access by the Higher castes and the second was to weld the scattered Billavas into a strong caste union so that such a union would give them strength for collective effort in the field of education, social reform and political action. Apart from this, protection of the interest of the caste members, fight against evil customs and other factors have given rise to the emergence of caste / community associations. Today, these associations have no unity among them. If at all the community has to benefit from these associations, its leadership has to change. Leaders should not be selected on feudal principles, but be elected on the basis of democratic procedure. Such leaders should work among the masses of the community. They have to make the Billavas conscious of their own rights and see that they utilize to the full the opportunities and advantages given to them by the constitution. All the leaders and associations should forget their petty differences and strive to foster community solidarity because only by a united stand as a community can they act as a pressure group, gain political rights and improve their economic condition. Hence, all associations should unite under a federal organization.

Conclusion

In the light of the above discussion it is found out that the Billavas are the aborigines of Dakshina Kannada District. They numerically formed the largest chunk of the society. Even though they were backward in the past, they have come forward in all walks of life at present. Many elites have emerged in different fields of activity, their capacities and skills have proved excellent and gained recognition and awards for their significant contribution to the community and society. In spite of all this progress, the position of Billavas in society is quite deplorable.

The elites being educated and comparatively more enlightened than the rest of the community are better equipped to perceive social

change and take better advantage of the various concessions and ameliorative measures taken by the government for them. They are also better able to articulate their feelings and formulate their views, aspirations, demands and grievances. In this regard, the Billava elites are required to shoulder greater responsibility for the affairs and progress of their community considering the fact that such elites are very few in number.

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Untapped Fisheries Sector, the Sleeping Giant of our Country

Dr. P. Selvaraj

Abstract

Indian Fisheries is one of the most important sectors which contributes for food, health, economy, exports, employment and tourism of our country. India is the second largest producer of cultured fish and third largest producer of fish in the world. Despite, it is disheartening to note that its exploitation is not in commensurate with its vast potential. Though we have a plethora of research institutions, professionals, political will, government initiatives, progressive farmers and financial resources. There is some missing link which prevented the full exploitation. In this paper an attempt is made to trace such missing link and to offer a few suggestions for the development of this vital sector.

Keywords : Fisheries, Marine Fisheries, Brackish water Fisheries, Inland Fisheries, Ornamental Fisheries, National Fisheries Development Board(NFDB)

Introduction

India is the second largest producer of cultured fish (after China) and third largest producer of fish in the world. The growth of fisheries in the country at present is 8 percent per year which is higher than any of its agricultural counter parts. The share of fisheries in agricultural domestic product has increased from 1.7 percent in 1979-80 to 4.75 percent as current prices for the year 2012-13 making this sector an important one. This sector contributes for food, health, economy, exports, employment and tourism of the country. During 2013-14 export earnings from this sector touched all time high at 9,83,756 tonnes with value of Rs 30,213 crores. The present level of production is 9.58 million tonnes. Though this status is a matter of

* Deputy General Manager / Faculty Member, Bankers Institute of Rural Development(BIRD), Bondel, Mangalore.

pride, it is a fact that the exploitation is not in commensurate with the vast potential. We are not exploiting the available biological resources which could have supported the nutritional security of the country. However, we are not too late to realize this and still a lot more could be done, in the future.

Scientists have proved that watching fishes in the aquarium tanks reduces blood pressure and Cardiologists recommend eating fish by heart patients, even after bypass surgery. According to Dr M S Swaminathan, about 20 percent per capita intake of animal protein for more than 2.8 billion people is from fish and for over 400 million people fish meets 50 percent of the requirement for animal protein and minerals. So fishes or fisheries sector is important both for vegetarian as well as non vegetarians. Further fisheries especially aquaculture provides opportunities to adapt to climate change of this warm planet by integrating it with agriculture.

Fisheries sector can be divided into three sub sectors namely Marine fisheries, Brackish water fisheries and Inland fisheries. Here are few recent developments in the sector.

Marine Fisheries

After declaration of the EEZ in 1976, the marine resources available are estimated at 2.02 million sq. km, comprising 0.86 million sq. km on the west coast, 0.56 million sq. km on the east coast and 0.60 million sq. km around the Andaman and Nicobar Islands. The continental shelf area amounts to 5,30,000 sq. km of which 71 percent area is available in the Arabian Sea (West coast) and 29 percent in the Bay of Bengal (East coast).

Waters up to 200 meters depth are optimally exploited and some fishery resources are even over-exploited. Thus, there is no scope for expansion of fishing effort in this zone. Waters between 200 to 500 meters are being exploited by small and medium sized fishing boats. There again the scope is limited due to pressure on near-shore waters. However there is considerable scope of expansion in the waters beyond 500 meter depth, which are not optimally exploited. But unfortunately, deep sea fishing vessels required to harvest the resources and the expertise available for such ventures, which are

highly capital intensive and risk prone, are limited in our country. Government of India is finalizing suitable Deep Sea Fishing policies for collaborating with foreign fishing vessels.

For developing capture and culture fisheries we have a long coastline of 8 118 km and an equally large area under estuaries, backwaters, lagoons, etc, There are about 1,376 fish landing centres and 3,322 fishing villages located in the mainland and 2 island territories of Lakshadweep and the Andaman and Nicobar Islands. Our marine resources are comparatively over exploited. Out of the estimated 3.9 million tonnes of potential marine fisheries resources, about 3.44 million tonnes potential has been exploited. The remaining potential exist mainly in the deep sea which are beyond the fishing capacity of the small-scale fishing boats in the country. Hence for future exploitation we need to look for other resources.

Brackish water Fisheries

Brackish water areas are with disease and related environmental issues. With improved culture systems the new varieties of fish and prawns are being cultured. However the potential is limited and it involves high technology. **White legged shrimp** (*Litopenaeus vannamei*) is being cultured in a big way in the country. The problems of quality of brood stock and seeds, seed certification and disease outbreaks etc. were drastically reduced by the introduction of SPF vannamei as an alternative to tiger prawn *P. monodon*. After the commercial success in South East Asian Countries this shrimp was introduced in India. Interested farmers need to apply for permission from Coastal Aquaculture Authority (CAA) and have to fulfill Bio-security requirements like, Fencing, Bird Netting, Water Intake System and an Effluent Treatment System. Only tested and certified seeds to be cultured. The Specific Pathogen Free (SPF) brood stock is being imported from USA and the same is Quarantine in India before culture. The quarantine facility is established in Rajiv Gandhi Centre for Aquaculture in Chennai. SPF shrimp seeds are being cultured in Tamil Nadu and Andhra Pradesh. There are 180 hatcheries located mainly Andhra Pradesh (127), Tamil Nadu (49), Maharashtra (1) Gujarat (1) Pondicherry (3) which are permitted by

Costal Aquaculture Authority (CAA) to import SPF *L. vannamei* brood stock and seed production during 2014-15. With the introduction of Specific Pathogen Free *L. vannamei*, many farmers have renovated their abandoned farms and gained the confidence in shrimp farming once again due to the assured economic viability. Farmers are highly health conscious (of shrimps) and do not allow any visitors.

Mari culture of fishes, sea weeds, crabs etc is another huge potential, to tap the brackish water resources, which will not only protect the environment but also provide suitable alternate employment opportunities for the youth of fish folk who are in the clutches of poverty for many years.

Fresh water fisheries

It is also called Inland fisheries. Our country is endowed with vast inland water resources covering 2.36 million ha. of ponds and tanks; 1.07 million ha of beels and derelict water bodies; 0.12 million ha. of canals; 3.15 million ha of reservoirs; 0.72 million ha. of upland lakes which could be utilised for aquaculture. There is great scope for development and freshwater aquaculture is the future. This sector is dominated by culture of carps, like Catla, Rohu, Mrigal, common carp, silver carp and grass carp. Very recently new varieties of fish are grown.

Pangasius sutchi commonly called as “*Pangasius*” is a fast-growing air breathing, freshwater catfish, which is recently becoming a very popular food fish and valuable aquaculture species. This exotic fish is widely cultured in Asia and Southeast Asia, viz China, Vietnam Bangladesh, Thailand and also picking up now in countries like Malaysia, Cambodia, etc. Since it does not have intramuscular bones, the flesh can be easily filleted and has tremendous potential for domestic as well as export market.

By 2018 it was estimated that *Pangasius* is being farmed in an area of about 60,000 ha with an expected production of 1.80 to 2.20 lakhs tons. There is a growing interest among farmers to take up this in a larger extent, thus paving way for commercial scale culture units and hatcheries. They can be cultured in monoculture systems in ponds,

cages and pens Being a facultative air breather it tolerates poor water quality conditions (like low level of dissolved oxygen, polluted water) compared to other freshwater fish species and even can be stocked at high densities as high as 120/m². It attains 1.0 to 1.5 kgs in 8 - 10 months during the culture period. For the interest of Vegetarians, it may be noted that these fishes are getting popular in aquarium tanks also in the name of Shark Catfish. Since this fish is omnivorous and prolific breeder, it may become weed in our common waters. Hence, the culture of *Pangasius sutchii* in India are being governed by the following guidelines:

- Interested farmers have to apply to the State Fisheries Dept for necessary permission. Culture without prior permission is illegal and such farmers are liable for punishment.
- The farm should not be located adjacent to rivers, flood prone areas. Inlets and outlets of culture ponds should be provided with screens to prevent escape of fishes from the pond into the natural environment.
- Each pond should not be more than 5 hectares in area and an average depth of 1.5 ft for better monitoring and management. Grow out culture period for ponds could be 8 to 12 months depending upon stocking density and the targeted size at harvest. Generally the marketable size is 1-1.5 kg.
- Unnecessary usage of other chemicals/ drugs shall be avoided. After every two crops pond de-siltation and drying should be carried out. The used culture water should not be discharged directly into natural fresh water without any treatment such as lime, Sodium hypochlorite etc. As far as possible run off from agriculture fields should be avoided to reduce bio accumulation of pesticides. Any sign of diseases should be reported immediately to the Department.

NFDB provides back-ended subsidy to the Entrepreneur / farmer
The unit cost is given below

Construction/renovation costs

- a. Construction of ponds with sluices, pipeline etc.
Rs.3.00 Lakh
- b. Renovation of existing ponds (Max. 10 ha/ farmer)
Rs.0.75 lakh

Inputs for first year

Cost of Fingerlings @ Rs 3.00 per fingerling Rs.0.60 lakh

Cost of feed (26,000 tons @FCR 1:1.3) @ Rs. 20,000/ton

Rs.4.40 lakh

Total input costs **Rs. 5.00 lakh**

As can be seen the cost of feed is the maximum expenditure and hence NFDB extend special Subsidy assistance to the project in the following way.

