



AL-SHODHANA

A Multi Disciplinary Refereed Research Journal

Vol - II No. 1 January 2014

1. Analytical Issues of Academic Reform Agenda of Twelfth Plan - ***Sudhanshu Bhushan***
2. Economic Empowerment of Women through SHGs among Social Groups: Evidence from the Grassroots - ***Jayasheela and V. Basil Hans***
3. The Economic Dimension of Social Exclusion - A Critique to Common Drives - ***P.P.Sajimon***
4. The Construction of a Missionary Identity in the Autobiography of Cornelia Sorabji - ***Sylvia Rego***
5. Refining and Civilising the Natives: Missionary Education in Kanara - ***Denis Fernandes***
6. Earliest Village Communities: An Archaeological Perspective - ***Neelima Pandey***
7. A Study on Household Characteristics and Buying Behaviour of Two-wheeler Consumers of Mangalore City - ***Suresh Poojary and Manohar Serrao***
8. Perceived Stress, Coping Behaviour and Quality of Life Among Special Educators - ***Loveena Lobo and Soumya A.J.***

St Aloysius College (Autonomous), Mangalore

Re-accredited by NAAC with "A" grade

Recognised as "College with Potential for Excellence" by UGC

www.staloyisus.edu.in



AL-SHODHANA

A Multi Disciplinary Refereed Research Journal

ISSN : 2320 - 6292

EDITOR-IN - CHIEF

Dr Norbert Lobo

Associate Professor of Economics

St Aloysius College (Autonomous)

Mangalore -3

Email: alshodhana@gmail.com

EDITORIAL BOARD

Dr A. Lourduswamy

HOD, P.G. Dept of English

Dr Denis Fernandes

Associate Professor of History

Dr Loveena Lobo

Assistant Professor of Social Work

Rev. Dr Melwyn D'Cunha SJ

Research Co-ordinator

Dr Narayan Moolya

Associate Professor of Electronics

Dr Ronald Nazareth

Associate Professor of Chemistry

Dr Smitha Hegde

Associate Professor of Biotechnology

Dr Suresh Poojary

Associate Professor of Commerce

Dr Sylvia Rego

Associate Professor of English

EDITORIAL ADVISORY BOARD

Rev Fr Swebert D'Silva SJ

Principal, St Aloysius College(Autonomous)
Mangalore

Rev Dr Leo D'Souza SJ

Director, Lab of Applied Biology
St Aloysius College(Autonomous) Mangalore

Dr A.M. Narahari

Registrar, St Aloysius College(Autonomous)
Mangalore

Rev Dr Oswald Mascarenhas SJ

Professor and Chairman
Dept of MBA, AIMIT
St Aloysius College(Autonomous) Mangalore

Dr G.V. Joshi

Professor, KS Hegde Institute of Management,
Nitte Karkala

Dr A.H. Sequiera

Professor, Dept of Humanities and Management
NITK, Surathkal

Dr Jayasheela

Professor, Dept of Studies in Economics
Tumkur University

Dr K R Sridhar

Professor, Dept of Studies and Research in Biosciences
Mangalore University

Dr H Rajashekar

Professor, Dept of Studies and Research in Commerce
Mysore University

Dr Parinitha

Associate Professor
Dept of Studies and Research in English
Mangalore University

**Publisher : Rev. Fr Swebert D'Silva SJ, Principal, St Aloysius College (Autonomous),
Mangalore - 575 003, Karnataka, India**

Tel. : 0824 - 2449700 / 01, 2449703 Fax: 0824 -2449705

website: www.stalloysius.edu.in email: principal_sac@yahoo.com

Principal's Message

The concept of autonomy to a College as envisaged by the UGC is a very radical departure from the existing structure of the University System - A system which is a product of distortions and consequences of an outmoded Affiliation System zealously guarded, preserved and nurtured by the Indian Universities. The ills of the Affiliating System such as the promotion of uniform mediocrity, lack of diversification of courses and customization of syllabus have failed to meet the demands of a changing society. The affiliating universities changed into a mere examination conducting body, conversion of colleges into tutorial institutions, Academicians into Tutors, imposed rigid and archaic atmosphere and teaching-learning process becoming examination qualifying process are some of the ills of an affiliating system.

Functionally the autonomy percolates to the teacher; He or she has the freedom to design his or her course and to evaluate the students on the basis of the criteria he or she thinks best. There are apprehensions from all quarters about such autonomy for the teacher. The fear of the possibility of misusing the power that is bestowed on a teacher is palpable. In general, there is a "no-confidence" attitude among the public and those in authority in the teaching fraternity. If the education that we impart has to have any impact on our students, confidence building measures have to be initiated and sustained by the teacher. The public and those in authority have to trust the teacher, and in turn the teacher should give no reason to lose the confidence of the public.

Technology is the buzz-word today. Engaging technology in educational processes is a must in order to be relevant and effective. Large number of our teaching faculty are unaware and uneducated in the manner in which the modern technology could be very well used for the effectiveness of their teaching-learning efforts. Illiteracy in the usage of modern gadgets makes our teaching ineffective and fruitless. Proper usage of technology can open up new vistas and avenues to make the learning student-friendly, highly effective, creative and innovative.

I thank the editor and his team for their wonderful efforts in bringing out this issue of the research journal *Al-Shodhana*. May God bless all our efforts in educating our youth to build our Nation!

Rev Fr Swebert D' Silva, SJ
Principal

AL-SHODHANA
A Multi Disciplinary Refereed Research Journal
ISSN : 2320 - 6292

CONTENTS

Title	Page No
1. Analytical Issues of Academic Reform Agenda of Twelfth Plan - Sudhanshu Bhushan	5-34
2. Economic Empowerment of Women through SHGS among Social Groups: Evidence from the Grassroots - Jayasheela and V. Basil Hans	35-56
3. The Economic Dimension of Social Exclusion - A Critique to Common Drives - P.P.Sajimon	57-76
4. The Construction of a Missionary Identity in the Autobiography of Cornelia Sorabji - Sylvia Rego	77-90
5. Refining and Civilizing the Natives: Missionary Education in Kanara - Denis Fernandes	91-100
6. Earliest Village Communities: An Archaeological Perspective - Neelima Pandey	101-112
7. A Study on Household Characteristics and Buying Behaviour of Two-wheeler Consumers of Mangalore City - Suresh Poojary and Manohar Vincent Serrao	113-128
8. Perceived Stress, Coping Behaviour and Quality of Life Among Special Educators - Loveena Lobo and Soumya A.J.	129-138

Editor's Note

This issue of *Al-Shodhana* features one invited article and seven other articles addressing varied topics. The twelfth plan has initiated Rashtriya Uchchattar Shiksha Abhiyan (RUSA) as a centrally sponsored scheme to support state universities and colleges. In this context Bhushan in his invited article ***Analytical Issues of Academic Reform Agenda of Twelfth Plan*** analyses huge implementation challenges associated with RUSA. He points out that the problems associated with academic reforms are much deeper than is normally thought in terms of schematic solutions, plan interventions, resource shortage or leadership development. He argues that the academic reform agenda suggested in the 12th plan and under RUSA should not become the mandate imposed from above. He suggests that the national mission should reenergise the teacher cadre in higher education. Further the complementary role of the national mission of teachers and support to universities and colleges through RUSA could become a building block of change in higher education. *Jayasheela* and *Hans* in their paper ***Economic Empowerment of Women Through SHGs among Social Groups: Evidence from the Grassroots*** attempt to study the vulnerability and empowerment of different social groups namely SCs, STs, Minorities and Others in the micro-finance movement for development. The study based in the Dakshina Kananda District tries to measure women empowerment among social groups with the help of an index of economic empowerment of women (EEIN) by considering the variables such as habits of savings started before or after joining SHGs, savings in sources other than SHGs, access to micro credit, increase in income after joining SHGs due to micro credit, occupational diversification away from agriculture to non-agricultural jobs, acquisition of assets, repayment of credit borrowed out of her own earnings and her dependency on non-institutional credit lenders. Sajimon in his paper ***The Economic Dimension of Social Exclusion - A Critique to Common Drives*** makes an attempt to critically evaluate the common determinants used to analyse economic dimensions of social exclusion. The analysis draws on data from a survey conducted among a sample of people identified as income-disadvantaged on the basis of objective and subjective indicators He concludes that positive connections with family, friends and the local community are important to families because they provide a sense of support and belonging.