For construction/renovation: 20 percent of the unit cost for all farmers & 25 percent for SC/ST farmers

For construction/renovation Subsidy for input costs:

40 percent of the unit cost for all farmers

Farmers are entitled for 40 percent subsidy on input costs for the initial period of 2 years and thereafter it would be 20 percent for all farmers and 25 percent for SC/ST farmers

In saline or fresh water environments another fish called **Bhetki** the Asian sea bass (*Latescalcarifer*) is grown. It is being extensively cultured in South East Asian countries like Thailand, Malaysia, Singapore and Indonesia. In India these fishes could be grown in the abandoned shrimp farms. Central Institute of Brackish water Aquaculture (CIBA), Chennai has already developed a feed for sea bass farming Due to the cannibalistic nature of sea bass the seeds have to be reared in phases before the grow out rearing viz; Phase I - hatchery reared fry to fingerlings (3-5 gm size) in 45-60 days and Phase II - pre grow out fingerlings to juveniles (3-5 gm size to 60-80gm) in 2-3 months In the grow out system, the juveniles are stocked at the rate of 10,000 nos/ha and reared for a period of 6-7 months till it attains a size of 700 to 800 grams. A total expenditure of Rs.40 lakh

(Rs.3 lakh towards capital expenditure and Rs.37 lakh towards recurring expenditure for one crop of one year) gives a gross revenue of Rs. 45.50 lakh/crop from a water spread area of 5 ha. The market price is Rs.150 to 250 per kg depending upon the size, availability and season.

Ornamental fish Production

Aquarium keeping is the second largest hobby in the world next to photography. This interest has brought a business potential for many countries including ours. The unit value of ornamental fish is higher than the food fish. Though Singapore is regarded as a major trade hub, India is endowed with rich bio diversity, a suitable climate, abundant water resources, and large manpower base for promoting this sector. However, our share in global ornamental fish trade is negligible and is a tip of iceberg of the huge market export potential. It is dominated by the wild caught species. Skill training is required for breeding these fishes. About 2,500 species are traded and some 30-35 species of fresh water fish dominate the market This sector offers good opportunity for rural and urban households to augment income and link them to the International trade.

Marine Products Export Development Authority (MPEDA) encourages this sector through seminars, workshops training programmes and implement a scheme for providing financial assistance for establishment of ornamental fish marketing societies. This sector not only can give huge employment to the unemployed youth but also increase the export earnings of the country

Fish Production

With all the efforts, the fish production in our country as well as our export earnings is increasing over years which could be seen from the following table. Today Indian seafood is being exported to 100 countries.

As can be seen the marine fish production has increased from 28.11 to 34.43 lakh tonnes during 2000-01 to 2013-14, while the inland fish production has increased from 28.45 to 61.36 lakh tonnes during the same period.

Table No. 1: Fish Production and Export Earning during 2000-2014

Source: Hand book on fisheries Statistics, 2014

Supports Available for development

Government of India is encouraging the sector with subsidy assistance, in association with respective State Governments. Development of Freshwater and Brackishwater Aquaculture are being implemented with subsidy assistance by the agencies called Fish Farmers Development Agency (FFDA) in the respective States and Union Territories and presently there is a network of 422 FFDAs and 39 Brackish water Fish Farmers Development Agency (BFDA) in the country. The national average productivity of ponds and tanks covered under FFDA has reached to 2500 kg/ha/ year.

As announced in the Union budget 2014-15 Government of Indian is implementing a new scheme on Blue Revolution Inland fisheries to be implemented through NFDB, at an outlay of Rs 50.00 crore for extending subsidy assistance to the investments.

State Governments like Government of Karnataka extend interest subsidy for encouraging credit flow from banks to individual fisher folk (both fisherwomen and fishermen). They implement an interest subvention scheme (GO. No. AHF/ 148/ SFS/ 2009 dated 01 Feb 2010) by which the interest charged by banks over and above 3 percent would be reimbursed to Commercial banks and RRBs, provided the loan is for fisheries activities and the loan is promptly repaid. This has been the motivating factor for fisher folk to avail credit from Corporation Bank and promptly repay to the extent of 100 percent.

Coastal Aquaculture Authority was established in 2005 with the objective of regulating coastal aquaculture activities in coastal areas in order to ensure sustainable development without causing damage to the coastal environment. Besides making regulations for aquaculture farms in coastal areas, it registers the shrimp farms based on the recommendations of the State and District Level Committees constituted for this purpose. Registration with coastal aquaculture authority is a must for getting financial assistance from formal credit institutions.

As per the Coastal Aquaculture Authority Act, 2005, no person shall carry on, or cause to be carried on, coastal aquaculture in coastal area or traditional coastal aquaculture in the traditional coastal aquaculture farm which lies within the Coastal Regulation Zone and is not used for coastal aquaculture unless he has registered his farm with the Authority. No coastal aquaculture shall be carried on within 200 metres from High Tide Lines; and no coastal aquaculture shall be carried on in creeks, rivers and backwaters within the Coastal Regulation Zone declared for the time being under the Environment (Protection) Act, 1986: Hence any person who intends to carry on coastal aquaculture shall get proper certificate of registration from the Authority. The registration is valid for 5 years and may be

renewed from time to time. Application and related information is available in www.caa.gov.in

National Fisheries Development Board (NFDB) was established in Sept 2006 to work towards blue revolution with a focus on to increase the fish production of the country to a level of 10.3 million tonnes, double the exports from 7,000 crores to 14,000 crores and create direct employment to about 3.5 million by extending suitable assistance to under Inland, Brackish water and Marine sectors. NFDB is the platform for public-private partnership in fisheries sector. They implement various schemes for subsidy to farmers, assistance to State and user agencies to execute fisheries ventures in all States of the Country. Detailed guidelines are available in their website www.nfdb.gov.in

Financial Institutions

The banks can be classified as Commercial Banks, Regional Rural Banks and Cooperative Banks. Commercial banks can further be understood as Public sector banks, Private Sector Banks and Foreign banks. The following is the net work of banks in our country as on 31 March 2013.

Table No. 2: Commercial Bank Network in our country as on 31st March 2013

Source : RBI

Regional Rural Banks are banks which are sponsored by Public sector

commercial banks and they have the characteristics of cooperative banks and business acumen of commercial banks. Cooperative banks are banks with vast network in length and breadth of our country and more closer to the farmers. The position as on 31.03.2013 are given below

Table No. 3: RRB and Co-operative Banking Network in our Country as on 31st March 2013

Source: NAFSCOB

All these banks encourage financing agriculture and allied sector activities including fisheries. Of late there has been difficulties in getting bank loans in general, as they are linked to collateral securities and recovery issues.

Banking sector is very dynamic and fast changing and there are new type of banks like Bharathia Mahalir Bank, MUDRA (Micro Units Development Refinance Agency) Bank, Payment Banks and Small Financial Banks etc., are coming. It is a fact that getting financial assistance by genuine customers will not be a problem in future.

Major Issues for development of Fisheries sector

There are certain major areas which require our immediate attention for sustainable development.

- The fish eating population of our country is about 60 percent and the per capita availability of fish is only 9 kg against the FAO recommendation of 11.1 kg. Tripura is with the exception of 13 kg per capita fish availability. Fisheries is the State Subject and the interest shown by different States varies

widely based on their priorities, potential and manpower. In the Centre also department of fisheries come under Ministry of Agriculture. Considering the importance and potential for future a separate ministry needs to be created for this crucial sector.

- You may be remembering, during our childhood, grand mother always used to advise us to eat complete fish so as to get the protein, vitamins and other important omega 3 fatty acids for our better health. Those small indigenous fish species are getting extinct over a period of time. Now they are available in little quantity in some parts of West Bengal, Tamil Nadu and Andhra Pradesh and are costlier than other fishes. This genetic resources and bio diversity need to be protected from extinction, through well planned conservation management. DNA fingerprints, bar coding etc
- In our efforts for blue revolution, many indigenous species have been neglected, which have huge potential for addressing the nutritional security issues. Little efforts have been made to explore indigenous fish species like minor carps, cat fish, murrels, and other air breathing fishes that are similar to carps and prawns in terms of food value. If tapped scientifically, these resources could improve the socio economic conditions of poor, create adequate employment opportunities as well as combat malnutrition.
- Indian Aquaculture is dominated only by the carps and prawns which constitute less than 5 percent of the potential fish species that are suitable for aquaculture. New species like sea bass, prawn *Litopenaeus vannamei*, and air breathing fishes like Pungasius etc have to be introduced to culture systems and the capacity building at farmers level is very much required.
- **Ornamental fish culture**, harvest from nature, export is another gold mine which can make India as ornamental hub surpassing Singapore. We have both inland and marine ornamental fishes with mind boggling colours. This sector

needs to be promoted in a well planned and systematic way.

- Aquaculture can be **integrated with Agriculture** and all other allied sectors increasing the income of the farmer many fold, making all the sectors viable, maintain the ecological balance as well as improve bio diversity. The interesting fact is that the waste of one sector is the feed / fertilizer of the other sector. Fishes inside the waters, ducks swimming above, pigs and country chicken on the bunds, cows in the shade of banana plantations on the bunds, paddy by the side of the pond will certainly make the farmer busy in the blackberry trading with the traders.
- More and more SHGs and JLGs are to be promoted by the fisher folk to avail huge quantum of bank loan, with ease. The fisherwomen in Udupi district of Karnataka have proved that fisherwoman are bankable and financing them is a successful banking model, which can be replicated everywhere.

One can easily understand that the present condition is more or less similar to a poor man sleeping over the gold mine, waiting for someone to come for feed him. The present development of this sector is more similar to this.

Conclusion

There is a saying in China “where there is no fish there is no money”. We need to keep the “local fishers” at the centre of our attention, while suggesting, planning and executing the developmental programmes. Whether it is for conservation or protection of indigenous species or promotion of new varieties, the participation of primary producers ie., farmers in the grass root level, is very much important.

The issue is not the dearth of research institutions, professionals, Political will, Government initiatives, progressive farmers or financial resources. The missing link is the coordinated efforts by all of them. Public Private Partnership (PPP) model will work wonders in scientific and sustainable exploitation of the fisheries wealth from the marine and other aquatic resources of the country. Referring to

the contributions of green revolution and white revolution in the developmental history of India, the Hon'ble Prime Minister had also said that it is time now to usher in blue revolution, as depicted in the blue colour of the iconic Ashok Chakra. Let us start the process and take steps forward. Let Mother India feed the entire world.

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Economic Empowerment of Women Through SHGs

* **Dr. Wajeeda Bano**

Abstract

Micro finance activities with Self Help Groups (SHGs) strategy gained momentum in the rural as well as semi urban areas. They mobilised women in the grass root to involve in financial and entrepreneurial activities. This is hoped to empower women in general and more economically. Measuring empowerment is a methodological task. An attempt is made in this paper to measure the economic empowerment of women members of SHGs.

Key words: SHGs, Micro Finance, Economic Empowerment

Introduction

Women's economic participation and empowerment are fundamental to strengthening women's rights and enabling women to have control over their lives and exert influence in society. It is about creating just and equitable societies. Women often face discrimination and persistent gender inequalities, with some women experiencing multiple discrimination and exclusion because of factors such as ethnicity or caste. The economic empowerment of women is a prerequisite for sustainable development, pro-poor growth and the achievement of all the Millennium Development Goals (MDGs). Gender equality and empowered women are catalysts for multiplying development efforts. Investments in gender equality yield the highest returns of all development investments. Women usually invest a higher proportion of their earnings in their families and communities than men.

Economic empowerment refers to access to financial resources, decrease of vulnerability of women during crises situations, eliminating the dependency on money lenders, increase in the income of women and the freedom to use that income, financial self reliance

* *Assistant Professor in Economics / Special Officer, Vice Chancellor's Secretariate, Mangalore University. Email : wajida75@yahoo.co.in*

and ownership of income generation assets. Women access to saving and credit gives them a greater economic role in decision making. When women control decision regarding credit and saving, they will optimize their own and the household's welfare. The investment in women economic activities will improve employment opportunity for women and then have a trickle down and out effect.

Review of literature

Research studies pertaining to women empowerment has taken several dimensions in the recent years. According to Carr et.al (1996) economic empowerment is seen as a change or material gain plus increased bargaining power or structural change which enables women to secure economic gains on an ongoing and sustained basis. In the South Asian context, women empowerment cannot come out without organizing them. There are several reasons for this: women can pool what little resources they have, they pool their savings as a means of acquiring credit, and they pool their labour to undertake income generating activities, which would be difficult to do on individual basis. Women's group acts as collateral for the loans availed by individual women, who would otherwise have been denied access to credit. For Pandian (2002) economic empowerment is the initial aspect of women development Economic empowerment means greater access to financial resources inside and outside the household, reducing vulnerability of poor women to crises situation like famine ,flood, drought and significant increased in women's income Economic empowerment gives women the power to retain income and use it at her discretion. It provides equal access and control over various resources at the household level and outside.

Based on National policy for empowerment of women (2010) Economic empowerment of women refers to ensuring provision of training, employment and income generation activities with the ultimate objective of making all women economically independent and self reliant through organizing women in to Self Help Groups, training in self employment and increasing access to credit for consumption and production, the establishment of new and strengthening of existing micro credit mechanism and micro finance

institution will be undertaken so that the outreach of credit is enhanced. Other supportive measures would be taken to ensure adequate flow of credit through extant financial institutions and banks, so that all women below the poverty line have easy access to credit.

According to Goel, (2004) economic empowerment is to ensure provision of training, promoting of income generation activities with both forward and backward linkages with ultimate objective of making women economic independent and self reliant.

Within the framework of Micro finance, the hypothesis (Mayox, 1999) is that, greater access to women to micro credit could increase their income and increase their control on income and resources. Economic empowerment is about women's access to the savings and credit. When women control decision regarding saving and credit, they will optimize their own and household welfare. The investment in women economic activity will improve employment opportunity for women thus have a “trickledown' and out” effect. The financial sustainability and feminist empowerment paradigms emphasized women's own income generation activities. In the poverty alleviation paradigm, the emphasis is more on increasing income at the household level and the use of loans for consumption. In the feminist empowerment paradigm, individual economic empowerment is seen as dependent on social and political empowerment. Underscoring the importance of economic empowerment in the overall empowerment of women, Vishwanathan (1997) opines that once economic empowerment is achieved it would have major implications on the overall empowerment of women. Intra family relationship and work culture will change resulting in social empowerment and equitable participation of women in decisions concerning the family.

Batliwala's economic empowerment approach attributes women's subordination to lack of economic power. She discusses the process of economic empowerment through the organization around saving, credit, income generation. In the long women's framework of empowerment, she depends on the access to resources as the second level of empowerment. She highlights the important of access to

productive resources and credit in the process of empowerment. To understand various components of empowerment, the level of attainment of economic empowerment and the indicators used to understand economic empowerment of women are access to saving, saving to credit and income generation.

Bhatt (1998) discusses the role of the savings in empowerment stating that savings an important impact on the lives of the women as they ensure financial discipline and result in improved repayment rates. They expand the total pool of resources available to the poorest and savings also become a form of social security in times of crisis. Pandey (2003) points out that savings generated by the individual members are the assets of the community organization and that is the first step towards self reliance. Women control over her income and saving is an indicator of the instant of control that she has over her life. In a typical patriarchal context women's control over income and earnings are severely constrained, as they bear disproportionately greater burden of household survival, in poor working households. This lack of control exacerbates their burden (Standing 1991).

The women married or unmarried, they still feel that their earnings should be of help to other family members. Rao and Hussain (1991) in their study of garment workers found that 60.0 per cent of the married women gave their salary earnings to their husbands or their mothers-in-law. Thus the family hierarchy was not disturbed even though the women were the major earners (Benerjee 1983). The author concludes that employment by itself does not change women's status. It does not give them more control in the family nor does the wage provides for independent life .It is also found that in some regions where husband and wife are employed together or family members together, the cash is handed over to the male (Desai and Krishnaraj 1987). Dabla (1997) in his study of working women in Kashmir states that women despite earning salary always remained dependent on their husbands and in some cases even in emergency they could to be shifted to last. Although the income earning and savings are the important criteria for analyzing economic status of women, it is important to understand the way this money is spent.

In short, we can say that empowerment of women is an essential starting point and a continuing process for realizing the ideas of liberalization and women have always been at work, only the definition of work and workplace have not been realistic enough to include their contribution to the economy and society. The purpose of selecting this topic for study is to highlight the contribution made by women both in rural and urban areas and strengthening their integration and empowerment to economic development.

From the review of literature on women empowerment we understand that Women empowerment and Self employment, Women entrepreneurship, Women and microfinance, SHGs, Women education, Women in organizations and Women in Politics have been researched from various dimensions. However, needs further research to diagnose their role in women empowerment. In this regard we have to get a clear answer to the following questions.

- Whether SHG movement has positive impact on women's economic status?
- To what extent micro finance activities empower women economically?
- How efficiently by rural women are organized for micro finance activities at the grass root level.

Keeping this in mind, this paper attempts to analyse the role of SHGs in the economic empowerment of women.

Objectives

The specific objectives of the research are:

1. To know how SHGs movement helps economic empowerment of rural women.
2. To analyze a rural women empowerment in terms of increase in income, consumption level, and savings.
3. To examine the financial management skill among the SHGs members.

Hypothesis

H₁: Micro finance activities with self help group

movement have resulted in rural women empowerment.

H₂: Urban women are more empowered than rural women.

Methodology

The study is undertaken in the Dakshina Kannada district of Karnataka State in India. To investigate the above objectives and verify the hypothesis's at field level, the study is based on primary data which is supported by other analytical and empirical studies concerning the topic.

Interview method is widely used to collect the detailed information for the study. To collect primary data by organizing field survey among the members of SHGs, three stages random sampling technique is used. In the first stage out of five taluks of the district, two sampled taluks were selected they are Mangalore and Bantwal. In the second stage, from each sample taluks, sample women members of SHGs were selected at random. Here care is taken to see that SHGs from Mangalore represents more urban and sample SHGs from Bantwal represents rural. In the third stage, from each sampled SHG, Sampled members were selected in 40 to 50 per cent range i.e. 5 in number and as such a total of 300 members were selected representing equally rural and urban (rural-150 and urban-150).

Apart from primary data, relevant data from various sources such as books, journals, reports etc., published by the Government of India and Karnataka, Financial institution, articles, dailies and internet publications.

Tools of analysis

In order to capture the empowerment of women as an impact of micro finance activities through SHGs Likert Five Point Range Technique is used and later to determine the various components of empowerment and to compare the rural and urban cases index number is used. Opinion survey of the member respondents on various parameters of empowerments were collected in a range of four level score. ('Very much', 'much', 'somewhat', and 'not at all'). The corresponding scores were multiplied by the number of respondents and average scores of each parameter were computed

separately for rural and urban cases using the following formula.

$$\frac{x_1s_1 + x_2s_2 + x_3s_3 + x_4s_4}{N}$$

Where $x_1, x_2,$ and $x_3\dots$ are visible variables responses and $s_1, s_2, s_3\dots$ are response scores and N is total number of respondents. Using index number technique attempt is made to construct empowerment index.

Sample Profile

Age is an important factor in determining the effectiveness of any action taken to improve the condition of people. The question of age assumes significance in the context of the study as it is supposed to reflect the involvement in the different aspects of the empowerment. Further it is also necessary to know the age composition of the SHGs members to provide proper guidance and suggestions so that they can actively participate in the processes of empowerment.

Table No.1 provides information on the age structure of the respondents. Age-wise classification of the data indicates that nearly 28.0 per cent of the respondents in rural areas are between the age group of 51-60 years, followed by 27.0 per cent respondents in the age group of 31-40, around 15.0 per cent of the respondents constitute of age group between 21-30, 4.7 per cent in the age group of 18-20 and only 3.3 per cent in the age group of above 60. Whereas, in urban areas the majority of respondents that is 34.0 per cent are in the age group of 31-40, followed by 24.7 per cent in the age group of 51-60, 22.7 per cent of the respondents in the urban area is represented by the age group 41-50.