*Rego's paper ***The Construction of a Missionary Identity in the Autobiography of Cornelia Sorabji***, attempts to trace how despite resisting the missionary appropriation of her mission work in her private life, *Cornelia Sorab*, - a Parsi*

Christian and the first woman barrister from India constructed herself as a reformer with a missionary zeal in her autobiography *India Calling*. *Fernandes* in his article ***Refining and Civilizing the Natives: Missionary Education in Kanara*** tries to bring out the debates and discussion among the missionary circle on the type of education they had to impart and their disillusionment on the attitude of the colonial government and the rival groups in relation to educating the natives of the region. *Pandey* in her article ***Earliest Village Communities: An Archaeological Perspective*** makes an attempt to know specific cultural traits of the earliest communities which were the next step of sedentism.

Poojary and Serrao in their paper ***A Study on Household Characteristics and Buying Behaviour of Two-Wheeler Consumers of Mangalore City***, study the household characteristics and buying behavior of two-wheeler consumers in Mangalore city. Their study reveals an association between household characteristics and buying behavior of two-wheelers. Lobo and Soumya in their paper ***Perceived Stress, Coping Behaviour and Quality of Life Among Special Educators*** make an attempt to assess the level of perceived stress on the coping behaviour of Special Educators and examine the quality of life experienced by the respondents and the relationship between perceived stress scores with coping abilities and quality of life scores of respondents.

I wish to express my sincere gratitude to Prof. Sudhanshu Bhushan for contributing his scholarly article for publication in this issue. *I also would like to thank all the contributing authors for providing such a variety of research articles on a broad range of topics.*

Norbert Lobo
Editor-in-Chief

NOTE: Copyright rests with the publishers. The authors alone are responsible for the contents / views expressed in their respective articles.

All Correspondence should be addressed to:

Dr Norbert Lobo
The Editor - in- Chief
Al-Shodhana
St Aloysius College (Autonomous)
Mangalore - 575 003
Karnataka - India.
Email: alshodhana@gmail.com

Soft copy of the article may be submitted to: alshodhana @gmail.com

ANALYTICAL ISSUES OF ACADEMIC REFORM AGENDA OF TWELFTH PLAN

- Sudhanshu Bhushan

Abstract

The twelfth plan in higher education imposes a great responsibility upon teachers to execute academic reforms. However, the preparedness to implement academic reforms suffers on various counts. The shortage of teachers and infrastructure are considered one of the foremost challenges to implement academic reforms. Provided these challenges are addressed during the 12th plan there has not been sufficient discussion on how and under what conditions these reform agendas are owned and supported by teachers. What are the real issues and problems at the ground level being faced by teachers? The twelfth plan has initiated Rashtriya Uchchattar Shiksha Abhiyan (RUSA) as a centrally sponsored scheme to support state universities and colleges. There are huge implementation challenges associated with RUSA. Can RUSA create conditions conducive to implement academic reforms in higher education?

It is pointed out in the paper that the problems associated with academic reforms are much deeper than is normally thought in terms of schematic solutions, plan interventions, resource shortage or leadership development. Teachers, over a period, have suffered from excessive bureaucracy and control and have been denied the autonomous space to work freely without fear. They have also been denied adequate authority to develop an academic reform agenda from within. The teaching community is too fragmented and hardly forms an organic unity among themselves. In the reform agenda rational maximising individual has been assumed from a pure utilitarian perspective directing teachers to serve market interests and play the role more as manager of the programmes than as intellectual leader.

Section I of the paper summarises the post independence developments in higher education and its culmination in the centrally sponsored programmes at all levels of education. Section II sums up the academic reform agenda of higher education during 12th plan. Section III analyses the centrally sponsored programme, RUSA, in higher education and its implementation challenges. Section IV notes that the teacher who is at the centre of reform process has suffered from disintegrating forces, and lately, is being moulded as teacher-manager. Section V sums up the discussion calling for a plea in favour of teacher management and empowerment to carry forward the agenda of academic reform during the 12th plan.

Prof Sudhanshu Bhushan, Professor & Head, Department of Higher & Professional Education (DHPE), National University of Educational Planning and Administration (NUEPA), 17-B, Sri Aurobindo Marg, New Delhi -110 016 (India), email: sudhanshu@nuepa.org

BACKDROP OF ACADEMIC REFORM OF THE 12TH PLAN

The twelfth plan may be said to have put the reform agenda of higher education at the forefront. The task of nation-building initiated in the post independent phase needs a careful examination as the present phase of education reform initiated in the 12th plan follows from above. In the post independence phase education was in the state list and later in 1976 it was brought into the concurrent list. The implication of the former and later on implications following from the concurrency provides the backdrop of academic reform during 12th plan.

What was the rationale of education under state list? Can we question the founding fathers of the Constitution today? Education is the conscience-keeper of the preamble to the constitution that mentions India as a secular and democratic country. Education can ensure certain fundamental rights such as right to equality, right to freedom and right against exploitation. Article 45 of the Constitution stipulates that the 'State shall endeavour to provide, within a period of 10 years from the commencement of the Constitution, for free and compulsory education for all children until they complete the age of 14 years.' Thus directive principles of state policy particularly the provision for free and compulsory education for children, later inserted as Article 21A of the Constitution under fundamental right, was the Constitutional responsibility. The question that arises is if education has such an important role in the fulfillment of the ideals of the Constitution, why did education not find its place in the union list or the concurrent list? Why was it put under the state list? Why was it not considered the joint responsibility of union and state government? Probably no sound reason for the failure to recognise the education as the joint responsibility of the union and the state can be given.

Under the circumstance when education was the sole responsibility of the state it may be thought that the state has full autonomy to frame policies. Did the state do so in 1950s or 1960s? In the entire period in maximum number of states the congress party formed the government at the centre as well as in states. Hence states were guided and influenced by the central government decision. Nehru held the view that industrial development required investment in technical institution, scientific research laboratories. Central policy favoured the growth of IITs as stand alone institutions. Besides, scientific research laboratories

developed as part of CSIR outside the university system as a result of deliberate choice. Literacy, universal elementary education though important for social transformation was not considered necessary for industrial transformation in Nehru's vision. He wanted industrial revolution first and probably social transformation later. The priority, therefore, was given to institutions of higher education, technical institutions and scientific research laboratories. It was already put under union list under entry 63, 64 and 65 of schedule 7 of list I. State governments just followed Nehruvian line of argument and were found lacking in taking initiative to think and plan independently on education, particularly school education. Thus there was in principle autonomy to the state to present policy framework as education was in the state list. However, in practice, state governments followed largely the policy of central government and could not use the autonomy to the fullest benefit for the social transformation by putting emphasis on literacy, school education and general higher education..