Table No.1: Age composition of the respondents

Source : Field survey

Note: Figures in parenthesis indicate percentage

14.0 percent of the respondents are in the age group of 21-30, and 3.3 percent of the respondents are above 60 years and just 1.3 percent belongs to the age group of 18-20. It is clearly noticed that both in urban and rural areas majority of women members in SHGs are belonging to the age group of 31-50.

Religion is an important factor affecting the growth of people. In this study respondents are classified into different religions. Table No.-2 shows that in rural areas around 61.3 per cent of the respondents belong to Hindu religion, 26.7 per cent of the respondents are Muslims and around 12.0 per cent of the respondents are Christians whereas in urban area 72.0 per cent of the respondents are Hindus, followed by around 26.7 per cent Muslims and 1.3 per cent are Christians.

Table No. 2: Religion of the respondents

Source : Field Survey

Note: Figures in the parenthesis indicate percentage

Education is one of the important ingredients of social and economic development. All over the world, the movement for improving womens' status has always emphasized education as the most significant instrument for social change.

Table No. 3: Education level of the respondents

Source: Field Survey

Note: Figures in parenthesis indicate percentage

The Table No. 3 shows that majority of the respondents in rural areas i.e. 48.6 per cent are just primary level educated, 18.7 per cent of the respondents have studied up to higher primary school, around 8.0 per cent of the respondent studied up to SSLC, 2.0 per cent of the respondents have studied PUC, and only one per cent have completed degree. Around 21.0 per cent of the respondents are illiterate.

As far as the respondents in urban area are concerned, around 42.0 per cent have studied up to primary, 13.0 per cent of the respondent have studied higher primary school, 26.0 per cent of the respondents have completed SSLC, 3.0 per cent of the respondents have studied PUC and just one per cent are graduate. Even in urban area around 13.3 per cent of the respondents are illiterate.

Marital status is an important factor which determines the living arrangement. In rural area 80.0 per cent of the respondents are married, 10.0 per cent are unmarried, 3.0 per cent of the respondents are widow and around 6.7 per cent of the respondents are divorcee. In urban areas 80.7 per cent of the respondents are married, 8.0 per cent are unmarried, 1.3 per cent of the respondents are widows and 10.0 per cent of the respondent constitute of divorcees.

Table No. 4: Marital status of the respondents

Source : Field survey

Note: Figures in parenthesis indicate percentage

However, women in the study area both in rural and urban cases, with low income and social profiles become members of the SHGs. Therefore, it will be interesting to analyze their interest to involve themselves in the SHGs movement and the motivations for them to become members of the SHGs. Further, it is interesting to analyze

their economic profile and the economic empowerment after joining the SHGs movement.

Economic empowerment

To find out extent economic empowerment has taken place indicators like Income improvement, consumption, saving, economic decision making investment, managing economic activity, employment assets position and standard of living. Likerts scale of opinion from the sample SHGs members on these empowerment variables are presented in Table No. 5

Table No. 5: Economic Empowerment Scores

Source: Field survey

Note: Figures in parenthesis indicate per cent age

Income Improvement is an important indicator of economic empowerment. The Table No. 5 shows considerably in rural areas 60.0 per cent of the respondents say that after joining SHGs their incomes improved, 20.0 per cent said that it has improved somewhat and around 26.7 have told it has not improved at all. In case of urban areas 53.3 percent respondents income has improved somewhat, 6.7 percent respondents income has improved much, 3.3 percent of the respondents income have improved very much and around 36.7 percent of the respondents had not improved at all. If we consider the improvement of income factor as compared to urban areas, in rural areas income improvement is better and the observation of the present study is that in rural because SHGs are providing training in self employment and income generating activities.

Consumption Inadequate productive resources and basic consumption goods are the major determinant of under nutrition in developing country. The above Table No. 5 shows the improvement in the consumption level of SHGs. In rural area 13.3 percent of the respondents' consumption has improved significantly, 53.5 per cent of the respondents' and 33.0 percent's not at all. Compared to this, in urban areas consumption level has improved very much of 6.7 per cent of the respondents, another 20.0 per cent respondents shown much improvement, around 66.7 per cent of respondents say somewhat improvement, and just 6.7 per cent respondents says no improvement. From the above analysis, we can conclude that in urban areas peoples consumption level has improved

Savings If there is an improvement in income and immediate consumption are fulfilled, then only poor can think of saving. The concept of SHGs believes in the habit of thrift and saving. By making it compulsory they have made savings possible even for very poor women who never thought that they can save. The present study found that 86.7 per cent of the respondents save in rural areas only, 13.3 per cent do not save anything. Whereas in urban areas 93.3 per cent of the respondents are saving and only 6.7 per cent do not save.

Economic Decision Making Women's access to saving and credit gives them a greater economic role in decision making. Through their

decision about saving and credit, they will optimize their own and the house hold welfare. Table No. 5 shows that in rural areas around 86.7 percent of the respondents have gain the economic decision making power after joining the SHGs only 13.3 per cent did not get any power. Situation in urban areas is not good compared to the rural areas because in urban areas only 80.0 per cent of the respondents have gained decision making power to some extent and around 20.0 per cent don't exercise and economic decision making power because still women feel that only man should take decision regarding economic matters and they are happy with the present condition.

Investment Change The investment in women's economic activities will improve employment opportunity for women and then have a trickle down and out effect. The present study has found that the SHGs have not played effective role as they have done in case of income, consumption and savings. In case of rural areas only 6.7 per cent of the respondents, and 3.3 per cent of the respondents have made investment change and remaining all did not have any change at all.

Managing Economic Activity Table No 5 show that in rural areas 40.0 per cent of the respondents have improved much their ability of managing economic activities, and around 60.0 per cent of the respondents says that SHGs have improved their ability whereas in urban areas 13.3 per cent of the respondents' ability has improved much, 3.3 per cent said improved marginally and majority of the respondents i.e. 53.0 per cent have not improved at all.

Employment As far as the employment is concerned SHGs have motivated women to work. Table No. 5 shows in rural areas 53.0 per cent of respondents have improved, 46.7 per cent said not improved at all. In urban areas only 6.7 per cent of the respondents said some what improvement and 93.3 have told it has not improved at all.

Asset Position Improvement The above Table shows that in rural areas SHGs have improved much the asset position of around 46.7 per cent respondents, 46.7 per cent have observed some what improvement, only 6.7 per cent of the respondents have not noticed any improvement .In urban areas just 20.0 per cent of the respondents

have found some what improvement in their asset position whereas 80.0 per cent did not noticed any improvement at all.

Standard of Living Improvement in the standard of living is the true indicator of development and it directly affects the quality of life .The development which improves the quality of life is real development. All development strategies aim at this particular aspect. The SHGs from the beginning are trying to improve the life of the poor by removing socio-economic hurdled in the way of development. Table 5 shows that in rural areas 86.7 percent respondents said that their standard of living has improved somewhat and 13.3 percent said that it has not improved at all. In urban areas 73.3 percent of the respondents have stated that after joining SHGs their standard of life has improved and 26.7 per cent of the respondents said it has not affected at all.

Sense of Security After joining SHGs due to the improvement in the economic and social conditions, the sense of security among the respondents has improved some what by 46.7 percent of the respondents in the rural areas, and 53 .3 per cent respondents have told that sense of security after joining SHGs not improved at all. In Urban areas 53.3 per cent of the respondents felt sense of security has improved somewhat and 46.7 per cent of the respondents said they do not feel any kind of security.

Comparative analysis of these variables on women empowerment is attempted across rural and urban areas, the respective score of variables are presented in Table No. 6.

With regard to economic empowerment also, rural case scores better than urban case. Here it is interesting to notice that in managing economic activity , improvement in asset position scored by rural sample women are remarkably higher than their urban counter parts. This indicates that the SHGs Movements have better impact in rural area in terms of improved capacity of managing economic activity, employment generation and improvement in assets positions. It is also noticed that SHGs Movement has helped to improve income level of rural women. However, scores on saving improvement, investment change, economic decision making are significantly low.

A comparison between the rural and urban cases indicates that SHGs Movement empowered rural women more than urban women members. Micro finance activities with SHGs Movement resulted in rural women empowerment significantly, Hence, Hypothesis (H1) is proved. However, comparison between rural and urban women members shows that rural women are more empowered than the urban women. Hence, H2 is disproved.

Table No. 6: Rural and Urban Comparison (Economic empowerment)

Source : Compiled from primary data

General Findings

The overall analysis of economic empowerment of women shows that SHG movement with micro finance activities has to do a lot to empower women in the grass root level.

A beginning is set, for the economic empowerment in the form of improved personal capacities of the women in the grass root level. The present study has found that, the micro finance activities with Self Help Movement experienced women empowerment both in rural and urban areas.

Compared to urban areas SHGs and their impact on women is found very strong in rural areas, all the indicators used to measure economic empowerment, show this point. Obviously in rural areas awareness about the various SHGs is more and in fact every women is member of one or the other SHG, whereas, in urban areas a major portion of women living below the poverty line do not know the existence of such agencies, either because of their ignorance or lack of motivation by the staff of SHGs.

Economic condition of women in rural areas is found to be better than their counterparts in urban areas, because in rural areas, poor women are working in multiple jobs at a time in addition to the beedi rolling and agriculture. But in urban areas, majority of poor women are engaged in beedi rolling and very a few are engaged in other activities. As a result of that they earn less income.

Another important finding of the present study is that asset holding in the form of gold, land and houses is also very less among urban women because of high cost of living in city compared to rural areas. The study reveals that the respondents had experienced great relief from the burden of debt from money lenders but not completely liberated from debt as they have continued to borrow money from different SHGs at the same time.

In the absence of income generating activities among majority of the respondents, the standard of living continued to be low. Very few respondents have taken loan for productive purpose, so it is necessary to sensitize the members about the productive use of loan so that economic empowerment can be achieved.

It is interesting to note that even now there is a sizable section of the women that is left out of the whole SHG Movement precisely because thrift is the passport to the entry in to SHGs and they do not possess. These SHGs run by the NGOs are performing better than SHGs run by the Government. The researcher has found that women in rural areas are more active and involved in the SHG movement, compared to urban women who shown very limited interest in such movement.

SHGs have created a general sense of awareness among the women and have succeeded in developing their communication skill, leadership quality and also general knowledge. Further they have created a lot of self confidence among poor women which led to their personality development also. Very interesting finding of the present study is that women both in rural and urban areas are getting good support from their families' particularly from the male members.

Conclusion

SHGs have been identified as a way to poverty alleviation and women empowerment. And women empowerment aims at realizing their identities, power and potentiality in all spheres of life. But the real empowerment is possible only when a woman achieves increased access to economic resources, more confidence and self motivation, more strength, more recognition and say in the family matters and more involvement through participation. Although it is a gradual and consistent process, the women should build their mindset for taking additional effort willingly for their overall development. SHGs have the potential to have an impact on women empowerment. Self Help Group concept has been mooted along the rural and semi urban women to improve their living conditions.

Thus SHGs have been showing the way ahead to alleviate the people from the poverty along with women empowerment. With the help of this, SHG programme has become the common vehicle in the development process. Women can start economic activities through SHG movement. Even with the limited monetary help the members of SHGs could expand their horizon of productive activities which have become their means of living. Economic and social upliftment

took place with SHG movement. In this way, SHG concept is getting greater support from women as well as from the financial institutions. Grass root level experience tells that SHG movement empowers women members in different ways. However, sustainability of the SHGs requires them to follow some financial principles. Microfinance activities need to see beyond mere financing, mainly its positive economic impact on the members.

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Sustainable Rainwater Management – A Paradoxical Situation in Coastal Dakshina Kannada District

* Jagadisha Bala

** Dr. Y. Muniraju

Abstract

Water is the sustainer of all forms of life and plays a critical role on ecosystem. In order to meet the rise in demands, groundwater reserves are tapped, often to unsustainable levels, resulting in the rapid depletion of water tables. In coastal cities, over extraction of groundwater has led to intrusion of salinity in its aquifers.

Contrary to heavy monsoon, Dakshina Kannada district of coastal Karnataka experiences drinking water shortfall in summer, especially in rural parts. In the light of above background, a study was conducted (2012) in the Grama Panchayath level of Mangalore taluk in coastal Dakshina Kannada district.

Extracting more water to meet increasing demand results in groundwater overdraft and is found in the entire rural Mangalore taluk. Groundwater depletion has also resulted in salinity and undue mineral contents in deep borewells making water non-potable. Mere increased spending on water projects has not improved the water scenario. Key suggestions include protection of local water bodies, joint projects to share the river water, strengthening the local traditional water harvesting techniques, recognizing individual efforts, proper execution of government schemes and participatory approach for a sustainable water management at the coastal region.

Keywords: *Rainwater harvesting, Groundwater, Water management, Sustainability, Water shortage, Grama panchayat, Coastal Dakshina Kannada, Drinking water.*

* *Research scholar & Associate Professor, Government First Grade College, Haleyangadi- 574146, Mangalore Taluk.*

E-mail: bala.jagdish@gmail.com

** *Professor, Dept. of PG Studies & Research in Commerce, Mangalore University.*

Introduction

Water is a limited and renewable resource. It is the sustainer of all forms of life and plays a critical role on ecosystem. The quantum of water on this planet has remained over centuries the same. Gradually due to over exploitation and pollution, potable water is becoming a scarce commodity. Recently there has been an enormous increase in demand for water used for agricultural, household and industrial needs. Freshwater sources are being heavily exploited to meet these demands. As surface water sources fail to meet the rise in demands, groundwater reserves are tapped, often to unsustainable levels. Almost all cities and villages depending on groundwater face the rapid depletion of their water tables. Especially in coastal cities, over extraction of groundwater has led to intrusion of salinity in its aquifers.

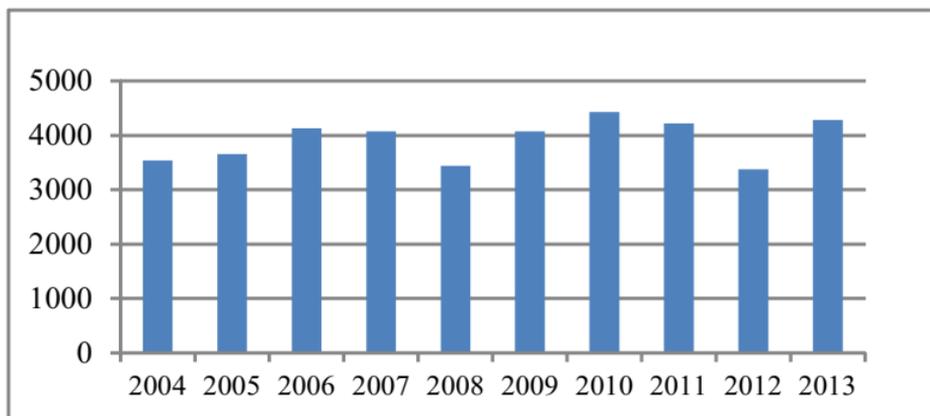
Dakshina Kannada district of coastal Karnataka receives the highest rainfall. Average rainfall of 10 years is around 3900 mm Table No. 1.

Table No. 1: Annual Rainfall (mm) in Dakshina Kannada District of Coastal Karnataka

Year	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	Average
Rainfall	3539.6	3652.8	4128.6	4076	3440.9	4076.2	4427.8	4224	3374.8	4284.6	3922.53

Source: India Meteorological Department, (compiled for various years).

Figure No. 1-Ten Years Annual Rainfall (mm) in Dakshina Kannada District



Contrary to heavy monsoon, district experiences drinking water shortfall in summer. This is because the entire rainwater is collected in masonry drains from houses, roads, etc. which is then taken to the

Arabian Sea instead of recharging the groundwater. The groundwater available is extracted during summer which makes the aquifer empty. Rainwater should be recharged into the aquifers during rainy season by locally suitable water harvesting measures.

Study on rainwater harvest management is of recent origin. No study has been conducted so far in this part of coastal Karnataka on rainwater harvest management, especially in rural parts, where clean drinking water scarcity exists in summer.

Review of Literature

The literature review encompass within this section includes prominent studies on Water and Sustainable Development and Water Resource Management.

The research of Mehta Lyla (2000) in drought-prone Kutch district in western Gujarat disclosed– Water harvesting is unlikely to have the same deleterious consequences as those associated with large dams and schemes tapping finite groundwater resources. Yet, it has not gained acceptability amongst key decision-makers in water resources management. There is a widespread notion that water harvesting structures and watershed developments are merely 'add-ons' to surface water schemes. ... But strategies such as rainwater harvesting, livestock development and techniques to enhance dry land agriculture can help overcome many of these constraints.

Gujja Biksham, Shaik Hajara (2005) remarks– One of the problems is that India has got into a vicious cycle of drinking water allocations. The supply of drinking water has become an annual ritual – money allocated, money spent, villages covered. The following year brings on the same drinking water crisis and money is allocated again. ... Unfortunately India continues to look at the issue of drinking water in terms of money spent. However, allocating greater sums of money each year will not solve the problem unless the country learns to deal with its available water resources.

Dr. Madhyastha N. A. (2007) in his study conducted in erstwhile undivided Dakshina Kannada district of Coastal Karnataka, analyses that- It is a paradox that a region, which experiences very heavy

rainfall goes dry during summer months. It is mainly because of unscientific management of water resource and traditional methods being ignored. ... Future scenario seems to be worse as the region is all set for industrialisation. Ecosystem people of the district would likely become ecological refuges to cater the needs of omnivorous people.

The Editorial of Kurukshetra- (2007) opines- Rainwater harvesting is one technique of water management which is gaining favour but has yet to become an essential part of day-to-living. Rainwater can be safe for drinking, and in fact is free from several metals and contaminants like heavy metals like arsenic.

Bhadi Radhakrishna S. (2010), analyses- In recent 30 years, Bangalore had five severe droughts and three mild droughts. Water problems in layouts are common in the city. Again people are scared of even small rain as it leads to flood due to improper drainage. For both of these problems, Rainwater harvesting and recharging is the only solution.

Shivashankar S. C., Chandrashekar T. C. and Reddy Ravindra (2011) analysing the Water Resource Mismanagement concludes- Although many analysts believe that water demand will outstrip water supply by 2020, there is still hope for India. Water scarcity in India is predominantly a manmade problem; therefore if India makes significant changes in the way it thinks about water and manages its resources soon, it could ward off, or at least mollify, the impending crisis.

Even regarding local specific planning, Iyer Ramaswamy R (2011) opines- There must be area-specific studies of water needs and local water availability, and possibilities of local water augmentation through rainwater harvesting, micro watershed development, groundwater use, and such other means as are available.

In the Draft Approach Paper to the 12th Five Year Plan, Planning Commission (2011), analyses- Economic development will be sustainable only if it is pursued in a manner which protects the environment. With acceleration of economic growth, these pressures are expected to intensify, and we therefore need to pay greater

attention to the management of water, forests and land. It further analyses – Management of water resources poses increasingly difficult challenges that will require attention in the Twelfth Plan.

Analysing the present scenario of water management in India, the National Water Policy (2012), issued by the Ministry of Water Resources, reports - Issues related to water governance have not been addressed adequately and mismanagement of water resources has led to a critical situation in many parts of the country. ... Water resources projects, though multi-disciplinary with multiple stakeholders, are being planned and implemented in a fragmented manner without giving due consideration to optimum utilisation, environment sustainability and holistic benefit to the people. ... Climate change may also increase the sea levels. This may lead to salinity intrusion in ground water aquifers / surface waters and increased coastal inundation in coastal regions, adversely impacting habitations, agriculture and industry in such regions. ... The Centre, the States and the local bodies must ensure access to a minimum quantity of potable water for essential health and hygiene to all its citizens, available within easy reach of the household. ... Community should be sensitised and encouraged to adapt first to utilisation of water as per local availability of waters, before providing water through long distance transfer. Community based water management should be institutionalised and strengthened.

All these literatures emphasis the effective management of water resources, local planning, community participation and importance of rain water harvesting for sustainable development of the nation.

Objectives of the Study

Among other things, the specific objectives of this study are;

1. To identify and analyse the potable water sources at Grama Panchayath (GP) level
2. To analyse the potable water situation at GP level during summer
3. To identify the perception of GPs on rain water management in resolving the water crisis and to highlight the success factors.

4. To analyse the budgetary outlay of GPs towards water activities
5. To analyse the implementation of different schemes of State and Central Government towards rain water harvest management at GPs

Methodology

In the light of above background, a study was conducted (2012) at the Grama Panchayath (GP) level coming within the geographical limits of Mangalore taluk in coastal Dakshina Kannada district of Karnataka. In Mangalore taluk there are 49 Grama Panchayaths (GPs) comprising 100 villages in total. In the present study 35 GPs (71.4 percent) comprising 80 villages are surveyed.