The Central government was caught up with the developmental question and issues of unity and integrity of the nation for the first 15 years after the Constitution was promulgated. While the debate on basic education was continuing, the central government gave directions to the higher education and secondary education following from the University Education Commission (1949) and Secondary Education Commission (1952). Further initiative by Union government was taken in terms of Kothari Commission (1964). During all these periods State governments found it very difficult due to resource crunch to have independent initiative to develop schools and colleges. As noted above, the leadership of the centre which was followed by the state failed to realise the importance of social transformation in industrial development. Autonomy of the state in giving shape to independent policy on education was not exercised to the fullest benefit to society.

State government initiative to education as the responsibility of the state government to expand and increase the access was in response to industrial development that took shape in 1950s and 1960s. It gave rise to the demand for educated and trained graduates. Partly it was also ideological in the 1970s when the sphere of public ownership and control was increasing. In view of the increased demand for schools and colleges state government had no option but

to gradually move towards mass education. Planning for education meant satisfying demand for more schools and colleges and further recruit teachers and build the infrastructure. The aspect of policy which builds the vision for future development was somewhat missing, except of course in Kothari Commission's recommendations. Developmental planning for education till 1970s meant largely expansion and lately the expansion was to be led by the state government.

1970s was the period of many events, at least politically. This was a period of glimpse of socialistic slogans, rise and fall of Indira Gandhi's image of socialist and the end of a long era of congress government. While educational planning for expansion was initiated, state government found it soon as non sustainable proposition unless education is considered as the responsibility of union and state governments. The need for developing the partnership between central and state governments was soon realised. In 1976 constitutional amendment gave rise to education under the concurrent list. The second phase of education can be said to have begun.

As a result, the union government responsibility was not confined to Commissions and Committees but also to share the resources for development at even bigger scale. Central government announced National Policy on Education in 1986, after the short 17 point policy resolution in 1968, provided directions to the education through planned interventions and building a vision.

Under concurrency, NPE 1986 notes, "Union Government would accept a larger responsibility to reinforce the national and integrative character of education, to maintain quality and standards, to study and monitor the educational requirements of the country as a whole in regard to manpower for development, to cater to the needs of research and advanced study, to look after the international aspects of education, culture and Human Resource Development and, in general, to promote excellence at all levels of the educational pyramid throughout the country." (p. 7, NPE, 1986) It is important to note that the role of state, in principle, was mainly to fulfill the needs of increasing demand for education and this required large scale funding which states, beyond a point, were not in a position to meet.

The colleges were nationalised on a large scale and the appointment of

teachers was also undertaken on a large scale. The irregularities in the recruitment of teachers to serve vested interests were noticed and became the main reason for downgrading quality in higher education in the state. Colleges that were taken over from private management were ill equipped to impart teaching learning. Though the student enrolment was quite high in these colleges, the mismanagement was at its peak and degrees were virtually being sold. State government allowed politicisation of university education to serve interests for capturing power. Thus before and after concurrency of education state largely misused the state resources to support the expansion and developmental planning in education. This large scale mismanagement was obviously not sustainable. There was a fall in the quality of higher education. Autonomy was so badly handled by the government and misdirected higher education in the state when transition from elite to mass education began. Temples of education that was considered the place of intellectual growth of teachers and students became heavily politicised as it became the centre of transferring power and money in the hands of few stakeholders. Politicians began to consider education as means for vote banks when large amount of money were being poured into it through budgetary support. It was not surprising that teachers as important stakeholders aligned politically and socially to support some political groups or other and, in turn, became the victim of power themselves. Politicization crept into the system and money and time of the teachers were diverted from intellectual growth to power politics of favours. It was not surprising to notice that the post of Vice Chancellors of universities, least said of the teachers in schools and colleges, were being sold.

The above digression was made to prove the point that state's autonomy to support planned expansion was marred by wastages, inefficiency and mismanagement for which heavy price was to be paid in terms of downgrading the quality of higher education. Behind this inefficiency was the role of establishing domination through the instrumentality of politics. The situation could not have been otherwise. It was almost destined to take place. The opportunity for social and democratic transformation was already lost in 1950s and 60s when literacy and school education was not given due recognition by the central government. The point to note is that the concept of autonomy succeeds when the idea of self

empowerment is stronger. Without such value system the autonomy may be misutilised as happened in states due to heavy politicization of education.

As a result of international pressure as well as internal demand to universalise elementary education central government had to go beyond what was said in NPE, 1986 in terms of supporting the expansion of education both at elementary as well as secondary education. Caught in the international payment crisis the central government assumed responsibility to support expansion through international borrowing from donor agencies. These gave rise to state specific elementary education projects under centrally sponsored scheme of central government. Later an all India programme called Sarva Shiksha Abhiyan, a centrally sponsored programme, was launched in 2001 with an aim to universalise elementary education. The state government with the respective state share had the responsibility to implement the programme. Similarly, the blue print for achieving the target of universal secondary education was prepared and to achieve the targets, the government of India launched a comprehensive centrally assisted programme called, 'Rashtriya Madhyamik Shiksha Abhiyan RMSA', which aims at making good quality secondary education. Similarly Government of India has launched the Rashtriya Ucha Shiksha Abhiyan in 2013 for the improvement in the access and quality of higher education. Thus it is clear that concurrency finally gave rise to the centrally sponsored programmes at all levels of education.

To conclude, it was pointed out above that the theoretical position that industrial transformation is the first choice of development and that social transformation may follow later and the Constitutional position that education can best be in the hands of state government was the basic mistake. Literacy and school education should have the first priority in any model of development initiated by the union government. Howsoever big this mistake was the state government always looked at the centre in the initial post independence period for the models of development and followed it, may be except for few states. Secondly, states also failed to develop education in terms of vision. In the course of expansion as the most important strategy there was political intervention to settle the issue of resource benefit in favour of certain interests and led to mismanagement of schools, colleges and universities. In the second phase when concurrency was granted slowly union government enveloped the entire education

under centrally sponsored programme. The autonomy of the state to take initiative was structured in terms of the mandates and resources made available under the centrally sponsored programmes. However, it is being argued that it is high time state governments realise the need to develop their vision for educational design that suit their development models. Hence this exercise needs to be carried out through independent policy considerations.

ACADEMIC REFORM AGENDA IN THE TWELFTH PLAN

Twelfth plan declares its intention to develop central institutions as quality institutions as role model to be followed by state universities. In the case of state universities it relies on strategic shift in funding to state universities and colleges through state specific plan and allocation of money to the states through a centrally sponsored scheme based on a certain commitment to contribute by the state. Central funding to the state is based on commitment to bring about administrative, academic and financial reforms in State.

With the focus on quality it declares its intention to improve the quality of general education. Quality is equated to 4 Cs - Critical thinking, communication, collaboration and creativity with the sole intention to improve the employability of graduates. In the context of professional education integrated curriculum with greater flexibility in choice of subjects and innovative pedagogic practices is suggested not only to improve technical skills alone but probably to enable graduates to acquire employable skills.

The Twelfth Plan strategy includes a range of reforms in institutional organisation mainly through the granting of autonomy. Strengthening the accreditation system is said to be an important instrument to promote quality. Deepening academic reforms include introduction of choice based credit system, semester system, continuous and comprehensive evaluation (CCE), regular revision of curricula for making them up-to-date and relevant to contemporary and future needs. To help institutions reform their courses, subject-specific model curricula and packaged, re-usable digitised content (such as packaged lectures and open source textbooks) would be created by instructors with the requisite expertise. This can best be done by subject-based networks. An important goal of these reforms is said to create active learning environments in colleges and universities.