In order to generate primary data and information, a survey was conducted with the help of a comprehensive and pre-tested questionnaire. The GP Development Officers / Secretaries were contacted personally for the purpose of eliciting relevant data and information. The concerned officials of Mangalore Taluk Panchayath, Dakshina Kannada Zilla Panchayath, Watershed Development Department and Minor Irrigation Department were also contacted to elicit relevant data and information. The data and information collected from the survey are co-ordinated and analysed in an integrated manner throughout this research work.

Excessive Dependency on Groundwater

The twentieth century witnessed a phenomenal expansion of groundwater extraction. The same trend can be observed in the case of rural Mangalore Taluk also.

Table No. 2: Primary Source of Water of Grama Panchayaths

Primary Source	No. of GPs	Per cent
Bore wells	29	82.8
Open wells	5	14.3
Corporation Water	1	2.9
Total	35	100.0

Source: Field survey data

Table No. 3: Secondary Sources of Water of Grama Panchayaths

Secondary Sources	No. of GPs		Per cent of Cases
	Users	Per cent	
Open Well	27	44.3%	77.1%
River	7	11.5%	20.0%
Bore Well	6	9.8%	17.1%
Ponds/Lakes	5	8.2%	14.3%
Corporation water	2	3.2%	5.7%
Tanker Water	14	23.0%	40.0%
Total	61	100%	174.2%

Source: Field survey data

Note: Dichotomy group tabulated at value 1.

82.8 percent of the GPs use bore-wells and 14.3 percent GPs use open wells as their primary source of drinking water in the rural taluk.

Open wells are used as secondary sources by majority (77.1 percent) of the GPs. On analysis of both primary source and secondary sources of water, it is clear that overwhelming majority (97.1 percent) of the GPs depend on groundwater (bore-wells and open wells) as their primary source (Table 2) and again as secondary sources also 94.2 percent of the GPs depend on groundwater (Table 3). Surface water (rivers, ponds/lakes) is not used as primary source by any GP and 34.3 percent of the GPs in rural Mangalore taluk use surface water only as secondary sources of water. Hence, it may be concluded that the GPs rely upon almost entirely on groundwater rather than on surface water.

It is disheartening to note that the GPs are not using the available surface water sources properly. Out of the total 35 respondent GPs, 14 GPs are having rivers which could be used as source of water but out of these only 42.9 percent of the GPs are using them as their secondary source of water. It can be perceived that inadequate projects at GP level to tap these sources may be one of the reasons for the marginal usage.

Table No. 4: Existing Rivers and its Usage

No. of Rivers	No. of GPs		
	Existing	Using	Per cent used
One	12	5	41.7
Two	2	1	50.0
Total	14*	6	42.9

Source: Field survey data

**Of the 35 GPs, rivers exist in 14 GPs only*

Table No. 5: Usage of Ponds/Lakes Owned by Grama Panchayaths

Usage	No. of GPs	Per cent
No Usage	15	75.0
50%	1	5.0
75%	2	10.0
100%	2	10.0
Total	20*	100.0

Source: Field survey data

**Of the 35 GPs, public Ponds/Lakes exist in 20 GPs only*

At present, public ponds and lakes owned by GPs are found in very few villages of Mangalore taluk. Even such existing ponds and lakes are not conserved properly by local authorities. Hence, in 75 percent of the GPs, the existing public ponds/lakes are not used for any water needs of their villages. Only 25 percent of the GPs use the ponds too varied extent that to as a secondary source of water.

Water Stress on the Way

Monsoon rich coastal area is not at ease for potable water needs. An attempt is made to identify the perception of GPs on water availability during summer. It is disturbing to note that majority (71.4 percent) of GPs are already in 'Shortfall' zone.

Table No. 6: Perceptions of Grama Panchayaths on Water Availability during Summer

Water Availability	No. of GPs	Per cent
Good	2	5.7
Satisfactory	8	22.9
Shortfall	25	71.4
Total	35	100.0

Source: Field survey data

It is observed that in an overwhelming majority (85.7 percent) of the GPs, water shortage had begun during the last 5 years.

Table No. 7: Beginning of Water Shortage at Grama Panchayaths

Source: Field survey data

In the entire rural Mangalore taluk water shortage is found after rainy season. Alarmingly in 22.8 percent of the GPs shortage begins in early winter (November - January) itself and in the remaining majority (77.2 percent) of the GPs shortage starts from summer (February – May).

Table No. 8: “Water Shortage Beginning” Seasons at Grama Panchayaths

Source: Field survey data

In the study an attempt is made to observe the perception of respondents on the various water sources availability situation and it reveals that almost (94.3 percent) entire rural Mangalore taluk experiences decreasing water sources.

Table No. 9: Water Sources Availability Situation at Grama Panchayaths

Source: Field survey data

It is distressing that almost entire rural Mangalore taluk (97.1 percent) is facing the problem of depletion of groundwater level, even though it gets heavy rainfall during monsoon. It may be perceived that major reasons behind this crisis are excessive dependency on groundwater, and lack of water conservation and absence of rain water harvesting projects to recharge groundwater in villages by GPs.

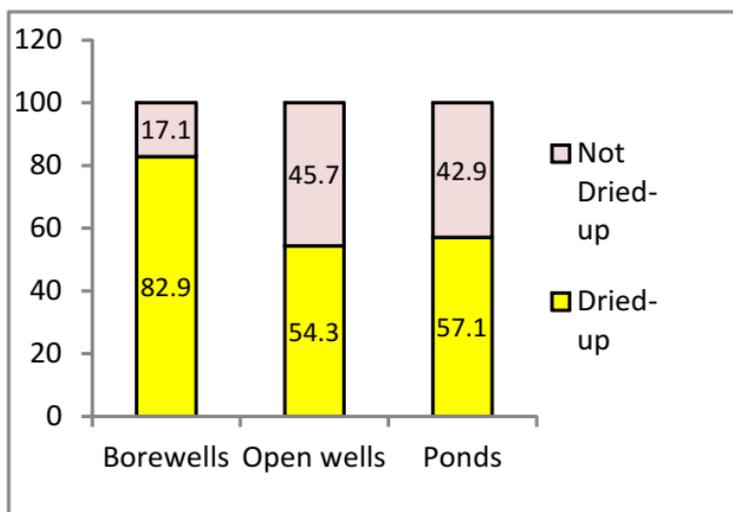
Table No. 10: Groundwater Depletion situation at Grama Panchayaths

Source: Field survey data

Groundwater depletion has also resulted in salinity and undue mineral contents in deep bore-wells making water non-potable. Such incidences of poor water quality are reported from many (45.7 percent) of the GPs. The depletion of the groundwater level is obvious as the minimum depth of bore-wells is reported at 120 feet and the maximum depth at 650 feet in rural coastal area.

As a result of excessive dependency on groundwater resulting in depletion of groundwater level, majority (82.9 percent) of the GPs revealed that during summer, bore-wells in their locality are dried up. With regard to bringing up of sources, 54.3 percent of the GPs reported dried up open wells and about 57.1 percent of the GPs reported that even ponds/lakes in their area are dried up.

Figure No. 2: Dried-Up Water Sources among Grama Panchayaths



Source: Field survey data

Inadequate Rainwater Management:

It is a paradoxical situation that the region experiences heavy rainfall during monsoon, but faces drinking water shortage soon after. Obviously, this is the result of improper planning and management of rainwater. It is observed that majority (51.4 percent) of the rural Mangalore taluk experiences a general trend of flood situation during monsoon due to heavy rainfall from south-west monsoon.

Table No. 11: Flood Situations during Monsoon at Grama Panchayaths

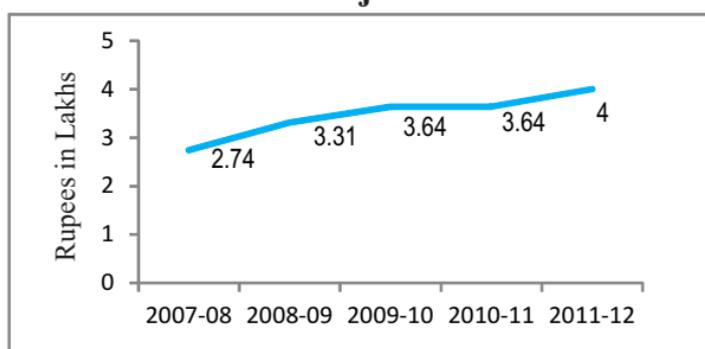
Flood Situation	No. of GPs	Per cent
Had Flood	18	51.4
No Flood	17	48.6
Total	35	100.0

Source: Field survey data

Comparison of flood situation and groundwater depletion position reveals the alarming fact that even after heavy rainfall during monsoon, almost all (97.1 percent) GPs have the problem of groundwater depletion in summer (Table 10). It is obvious that absence of thoughtful efforts, on the part of GPs to recharge groundwater through various rainwater harvest and conservation techniques in villages, is the primary reason for both of these contradictions flood in monsoon and water shortage in summer.

The average budgetary spending on water projects (Figure 2) by the GPs in the year 2007-08 was Rs 2,73,804.55 and in the five years, average budgetary spending on water projects has increased to Rs 4,00,765.63 (2011-12), resulting in an overall average increase of 146 percent.

Figure No. 3. Five years Average Budgetary Outlay on Water Projects



Source: Field survey data

Table No. 12: Increase in Budgetary Outlay on Water Projects in 2011-12 as compared to 2007-08

Increase in 5 Years	No. of GPs	Per cent
No Increase	6	20.6
1 to 2 times	12	41.4
3 to 4 times	7	24.0
5 to 10 times	2	7.0
Above 10 times	2	7.0
Total	29*	100.0

Source: Field survey data

**Data for 5 years comparison available only from 29 GPs.*

Irrespective of increase in the budgetary outlay towards various water projects by local bodies, villages continue to experience water shortage in summer. Increased spending on water projects has not saved the GPs from 'Water Shortfall'. Hence, it may be concluded that mere spending on water projects, without comprehensive long-term planning and locally appropriate, eco-friendly, decentralised rainwater harvest and conservation techniques, water crisis will never be resolved.