Smarter use of technology, initiatives to promote internationalisation, the fostering of social responsibility in higher education, promotion of sports and wellness, increasing inter-institutional collaboration and coordination are some of the important measures suggested to improve quality. During the Twelfth Plan, promotion of four-year undergraduate programme is also suggested. It talks of providing a holistic education at the undergraduate level ensuring students opportunities for intellectual exploration, hands-on research, job skilling, experiential learning, creative thinking, leadership, ethics education, community service.

On institutional front it suggests strengthening of Academic Staff Colleges through qualitative change in their content and methodology of faculty development. The concept of Teaching and Learning Centres (TLCs) is promoted. The establishment of 50 such TLCs is suggested within existing universities and Academic Staff Colleges. An innovative way to empower faculty through International Faculty Development Programme is suggested. To strengthen the pool of faculty in India a programme to fund doctoral students to study at international institutions in return for commitments to join the faculty pool in India on completion of their studies is suggested.

Twelfth plan touches an important aspect of faculty motivation. It notes that “For faculty to be actively engaged in the teaching–learning process, they need control over their task, time, technique, and work environment, which is often not the case. Absence of basic amenities is one of the most de-motivating factors for a large section of faculty. The strategy for motivating faculty would focus on developing healthy work environment with high-quality minimum facilities and a flexible framework of accountability and performance evaluation. Consistent with international best practices, faculty selection, performance evaluation and promotion should be handled at the department level. New faculty may be kept under probation for a period of five years and confirmation could then be done on the basis of rigorous performance evaluation including peer review and student feedback.” Recognising the central role of teachers in improving academic quality, a ‘National Mission on Teachers and Teaching’ would be launched in the Twelfth Plan. The sub-mission on higher education would pool all the ongoing initiatives and new initiatives on faculty development under one umbrella for

their implementation and better monitoring. There is also a suggestion for launching massive online courses so that the Indian students are a part of global learning systems at very low cost.

A careful reading of the above reform agenda in the 12th plan suggests a long list of initiatives which is more in the nature of intentions. It is left to the important stakeholders to follow. Ministry of Human Resource Development and University Grants Commission are expected to work around each themes and present action plan for implementation. It is also heartening to note that teachers motivation, basic amenities and National Mission on Teachers are suggested. A broad framework of RUSA is suggested to implement some of the components related to enhancement of quality in higher education.

It would be worth analysing the challenges related to RUSA to understand the limitations of implementation of a rational, technical blue print prepared under the name of RUSA.

RUSA and Implementation Challenges

Rashtriya Ucchattar Shiksha Abhiyan (RUSA) is being launched in 12th plan. RUSA is proposed as centrally sponsored scheme with central plan allocation of Rs. 25000 crores during 12th plan and will be the scheme through which plan funding to state universities and colleges will be provided while addressing the larger issues of expansion, equity and excellence. Centre - State funding under RUSA is envisaged to be in the ratio of 90:10 in the North Eastern states and J&K, 75:25 in special category states and 65:35 for other states and UTs. It is important to note that in the General Outcome Budget of Ministry of Human Resource Development for the year 2013-14, only allocation against University Grants Commission has been shown and there is no separate allocation under RUSA. It is an ample indication of the fact that MHRD is not fully prepared so far to launch RUSA even in the second year of the 12th plan.

An important implication of the launch of RUSA will be that the role of UGC to support higher education through plan funding for the improvement of standards will be minimised and UGC will be winding up many schemes and programmes for want of allocation from the MHRD towards plan funding, though surprisingly non plan funding of centrally funded universities and colleges will

continue to remain in the hands of UGC. The role of UGC will be confined to engage its bureaucracy for funding maintenance grants and it will be stripped of the important role of maintenance of standards through plan grants. There is the implicit assumption that UGC has failed to maintain standards, particularly during recent phase of higher education reforms. Indeed many experts in higher education continue to believe in the failure of UGC, little realising that the root cause of the failure relates to systemic factors. Given this misplaced assumption there is new thinking that the plan funding under centrally sponsored scheme of MHRD might do the tricks to improve the standards of higher education. How will UGC emerge in its new role has been put under shadow leaving it to the future when National Council of Higher Education and Research Bill (NCHER) will see the light of the day?

There are huge implementation challenges for RUSA. This section highlights precisely these challenges in the background presented above. First, however, it is necessary to understand the rationale for the new scheme of RUSA.

RATIONALE

An important rationale in favour of centrally sponsored scheme, RUSA, is given in terms of strengthening state universities and colleges through exclusive focus on it. The 12th plan notes that UGC has failed to support state higher education as plan funding has been weighed in favour of centrally funded universities and colleges. As a result and even otherwise the impact of UGC intervention on state universities and colleges has been inconsequential. This calls for focussed and independent intervention through RUSA.

Further 12th plan notes the reason behind the insignificant effect of UGC intervention on state universities and colleges. It points out that UGC has failed to co-ordinate. By co-ordination failure it probably means failure to co-ordinate the developments in higher education with state governments, with state universities and colleges and with professional councils. UGC is then charged with excessive bureaucracy, inefficiencies, low levels of monitoring and poor quality of outcomes. It is expected that RUSA will overcome the problems noted above, namely, co-ordination at least with state government in developing higher education and other issues such as excessive bureaucracy, inefficiencies, low

levels of monitoring. RUSA will be designed to focus on the outcomes.

The third, a more positive rationale, is given in terms of strategic shift in the funding of central government which has so far been sporadic, top down driven and has failed to transform institutions to take initiatives. Besides, UGC's mandate to fund only a limited number of institutions that are under Section 12B and 2f (UGC Act) compliant excludes about 33% of the State Universities and 51% of the colleges under such universities. In the new approach it is suggested that holistic planning at the state level needs to be initiated, though it is not clear what will be the process of planning. Whether the planning will be bottom up and the unit of planning will be the college, university or the state. However, the spirit of the third rationale is, no doubt, positive. It is intended, under RUSA, to move towards decentralised planning. The strategic shift in the funding of central government is also planned to create a pool of resources for investment in the state through the plan contribution of the state government. Most of the plan funding through UGC has so far been 100 percent and this has disincentivised state governments to fund higher education through planned support. It is envisaged under RUSA to seek state contribution for planned development of universities and colleges in the states.

All the rationales in favour of RUSA, noted above, on the one hand, point to the failure of existing system of funding through UGC and hopes that those failures will be remedied under RUSA. On the other hand, RUSA will promote holistic planning at the state level and incentivise state government to be the partner in the development of higher education through deeper engagement and enhanced funding. However, above rationales need to be carefully examined.

The role of UGC under SSA is still envisaged as 12th plan notes that fund "would flow to individual universities and colleges via the UGC as before." The SSA draft document, however, marginalises the role of UGC except nominal representation in central level bodies. UGC's role will then be confined to financing only centrally funded universities - both plan as well as non plan. Plan fund to state universities and colleges depends on the allocation earmarked by the MHRD. In the 12th plan, as against Rs. 25000 crores allocation for state universities and colleges under RUSA, there is Rs. 45000 crores allocation for central universities and colleges. Central universities and colleges, as 12th plan

notes, account for not more than 3 percent of total enrolment, yet funding to them, as compared to state universities and colleges, is little less than double the state universities and colleges. Therefore, there is still a situation of favoured advantage for centrally funded institutions.