Table No. 13: Perceptions on better Water Management through Rainwater Harvesting

Perception	No. of GPs	Per cent
Possible	29	82.9
Possible to a little extent	5	14.3
Impossible	1	2.8
Total	35	100.0

Source: Field survey data

An attempt is made in the study to identify the perception of the GPs on the possibility of managing water resources in a better way through rainwater harvesting techniques. It is observed that 82.9 percent of the GPs have felt that the situation could be averted, if their had been an effective rain water harvesting..

Table No. 14: Water Harvesting Projects Undertaken by Grama Panchayaths

Harvesting Projects	No. of GPs	Per cent
Undertaken	14	40.0
Not Undertaken	21	60.0
Total	35	100.0

Source: Field survey data

But it is disappointing to note that in practice 60 percent of GPs do not have any water harvesting projects of their own in the panchayath area. On the other hand, it is observed that, majority of GPs which

claimed to have water harvesting projects are merely schemes executed earlier in local schools sponsored by these panchayaths. Many of these school models are now in non-usable condition due to poor maintenance.

In the present study, an attempt is made to identify the various schemes of Central and State government implemented in villages by GPs towards water harvesting, water conservation, watershed development, conservation of water bodies etc. the five years period (2007 to 2012). Out of the 35 respondent GPs, only 19 (54.3 percent) GPs reported the implementation of Central and State government schemes like Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA), Integrated Watershed Management Programme (IWMP), Suvarnajala, Swajaladhara, Rainwater Harvest Project, Western Ghats Project, etc.

Apparently, the water conservation activities, watershed schemes are not implemented convincingly by majority GPs in Mangalore taluk. In some instances comprehensive information on watershed activities, grants utilized on various schemes and projects are not reported by the GPs during the study.

Findings and suggestions

On the background of the results and discussions of the study, the following suggestions can be offered for the overall improvement of drinking water scenario in the rural Mangalore Taluk in general.

1. Undue dependency on groundwater has already resulted in groundwater depletion, poor water quality etc. Villages are blessed with rivers and many streams. Therefore, GPs should plan to make use of available surface water through proper projects. Existing ponds/lakes have to be protected and well maintained. This will also help to recharge the groundwater. Joint projects to share the river water among the neighbouring villages should be carefully planned and expeditiously implemented. State government and district authorities should encourage such joint projects with suitable financial support.
2. There is a need to protect and rehabilitate traditional water

harvesting techniques and structures like local construction of 'Katta' (small earthen dam) to the streams at villages. There is a vast extent of common land, generally classified as fallow in village records, which must be converted into collection areas for rainwater harvesting. This is one of the best ways of augmenting local water resources for drinking and agricultural needs. Unauthorised encroachment of water bodies and forests must be firmly prevented.

3. All forms of local individual and institutional rainwater harvesting efforts should be identified and encouraged. Financial incentives like house tax rebates, subsidies, progressive water tariff have to be given to such harvesters.
4. The activities under the MGNREGA must be speeded up in the rural areas of the taluk with intense efforts and should be linked to water conservation activities like de-silting of ponds and wells, construction of local 'Katta', percolation pits, farm ponds, new ponds, bore-well recharging activities, renovation of 'nalas' (small streams), afforestation activities etc. Already implemented rainwater harvesting projects at schools must be well maintained as models to young minds.
5. It is crucial to make sure that groundwater resource is used in a sustainable manner. Increase in sea level due to global warming and failure on our part to hold the depletion in groundwater may result in intrusion of saline water into the coastal fresh water aquifers. Thus, immediate action is called for to bring in uniformly applicable legislative measures in setting limits to tap groundwater and prevent in particular its commercial exploitation.
6. Rainwater harvesting and groundwater recharge should be made to go hand-in-hand, with every member of the village community taking part in this effort. A process of social mobilization needed to involve and encourage communities and households to undertake local water management to meet their water needs. This needs a fresh look at the role of the government, institutional and financial mechanisms, legal

framework and technical supports. A mass movement in this direction is needed, not the pretentious plans of diverting/linking rivers, which will solve local, state and national water shortages and result in a sustainable development.

Whenever possible groundwater extracted must be justified and suitably recharged, and water used must be recycled and reused. In a rush to meet the ever increasing demand for water from current users, we should not jeopardize the ability of future users to depend on the same natural resource.

Conclusion and Recommendations

Simply pumping more to meet increasing water demand results in groundwater overdraft and it is found in the entire rural Mangalore taluk. Groundwater depletion has also resulted in saline water and undue mineral contents in deep borewells making water non-potable. During summer, through new borewells, temporary measures are taken by GPs to keep their residents relaxed. But little sustained effort has been made to deal with the root of the problem - the overuse of precious groundwater and the inadequate measures taken to replenish it. As a result, water level has fallen penetratingly. Alarming the depth of borewells reported in a few instance is at 650 feet in rural Mangalore taluk, which is located near to Arabian Sea.

Mere increased spending on water projects can not improve the water scenario. Mangalore Taluk is neither having major nor minor irrigation projects to tap the rainwater. Village-scale rainwater harvesting methods can ease water stress. Given the fact that taluk is one of the well-endowed taluk in the state in terms of average annual rainfall, there is no reason why it should suffer from water stress.

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Values in Higher Education - Challenges and Action Initiatives

* Dr. G. R. Krishnamurthy

Abstract

India has the largest network of higher education with lakhs of colleges and thousands of universities. But the irony is that it has the larger number of illiterates also. The diminishing quality in higher education in another problem. What is happening to our rich tradition and culture? Disseminating the traditional values to the youth seems to be one of the solution. The paper presents the views on this issue.

Keywords: Higher Education, Globalisation, Values, Fundamental Values, Social Values.

Indian higher education is a bewildering scenario. It is full of contradictions and paradoxes. Lakhs of colleges and thousands of universities, still growing fast in numbers. On the other, quality in higher education, both in professional and non professional colleges, is drastically diminishing.

With the largest network of higher education, India still has largest number of illiterates in the whole world. Millions of our graduates are unemployables and unskilled. Private participation in educational sector is fast growing, but the high commercialisation of education is also going on un-checked and un-abated.

Along with these problems and maladies, lack of sensitivity to values is the major casualty in Indian higher education.

In short, the picture is alarming, if not frightening. It is decadent, dismal, highly-commercial and de-humanised. Is Indian higher education creating “self-centred, socially un-concerned, de-humanised, intelligent rascals as graduates, with few great exceptions please”? There appears to be some truth in the above observation.

* Founder Director at A. J. Institute of Management, Mangalore - 06.
Email: directoradvinstmgt@gmail.com

Of course, there is a overall decadence and degradation in Indian political, social and economic institutions in post-independence India.

It is but natural, educational system as a part of the political-economy is equally degraded. Corruption, everywhere and aggressive selfishness everywhere. Naturally it spreads. It is spreading like a wild-fire into educational sector too.

Why it happened? What are the reasons and causes for this overall deterioration in our way of life and in our education system?

The answer for this fundamental question should be the starting point and basis for the reforms in higher education and for launching the process of inculcation of values in higher education/graduates.

After the British left, independent India had a great vision and mission to create a democratic, equitable, socialist, liberal humane and secular nation with inclusive growth as its strategy. Of course, India's growth rate was slow, nay discouragingly slow during the first four decades of independence, say up to 1990.

With this background, the Indian Government has launched a new economic policy [1991] and welcomed private participation in investments. Opened the doors for globalisation and global investments. In short, economy is liberalised, to an extent our “permit licence and Quota Raj” is liberalised!

Since then, Indian economy has grown faster, 6 to 8 percent in the first decade 5 to 7 percent in the later years [by overall spread of growth rate]. With this fast economic growth rate, and with newly acquired wealth and employment, a new consumer class has emerged in Indian society ranging 250 to 300 million people in size.

Earning of money is a must for New political class [with a few exceptions]. No values, no human considerations. Corruption or no corruption. Marketing is the way of life. Profitability is the only Mantra. For them what they have is more important than what they are! Standard of living [consuming goods and services] is more important than quality of life!

In this process of economic globalisation, we have lost our social and

spiritual moorings. Post liberalisation generation of youth [since 1991] have grown rootless and became aliens to Indian culture, Indian heritage, Indian spirituality and Indian family values and community values. Added to this, fast emerged network technologies, along with social networks, websites and mobiles, have impersonalised the family culture. Hunt for privacy has killed the values of social living and community living. In addition to this, success-cult- success at any cost, has led to the exclusive self-centredness in the youth, few exceptions please! As a result, no values what so ever in chasing the success.

In short, the so called globalisation [in fact it is westernisation] not only in economy but in our total way of life also, has tremendously and disastrously effected the values in Indian way of life, in its culture, heritage and values.

How did we become so materialistic civilisation, so commercial and so utilitarian a nation in such a short time of few decades [after independence]?! How this transformation from our ancient civilisation based on the values of simple living, sacrifice and self-restraint on wants took place so fast and in such a short time to be so materialistic, so self-centred and such-success-chasing obsessive life!. It is an enigma even for great social scientists!

In such a scenario of no-values-society, is it possible to inculcate all the great values in higher education, which after all is a subsystem in the vast political economy of the country and that too in such a heterogeneous nation?

Before we answer this question, we have to be clear about what the real values are and the real meaning of values! Then only we can spell out the concrete strategies and action –initiatives to disseminate the values through Indian higher education.

Values

Each man may have his own values in view of his experience. Then there may be hundred thousand values for different people! We must define values precisely and clearly. These must be core-values nay fundamental values which are universal in nature. What is the source

and genesis of these values? As a nation, India had a very rich and precious heritage; we may call it “Indian ethos”. Indian way of life is based on this ethos and these values which have been practiced for past 4 to 5 thousand years in India, the Bharath.

This ethos comes from Vedas, Upanishads, Darshanas, Bhagavadgeetha, Budda's teachings and Jain texts. What are the fundamental values emanating from these sources?

The most modern interpretation of these values and Indian ethos has come from the writings of Rajarammohan Roy [initiator of Indian renaissance in 19th century], Vivekananda, Aurobindo, Rabindranath Tagore, M.N.Roy, Mahatma Gandhi and J.Krishnamurthi. These values are:

Essential / Fundamental Values

1. Simple-living and High thinking' [sarala jeevana and unnatha bhavana]
2. Satyam-Vada, Dharmam-Chara' speaking the truth and practicing 'Dharma', an order of natural justice.
3. Ahimsa Paramo Dharmaha' practising non-violence in thought, speech and action.
4. Let noble thoughts come from all sides [Aana Bhadra]
'Vinayam, vivekam, vidya lakshanam' (Humility to women, the under-privileged and seniors as an index of real education and culture.)
5. Samyamana Jeevitham' (Self-restraint on wants, desires and needs in life)
6. Know thyself' Self-awareness is the highest knowledge, knowing one's emotions and instincts. [greed, jealousy, anger, lust ego etc.]
7. Santhrupti Jeevanam' Certain contentment and satisfaction in life.
8. Adopting Right means for Right ends.

Coming to Social Values

1. All fundamental rights enshrined in our great constitution are the

fundamental values which every one of us has to practice, respect and adhere.

2. Sarvey jana sukhino bhavanthu' Happiness and welfare of all, indicating inclusive growth.
3. 'Trusteeship' The privileged people acting as the guardians and custodians of the under-privileged and their interests is an implied social dictum in Upanishads. [Gandhiji readvocated it during his time]
4. Open and liberal mind-set and attitude above the caste, class creed religion and region.
5. The spirit of scientific enquiry and investigation
6. Rational and humanistic out-look beyond superstition, bigotry and prejudice.
7. Success through hard work and righteous way and not success at any cost!
8. Co-operative and communitarian approach to social-development, instead of cut-throat, competitive and unhealthy approach [coming from the west] in development.
9. Love and concern to nature, environment and ecology, not aggressive destruction of nature in the name of development!
10. Need fulfilment in life, not chasing the greed.
11. Comfortable life- not the indulgence and addiction to luxury.

There could be many more values; however by definition, the values must be for all people and for all times, universal in nature and “with natural Justice” as a goal.

How to inculcate and disseminate the values in our youth in higher education, particularly in graduates and post-graduates?

Are there any techniques, strategies and methods to disseminate the values to students/youth?.

Techniques and Action Initiatives

Of course, there are methods; if not we have to invent effective

methods for inculcating values in higher education.

In some of the states, we experimented with a method for teaching values in colleges! We have created a separate paper to teach values with an examination at the end of the year! Alas! It is a grand failure and turned to be a mockery of teaching values!

Values cannot be taught in a separate paper, that too in a classroom alone!

Values have to be taught in the families. For this, values have to be part and parcel of way of life in the families. Parents, society and community have to believe in the values and practice them! Teaching a value of integrity and non-violence in the class and student-father indulging in corruption and practicing cut throat success in life do not go together!

In this context, the “elite society” can make much impact on youth, if they practise the values, not preaching! The elite, consisting of policymakers, administrators, professionals like doctors, engineers, accountants, teachers etc. and all other highly privileged sections in society, if they practice values; they will percolate easily to youth and have lasting impact on them [practical value] [Yatha-Raja Thatha-praja] What the elite practices, others follow, Bhagavadgitha]

Dissemination of values to youth, shall be a social-movement and mission. For this, second national renaissance is required to come; out of our corruption, greed, self-centred, narrow approach to humanistic, co-operative Indian way of life based on the real Indian ethos and values.

Mentoring as a process must be an integral part in higher education institutions “a mentor/teacher acting as a personal friend, philosopher and guide to 6 to 10 students”.

Personal counselling, particularly for aberrant youth and astray students, [prodigal students] will go a long way in spreading values to youth. For this, teachers/professors have to live a way of life based on values, before they teach values to youth. But how can we expect teachers alone, as a segment, to live value-based life, while all other segments of population are steeped in no-values life, decadent-life

and degraded civilisation? [what a great fall my countrymen since independence]!

Before we teach values to youth, [based on Indian ethos] they must be de-toxified and de-addicted from the internet-technology as an obsession and indulgence!

Otherwise, all the teachings of values will have no impact on the technology addicts and drug addicts, whose sole aim is success at any cost! ; no-relationships, no-values, no-humanity, no social-concern and no-empathy to anybody and to anything, including the nature and environment!

Of course technology is a great aid and help to mankind, but it should not be at the expense of humanity, destroying the human civilisation and values like epic's 'Bhasmasura hastha'.

There cannot be a greater statement on values than that of 'Gurudev' Tagore's prayer:

“Where the mind is without fear and the head is held high. Where knowledge is free. Where the world has not been broken up into fragments by narrow domestic walls, Where words come out from the depth of truth, Where tireless striving stretches its arms towards perfection, Where the clear stream of reason has not lost its way into the dreary desert sand of dead habit, Where the mind is led forward by thee, into ever-widening thought and action, into that heaven of freedom, my Father, let my country awake”.

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**A Review on
'Dongri to Dubai -
Six Decades of the Mumbai Mafia'**

Author : S. Hussain Zaidi

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Paper Back : 408 pages Price : ₹ 350/-

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*** Mrs. Geetha G. Bhat**

The book under review - '**Dongri to Dubai – Six Decades of the Mumbai Mafia**' is a non-fiction, authored by an investigative journalist S. Hussain Zaidi. The book was published in 2012 by Roli Books.

About the Author

S. Hussain Zaidi is a well-known Indian author. He has worked as a crime reporter for leading newspapers such as Asian Age, The Indian Express Bombay Mirror and Mid Day. He has the credit of having interviewed many underworld dons of Mumbai mafia including Dawood Ibrahim Kaskar. Zaidi is married to Mrs. Velli Thevar who is also a crime reporter. Zaidi lives in Mumbai with his family.

About the Book

'Dongri to Dubai' is 'the Story of Six Decades of Mumbai Mafia' as its cover page states. The book contains several episodes of dreaded gangsters such as Pathan Brothers, Haji Mastan, Karim Lala, Varadaraj Mudaliar, Dawood Hasan etc. The main focus of the book is on Dawood Ibrahim. In the book Zaidi gives a detailed account about Dawood Ibrahim Kaskar, his family, children, his first robbery, his gang - D-Company, his love life, marriage, his contacts and life after his leaving India. There are details about the rise of Dawood Ibrahim from the streets of Dongri, a small Muslim dominated suburb in Bombay to become a multi-millionaire who carved his name in the 'Forbes' Most Powerful Peoples' list.

** Lecturer & HOD of Commerce, Indus College, Bolwar, Puttur-574201*

The book opens with a telephonic interview of the author with Dawood Ibrahim. As claimed in the book, this happens to be the last published interview of Dawood Ibrahim. Though Dawood Ibrahim might have spoken to journalists, he never allowed them to publish as interviews.

Narrating the family background, Zaidi states that Dawood Ibrahim's father, Ibrahim Kaskar was highly respected police officer. Even after his retirement, Ibrahim's reputation in the area was much more than that of a DCP or a prominent social worker. The book gives a brief account of Ibrahim and his family condition as follows : "The only policeman whom the underworld respected was Ibrahim Kasker... Ibrahim was a pauper and was struggling to make both ends meet, yet, he did not want to accept money from underworld mafia and preferred to survive on a meagre salary of 75 rupees a month" (p. 40). Despite his poverty Ibrahim was known to offer food, shelter, clothes and even money to those who needed them. He would even borrow money from the dons to help someone when he himself did not have the resources (p. 48)

Ibrahim lived with his wife Amina and a two year old son Sabir in a small, non-descript 10x10 square feet house in Temkar Mohalla, a far flung corner of south Bombay. It was here that his infamous second son – Dawood Ibrahim – was born on 26th December 1955. Havaladar Ibrahim Kaskar had an unquestionable sincerity towards his department of crime. Zaidi states how he took into task Dawood Ibrahim and his brother when they committed their first crime of robbery of bank money, when Dawood was just 19 years of age (p.70). The treatment given by Ibrahim Kaskar (Father) to Dawood and his elder brother Sabir was so severe that 'they screamed and the entire neighborhood trembled at the cruel punishment (p. 70). Even the crime branch officers spared the boys their own stock of blows by witnessing the pathetic plight of Dawood and Sabir and Ibrahim's sincerity (p. 71). The author remarks 'this incident and the 15 minutes of fame that followed is perhaps the event that gave birth to the man who would one day become Dawood Ibrahim, the **Don** (p. 71).

The book has many unknown facts unreported events and many

stories that have not been published before. About the killing of Dawood's elder brother Sabir, Zaidi opines that the murder of Sabir “opened a new chapter of blood and gore; revenge and broad daylight killings... Dawood not only turned vengeful but intensely motivated and driven, propelling him out of the small league in the Bombay pool and pushing him into the big sea of crime” (p. 173).

The author, Zaidi shows great appreciation about the positive qualities of Dawood Ibrahim. Zaidi states that he was 'utterly taken aback by the politeness and perfect phone manner' at the time of holding the interview. Zaidi states that throughout the interview, Dawood spoke in a very polite manner.

In the chapter 'Big D makes the Forbes Cut'. Zaidi records as “to those who know of Dawood's might, power and reach, it is no surprise that he has managed to upstage so many heads of state and business tycoons in the power list. Dawood Ibrahim is more cunning and smarter than most heads of state put together and has the business acumen of several Dhirubhai Ambanis rolled into one.... If you examined even one aspect of his business and survival skills you would be convinced that he thinks as fast that lightning” (p. 355). Surprisingly, the book states that the main source of income of Dawood in Pakistan is from selling the pirated movies of Bollywood. Zaidi further informs that Dawood Ibrahim is not an Islamic fundamentalist. His alliance with ISI is due to necessity rather than the fundamentalism.

The negative aspects of the book are –

- i) The size of the font is very small which strains the reader affecting the free flow of reading.
- ii) There are repetitions of some passages
- iii) In some places some vulgarity also peeps out. (p.162 – 163)
- iv) There are some contradictions too. For example. Zaidi states that Dawood Ibrahim's father was very sincere and honest to the police department. At the same time he remarks that the father was surrounded by friends who had ties with the gangster Bhaashu Dada.

Conclusion

To wrap up, the book is well researched. Though it is a non-fiction it reads like an exciting piece of fiction. The book contains some rare photographs. The language of the book is simple and interesting. While reading the book, one experiences the feeling of viewing a Bollywood movie. The book has the every quality of keeping the reader hooked. If one wants to know more about Mumbai Mafia stories of encounters, gang wars, political-Bollywood-underworld nexes the book is a good read.

Books authored by S. Hussain Zaidi

Black Friday – (2002)

Mafia Queens of Mumbai - (2011)

Hadley and I – (2012)

Dongri to Dubai – (2012)

Byculla to Bangkok – (2014)

My Name is Abu Salem – (2014)

Mumbai Avengers – (2015)