The second argument relates to lack of co-ordination, excessive bureaucracy, inefficiency and absence of monitoring. RUSA, being the centrally sponsored scheme, is more suited to co-ordinate with state government. However, there are many issues of co-ordination with respect to the higher education policy of central government and certainly it requires the effective leadership at the centre to convince the state governments to follow them. It can not a priori be assumed that state governments will co-ordinate and always follow the policy of central government. Education, being in the concurrent list, state governments have autonomy to decide various policies.

How RUSA will not suffer from excessive bureaucracy and inefficiency? This cannot be said a priori. The similar experience with Sarva, Shiksha Abhiyan (SSA) and Rashtriya Madyamik Shiksha Abhiyan (RMSA), on the contrary, point to the problems in the fund flow from centre to the state and further down to schools. It may be recalled that the launch of SSA towards universal elementary education was preceded by many programmes such District Primary Education Programme (DPEP) and other state specific programmes and a separate project council was constituted for implementation. Almost 10 years of the experiences of project funding led to the launch of SSA. The stabilisation of a centrally sponsored programme takes time. There were problems of co-ordination of the project activities and personnel with state education department's activities and personnel. It is quite likely that RUSA will also suffer from the fund flow and co-ordination problems referred to above. Moreover, central level and state level bodies for management of RUSA will not suffer from inefficiency and excessive bureaucracy, too, cannot be ruled out. The assumption that centrally sponsored programme will be free from bureaucratic control and delays in decision making cannot be sustained, given similar experiences from SSA and RMSA. There were various levels of hierarchies right from central to state, district and blocks levels before the funding could be absorbed by the school and most importantly the learning/achievements of students could not improved, as many studies have pointed out.

The positive rationale for the strategic shift - state level holistic planning and funding, recharging institutions of higher education to take initiative - is indeed challenging and it all depends on the agency and process through which RUSA comes into operation. The schematic structure of RUSA by itself cannot tell us state level planning will be holistic and even if it is so, the consequence will be favourable for quality and so on. Thus there are huge implementation challenges that need to be analysed. However, before we proceed to analyse it would be worthwhile to understand briefly the salient features of implementation strategy, as contained in the draft document of RUSA.

Pre-requisites and Implementation Challenges

I. MANAGEMENT STRUCTURE

With respect to the implementation of RUSA it is envisaged to have State Higher Education Council and State Project Directorate in all the states. The former will have the responsibility to plan, monitor and evaluate higher education plan in the state. The State Project Directorate will be the main implementation agency in the state. The Technical Support Group will provide all operational support to the State Higher Education Council.

The project at the Institutional level will be managed by two bodies; the Board of Governors (BoG) and a Project Monitoring Unit.

At the national level The RUSA Mission Authority will be the highest level decision-making body. The Project Approval Board will examine state-level plans and approve the funding to the state. The overall project management will be in the hands of Project Approval Board to be supported by the Technical Support Group.

Thus there is an elaborate management structure to oversee the implementation of RUSA. The commitment of the state governments to institutionalise the management structure, as noted above, following the procedures suggested in the draft document of RUSA have so far not been fully obtained. Even if the commitment is granted it will take at least a full one year to institutionalise the management structure. Without institutionalising the above management structure RUSA is not likely to take off. It is estimated, therefore, that the first three years of 12 plan, given the full commitment of the

state, will only allow the institutionalisation of management structure. This to my mind, is the foremost challenge in the implementation of RUSA.

II. A STATE PERSPECTIVE PLAN

The bottom up approach to the state level planning is envisaged under RUSA. It means at the institutional level consultative process will be the basis of institutional action plan. What will be the unit of institution is not clarified? Will it be the college or university? Further planning team is also suggested at different levels such as district/region. Finally at the state level, State higher education Council is supposed to prepare state-level perspective plan as well as the annual plan which had to be preceded by a baseline study in every state. A detailed template and the information required to prepare a plan is also suggested in the draft document of RUSA.

State-level preparation of a perspective plan demands all the information, analysis of the information at the unit and the aggregate level and some mechanism to develop state-level plan. It requires the capacity to develop the plan at each level. There is no mention in the draft document as to how state will develop the capacity in such a short period of time to prepare the plan document. How State higher education Council will develop the capacity in such a short period of time to develop or to assist the planning at the institutional level.? Thus this is the second most important implementation challenge in the development of the State perspective plan.

III. INFORMATION COLLECTION

State planning template has been given in appendix 3 of RUSA document. Though the information required for chapter 2 is basic, yet the computerised information system with appropriate software design can only generate the tables required for chapter 2. The centre should supply to every state such software at the beginning of the plan. It is also required to have an online mechanism to collect data from each and every college. This process will only facilitate to provide information for chapter 2. There is a table required to be filled in to assess current targets for the next year. This is an essential aspect for chapter 5. What will be the present and target rating and score is so far not clear, as there is hypothetical scale shown in the document. There are many

indicators which are still not well defined.

Such an enormous information base for the planning is ideal. It would, however, take years to finalise the planning on such information base. There are many indicators for which fixing up of the target may be difficult to make. Collecting of so much of information is the third challenge in the implementation of RUSA.

IV. PREREQUISITES COMPLIANCE

The prerequisites compliance are too burdensome and probably no State government is going to give full compliance. For example, all vacant positions of teachers are supposed to be filled up. All colleges should be accredited and every state should have a State accreditation agency. Affiliation reforms, governance reforms and academic and non academic reforms are all the prerequisite conditions to be complied with by every state. If all such conditions are met then probably there would be no need for RUSA. If the funding is needed only for infrastructure such costs can be directly provided to the institution. There is a need to understand whether the reforms prescribed by the centre are feasible or not. Had State governments been in a position to fulfil the vacancy of teachers, probably the crisis afflicting higher education would not have taken such a dimension. In fact it is under RUSA that the financial allocation to fill up the vacant position should have been made. Reform should have been the process associated with the implementation of RUSA and not the condition for the implementation of RUSA. Prerequisites compliance are therefore highly impractical as well as burdensome on the State government.

V. FINANCIAL STRATEGY OF RUSA

The draft document notes that allocation of operating budget should be based on objective norms and new investments based on competitive grants and performance contracts. Further it notes that the overall norm based funding schema should apply filters at the primary, secondary and tertiary levels to determine the eligibility of institutions to receive funding. This is not at all clear how these filters would lead to certain amount of funding. Even if such a formula is devised, the competitive element of the funding would go against the deprived persons and regions which are backward. This will defeat the very purpose for which RUSA is being implemented. In fact, under the funding schema the

institutions which have not been able to perform due to structural reasons need to be supported more. It has also been noted in the document that the state share should reach up to the level of 4% of GSDP. The present level of state plan of higher education as a percent of GDP is less than 1% in the case of majority of states. To expect fourfold increase in the state plan support is not feasible.

VI. THE ROLE OF PRIVATE SECTOR

There are a number of suggestions made in the draft document of RUSA to promote the private sector in higher education. Care needs to be taken in not leveraging the funding under RUSA to mobilise the resources from private sector. Many of the states will find it difficult to attract private investment in higher education. Those states will suffer if the allocation of the resource under RUSA is linked to the mobilisation of resources from the private sector.

Overall assessment of the draft document of RUSA indicates that there is an emphasis on management structure which is imposing. The planning process is going to be too burdensome to be carried forward. In particular, collection of the information will be a huge challenge to be addressed under RUSA. If prerequisites compliance are the conditions to be attached in implementing RUSA, then, as noted above, there is hardly the need for RUSA. A simple and smooth implementation strategy should be the hallmark of RUSA.

EXPLORING ALTERNATE VISIONS: TEACHERS AS LEADERS IN HIGHER EDUCATION

Notwithstanding the twists and turns in educational policy that we witness today, it is the teacher that remains the lynchpin of the higher education system. The “National Mission on Teachers” announced by the Government of India, as a part of the XII Plan (2012-17) proposals for the country, is indeed a due recognition of this fact. This policy statement apart, government thinking, policy dialogues, as much as informed discussions in recent times have shown increasing concerns about the challenges of retaining talent in higher education (and consequently a shortfall in skilled teachers), as also about the preponderance of ad-hoc teachers—issues that undoubtedly merit policy attention. However, what deserves a deeper consideration, is that these discussions have inadvertently raised the contrasts between the ‘idea’ or a ‘vision’ of the teacher in higher education as compared the neo-managerial advice on how to reform and

restructure the role of a teacher and tailor it to the exigencies of a market-dominated thinking. It is important to identify the contours of these two alternate, indeed contrasting ideas and argue the need for the teaching community to introspect the vision and the role of a teacher not only in purely functional terms, but as 'organic intellectuals' in society.

Further, this paper addresses itself to analysing the foundational vision of a teacher in Indian higher education, articulated best by the Radhakrishnan Commission at nearly the same time that the Constituent Assembly was engaged in laying out the institutional principles for a new nation, and against this, compares the emerging role of the teacher in the light of structural evolution of the undergraduate college teaching system and some of the new policy prescriptions about recasting their role as a part of the new agenda for reforms in higher education. While the foundational view of a teacher for the higher education system had envisioned their role as an agent for inculcating critical minds, carefully weighing it against purely efficiency oriented economic criteria, structural constraints and the more recent policy discourse have contributed to the erosion of the space for autonomy of the teachers. The latter is critical, if teachers are to evolve as 'organic intellectuals' envisaged in Gramscian theory. The more recent proliferation of choice theories for promoting educational change, modelled on the autonomy of the markets with respect to choice, have narrowed down further the space where critical engagement can take place. In a sense, the prescriptions for change in suggested reforms for the higher education sector are based on theories of new public management, which perceive the role of a teacher as a manager and not an organic intellectual. These changes are only reflective of the wider changes in the norms of society, as well as the renegotiated terms of engagement of the state and society. The substantive question is whether the teacher will be able to withstand these tides of change. It is suggested that collective deliberation on these issues by teachers themselves is the need of the hour. This indeed is the only route by which a creative agenda for recasting the role of the teacher can emerge to carry forward the academic reform in favour of nation building..

The Foundational Vision of the Teacher in Higher Education: The Radhakrishnan Commission (1948-49)

It is the Radhakrishnan Commission on higher education (1948-49) that provides a holistic vision statement on what the role of the teacher in higher education must be like. Set up soon after independence, and even while the Constituent Assembly was deliberating on the substance and structure of rules to govern our new republic, the Commission set to itself the task of outlining the vision with which the modern university system should work, given the wider global context of democratisation and struggle against the Nazis, as also a recognition of the alternate vision with which the Russian education system was being guided (p 35). The final report devoted an entire chapter to the issue of teachers, and noted that ‘the primary responsibility of the teacher ‘to stimulate the spirit of enquiry and of criticism’, and not just convey factual information (p. 68). Further, we quote:

No teacher who is not a master of the field, who is not in touch with the latest developments in his subject and who does not bring to bear upon his duties a free and untrammelled mind will ever succeed in inspiring youth with that love of truth which is the principal object of all higher education....Research or quest for new knowledge is not merely an additional casual activity of a University teacher which he may if he so chooses, omit, it is an essential part of his function and may be neglected only at the peril of intellectual stagnation. ...In the university which is the laboratory of thought no one is fitted to work whose mind has ceased to wonder and whose intellect has stopped from questioning (p.69).

In contrast to a purely economic efficiency guided, performance oriented view, the report notes: “His (the teachers) success will be measured not in terms of percentage of passes alone, nor even by the quantity of original contributions to knowledge ... but equally through the quality of life and character of men and women whom he has taught.” (p. 69). Two features emerge in the identity of teacher from the discussions above. First, the teacher should be an intellectual with a critical mind and second, he or she should not be guided by a purely empirical evaluation criteria, but rather be normatively judged by the character that he or she builds. Further, the ‘efficiency’ of the university system itself should be seen against the contributions it makes to transmission of intellectual heritage to the young, extension of the boundaries of knowledge, and development

of personality (p.68). The concrete definition of the role of a teacher, and his performance were envisaged to evolve against these normative standards.

The report recognised the dissatisfaction with the existing conditions on the ground. Complaints included deterioration of standards of teaching, 'lack of freshness and enthusiasm', 'repeating stereotyped information which tends to devitalise teaching and to kill interest', and universities finding it hard to retain teachers on low salaries (p.69-70). The report further warns against the danger of teacher politicians '...we were told that in several cases teacher politicians have succeeded better in their careers than teachers who have devoted themselves to teaching and scholarship' (p.70). Commission warns against automatic promotion and salary increase and supports the title of 'Professor' to the person of experience, scholarship and research as well as distinction in teaching. These ideas, the alternative arguments against which they are weighed, and the practical frame within which they are placed, give what we consider a 'foundational' view of the identity and role of a teacher in higher education. This we consider as the classic illustration of the case of liberal education, including the promise it held of promoting nation building, citizenship, democratic values, and freedom of the individual. At the heart of this project of liberal education, was the agenda of cultivating a critical mind.

Further, we argue that this role of the teacher in higher education corresponds very closely to what Gramsci argued was the case for organic intellectuals in society. Of the two broad categories of intellectuals, he wrote about, the first, traditional intellectuals such as members of the clergy, scholars and teachers served the status quo by allowing education to reproduce the existing social structures; whereas the second class, the organic intellectuals whom every community produces "naturally" generate and disseminate knowledge for state and civil society. The process of the production and distribution of knowledge is formalised through schools, colleges and research institutions, though there are many non- formal ways as well. According to Antonio Gramsci teacher as organic intellectual plays a critical role in not simply reproducing knowledge that supports hegemony but to contest hegemonic power and culture. However, in undergraduate colleges the relationship between institutional function and critical thought is much less evident. The predominance of the institutional

function and the relative neglect of the critical mind in the teaching community simply helps in reproducing knowledge for the benefit of existing class that dominates. It is necessary to understand how a large college system in India encouraged intellectuals, but not the organic intellectuals interested in critical inquiry. If indeed it is possible to cultivate organic intellectuals in the undergraduate colleges, colleges shall become the centre of critical discourse and community of teachers a potent source of change in favour of poor and downtrodden as colleges are institutions that exist in close proximity to the society. This is the role expected of teacher as leaders in higher education.

The Structural Evolution of Higher Education in India: Is Autonomy Available to a Teacher?

In India's higher education system, the colonial innovation of the affiliating university system distinguished between a 'university' and a 'college'. The university was an examining body, and it had the statutory authority for awarding degrees. Both these functions contributed to a location and concentration of power in this institution. Colleges on the other hand, were affiliated to a particular university, and became the centre for teaching and learning. Over time, the university assumed the authority to control quality in colleges by various mechanisms such as those listed below:

- (a) Affiliation to a college by the university was subject to inspection respecting the suitability of starting a college with proper ambience, facility, and infrastructure
- (b) Laying down the curriculum and syllabi, setting of question papers and evaluation of answer scripts were centrally led by the university
- (c) In the annual examinations, numerical mark system was introduced by the university, as repeated examinations were difficult to be centrally conducted, and the grade system was found difficult to be standardised
- (d) In many instances, managing committee of the colleges were constituted by the university or state governments concerned, giving the University as well as state governments direct control over governance of colleges; the representation of the teaching staff on these bodies was only nominal.

- (e) Recruitment policy of teaching staff was determined by the university or state government and recruitment process was also centralised at the level of state government or the university, rarely at the level of colleges, with at least the experts decided by the university authorities (even where recruitment was actually being done in Colleges, as is the case in Delhi University)
- (f) Student admission policy and framework for implementation is determined by the university.
- (g) University also retains the authority to determine fees for all colleges - government and government aided.

The impetus for centralisation gathered further momentum, as in addition to what we have listed above, the qualification, promotion, salary scale, engagement of teachers in terms of time allocation is determined in terms of micro-detail by the University Grants Commission (UGC). The UGC has a constitutional mandate to maintain standards of higher education and has near monopoly on the sources of developmental funding available to Colleges. The teacher's role in a college is to be understood within these structural constraints, defined by over-centralisation and lack of autonomy to Colleges.

But these structural constraints are not the only explanation for limited autonomy-the lack of professional training for the performance of his/her role as a teacher plays an important role in the creation and persistence of an institutional sub-culture of under-performance. After selection a teacher, as soon as he/she enters the college, is asked to teach a paper. There is a sudden 'transformation' in his/her role as a teacher. There is no provision of pre-service training or even mentoring during the period of one year probation, or on the job training. The only guide the teacher has is to follow a text book, the prescribed syllabus, and give lectures topic- wise progressively with a view to enable students to answer few descriptive type questions in an annual examination. Very few self-motivated teachers are capable of taking this limited task in a challenging way, and motivate students with quality instruction, answering queries in tutorials, and engaging them in a discourse with additional extra-curricular activities. For many teachers, instructing students in a class for limited period only according to the syllabus becomes the end objective of the job for which they are paid. This is the

mind set and the institutional culture or practice that has developed over a period of time. For want of a better term we may call it a culture of “convenience of life” as opposed to the “culture of professional life” of a teacher. Former refers to minimal engagement relating to teaching and few allied activities to be followed on command from above. Latter refers to maximum engagement combining research and outreach services with teaching. We can think of a continuum. A college having nurtured cultural practice where professional life of teaching community predominates, howsoever rare it may be, so far as an affiliating college is concerned. Thus lack of autonomous space has progressively resulted in loss of professional culture in the teaching community.

The point to emphasise here is that these structural constraints have been limiting the space available for teachers. The larger the number of colleges affiliated to the university, greater the inclination to centralise, as there was a fear that otherwise things would go out of bounds and university will fail to administer and maintain standards. The only way the university could manage a large system was through standardisation and following bureaucratic norms and procedures. This further meant that a teacher would be subjected to long chains of command, up to the university level, even on issues related to academic leave or issues which could be decided at the level of a college. Delay in decision making was a natural outcome of this long chain of command and control, and added to the fears and frustrations of teachers, especially of adverse decision on discretionary grounds. This gave an impetus to another element of ‘cultural practice’— requests and appeals by teachers for favours from college principals or university authorities. There was always a fear in the mind of a teacher that if a request is made for any initiative - professional or institutional - it will be turned down and there was a suspicion in the mind of administrative authority that such initiative would lead to personal gain only.

What is the significance of the politics of power within the corridors of a college, specially of an undergraduate college? At an existential level, probably there not much, as there is defined role of teaching, and the academia relies on collegiality. Therefore, apart from teachers holding their own ideological positions, the politics of power does not have a role in a transactional sense. However, it is important to note that as power is centred, politics plays around decentring.

Any policy that intends to introduce change from above, in the name of reform, is immediately followed by contestation. Contestation arises because reform measures implicitly amount to concentration of power - power to evaluate performance which was so far practically lacking in higher education system. This means breaking the present culture of practice - culture of convenience and comfort in the life of a teacher. Contestation to semester system in Delhi University is a recent example of evading a practice that should have been in place decades ago, but for a university that followed the annual system of examination for years this became an issue of contest. External quality assurance and accreditation is another experiment which centralises the power to evaluate the performance of colleges. Even as there is merit in making the evaluation of 'quality' of colleges more transparent, and individual teachers are likely to may remain unaffected, the opposition to this idea is a contestation of a centrally driven process.

The point that is being emphasised here is that the lack of autonomy has resulted, first, in the non- professional practice by a teacher – the development of a mind-set where the responsibility of a teacher is to take classes assigned to them - and no more. If professional practice demands research, there has been very little space available for college teachers to do this under centralised control of a university. Further, centralisation has even deprived them of minimum academic freedom as many decisions have been subject to the approval of centralised power at the level of university, after recommendations from the principal of the undergraduate colleges concerned. The authority of the academic department concerned or that of a college has been negated. This loss of academic freedom further discourages the teaching community in venturing in new terrains of knowledge.

It is in this context of pervasive demotivation of the teacher, and when standards of teaching were becoming a serious area of concern, that the introduction of new managerial practices in the name of reforms for the sector have been done. Through these changes introduced from above, the power to evaluate the performance of a teacher was further centralised. Further, these measures either faced opposition from individual teachers and their collective unions, as it would amount to breaking the past practice, or there was silent

acceptance for lack of alternatives. In any case, past practices simply continued in a new garb, without making any qualitative change. The present state of higher education is one in which the structure of control is even more rigid and the teacher is forced to perform amidst opposition. The teaching community does not have enough space to design the reform process from within. State organs of the UGC and university emphasise much more on functionality, given the rigid structure of control and does not create space for their own empowerment and action. A strong pre-service training with an on job training component, mentoring by a senior teacher, designing curriculum and syllabus, admission policy, evaluation and internal governance system should all be the part of professional life of a teacher. The larger space made available to them would provide academic freedom and empower them to run a college with greater responsibility and care and enable them to function as organic intellectual to society. The role of a university should be simply to grant permanent affiliation only when it feels college has all the necessary ingredients to deliver quality instruction, howsoever high the benchmark for standards could be. The other categories of colleges could be placed under five yearly temporary affiliations. Such colleges could be nurtured to reach the stage of permanent affiliation.

Individualism, Market, and Recent Reform Measures

In an era where education reforms are conceptualised broadly as an adjunct to market oriented growth policies, there is further loss in capability for organic leadership from amongst the teaching community, understood primarily as their role in developing the ability to approach a problem critically. This is so because the market-driven reform agenda is centred on methodological individualism. Here, it is the 'individual' that is the basic unit of analysis, and the optimisation of his or her choice is the central focus. The individual learner has an analogy to the optimising agent— the consumer. The teacher has no autonomy but to support students in optimising the 'learner's choice', understood similarly to customers in a market-place. Education has to be driven it seems, by what the 'learner' wants from education. The vision or concept of teachers as organic intellectuals to society has to be replaced by consumer sovereignty by all means. In this quest, the teacher has to be evaluated not in terms of the scholarship and critical disposition of her mind, and her ability to stimulate the

young minds, but in terms of maximising student satisfaction. Market driven reforms have created a completely different paradigm guided by methodological individualism of the agency of learner in which differentiation and hierarchy among teaching community will be on the ascendant. The differentiation will be caused by the need for the teacher to submit to the varying choices of the heterogeneous group of learners.

The reform agenda derived from National Knowledge Commission (NKC) report on higher education is a case in point. The neo-liberal doctrine for quality improvement is driven by managerialism. The NKC has focused on a number of issues to increase autonomy and accountability and improved quality in higher education. These include stringent information norms for educational institutions, evaluation of teachers by students, peer evaluation of teacher by teacher, improving the training of teachers, enhancing ICT infrastructure to promote student centred learning, salary differential to attract talented teachers and entry of foreign institutions. It prefers hierarchy in the cadre of teachers to attract talent. Level playing field for foreign and domestic institutions is supposed to enhance quality through competitiveness. It thus favours individual rationality and denies collective rationality of the state in substantive terms. State is supposed to create conditions for managerial rationality.

It argues that an expansion of higher education which provides students with choices and creates competition between institutions is going to be vital in enhancing accountability. Accountability is then supposed to improve the quality of higher education institutions in India. Internal systems of evaluation are suggested to strengthen accountability in the teaching-learning process. Information is said to be important in reinforcing accountability. For this purpose disclosure norms for universities and institutions imparting higher education are suggested. It would empower students and parents and enable them to make informed choices. It is noted that “information, along with competition, fostered by increased supply, will close the accountability loop.” Salary differentials between and within universities constitute another important suggestion made by the Knowledge Commission. It also notes that diversity and differentiation need to be promoted, yet for excellence achieving distinction is suggested.

It is important to examine a new form of accountability imposed upon the

teacher through external quality assurance and accreditation. The basis of the new form of accountability is the rationality of an individual. A new perspective is a micro perspective to improve quality. It relies on benefiting the learner. Learner should be well informed about the quality of programme that institution delivers. Learner should have the flexibility of choice regarding course. Choice centric approach to quality is at the centre of new perspective of quality assurance through accreditation. Choice can be optimised when there is greater information on institutions, programmes, fees, content, number of credits acquired to be earned, availability for optional courses, number of intakes, program in charge, the employability of the course, placement of graduates and information on infrastructure etc. available to a student. The rational student should have information on a set of such alternative institutions and programmes. Given the range of alternatives, student will make an optimum choice mainly subject to the income and other relevant constraints. Thus improving quality means bringing transparency in the governance, more information to the students. If there is any malfunctioning in the system there should be grievance redress mechanisms and tribunal to settle disputes. This is supposed to generate competition as a mechanism to improve quality. The process of accreditation will support the students to choose the institutions of best quality. The choice guided mechanism will set in competition and the student driven choice will through competitive process improve the quality of education. Quality assurance through accreditation is developing as a mechanism to ensure accountability.

The role of a teacher is reduced to that of a manager - a program manager - to satisfy the learner that the essential architecture of learning has been put in place. His job is mainly to package a program that should attract students. After packaging of a programme teacher has to work in a team of which he is only a manager, not an instructor. This type of instruction does not require scholarship. He or she has only to manage and facilitate the process of learning. Every student has a different route, different pace and the teacher has to ensure that all of them acquire a certain level of learning. Further, the teacher has to follow variable teaching style to suit the needs of different types of learners. Ultimately, teacher has to rely on the feedbacks received from the learner at the end of a program. If a learner in the feedback report shows dissatisfaction from

the program, teacher has to make up the deficiency in the next round of program. It is this process of iteration that is supposed to improve the quality of programme. It is important to understand that the teacher, no doubt, has the functional autonomy in this role as a manager. However, he has no place to function as an intellectual in the critical discourse of a subject.

The basis of the rationality implicit in the quality assurance process assumes the principle of homo economicus - that is a student maximises utility and in that sense all students are rational individual. What is important to understand is the point that students may not be rational utility maximiser. They may belong to different background - social and economic. They may be first generation learner in their own community and their whole objective of education may not be guided by strict utilitarian objective. Capacity of such a student to process the information may be limited. Even if the best option is chosen a student may not find it possible to actualise it on various social and cultural considerations.

The external quality assurance mechanism is also based on the conception of teacher as a rational individual. The quality assurance and accreditation is based on the approach that external peer review process will motivate the teachers and administrators to improve the quality of education based on the feedbacks. It assumes that teachers are competent and teachers will respond positively to signals from quality assurance mechanisms. Since the autonomy of teacher is derived from the autonomy of the institutions, it also assumes that institutions are little regulated and are guided by the signals from quality assurance agency. It has been noted above that college is not an autonomous entity and suffers from control and regulation imposed by the University and the agencies of the state. The recruitment and promotion policy of teachers are guided by the authorities external to the college. Hence there is no a priori reason to suppose that teacher as a rational agent will be guided by the reports submitted by the external audit, as a teacher is constrained to take decision.

From this, it follows that quality assurance and accreditation have inherent limitation to improve the quality through some sort of competition. Indeed, the issue of quality assurance is divorced from many real constraints facing higher education institutions. Unless there is a mechanism to remove these constraints

quality assurance mechanism cannot improve quality. Moreover, quality assurance process looks at quality as an end, and not as means to an end. It implies that quality ends with quality assurance. Also, the feedbacks received from quality are not used as an important tool for further policy making so that some of the deficiencies of the institutions reviewed may be addressed through improved practice or government intervention. Under these circumstances, It remains more like an instrumentality to guide the behaviour and action of a teacher, and the state stands aside in an evaluative role, expecting that the quality of higher education will improve merely by a review process.

It has been noted above that the recent discourse on quality rests upon market and individualism. Under this approach teachers have to prove accountability to the varied group of learners. Teacher has to be a program manager with a defined set of responsibilities. In this new role of a teacher, the notion of quality relates to 'maximisation of satisfaction' of the learner. The important point to ponder over is whether the concept of teacher as organic intellectual to the society will remain intact under the new situation. Our understanding is that the concept will suffer as in the market-driven reform the incentives and award of a teacher will vary depending upon the efficiency criteria. This will set the process of differentiation and hierarchy in motion.

Within the formal educational structure of the college, the teaching community directly engages with the student. The terms of engagement therefore need to be mutually determined in such a manner that both remain satisfied in terms of expected functions and mutual benefits. The ideal community of teachers should govern and be governed by themselves. In this sense governance ought to be internal to the structure of governance. If, however, in the name of governance, all we have is 'control' by alien, external structures not organically linked to the academic community, tension and conflict are the likely outcomes. community of teachers at present are not masters of their own creation and they have become subjected to the internal and external pressures causing fracture in the organic functioning. It is quite possible that teachers may not have realised that the limited space made available to them is part of a design that has weakened them in their own territory. It is necessary therefore that there be a cognition of the systemic forces of this disintegration, and the genesis of the problem be understood well.

Conclusion

It has been noted that teachers are the important agency through which the academic reform agenda of 12th plan can take the real shape. The 12th plan is significant as it embarks upon a centrally sponsored scheme, RUSA, to support state universities and colleges. The back drop of the beginning of centrally sponsored scheme has been discussed. Our analysis has shown that education was placed under state list in the Constitution of India in 1950 and technical education was in the union list the primacy to the technological and research institutions. It shows the urgency of making India a technological and industrial power first. After education was put in the concurrent list in 1976, the National system of education was visualised in the national education policy statements of 1986. The central government's new strategy to restructure education was initiated through the centrally sponsored schemes. The centrally sponsored scheme under RUSA is a new promise to restructure higher education. However, there are many implementation challenges and a vision and leadership to implement RUSA needs to be framed. It has been argued that the role of teacher as organic intellectuals to the society has not evolved over the years. Indeed the teacher management cadre has suffered from bureaucracy, vested interests, lack of autonomy and ill-conceived teacher recruitment and promotion policies. Moreover the academic reform agenda itself looks at the role of a teacher more as a teacher manager to serve the market interests and not as the organic intellectual to the society, as a critique of the dominance of the power of knowledge that serves the sectional and group interests.

The 12th plan has made many pronouncements to reform, motivate and empower the teaching community. It has proposed the national mission on teachers in higher education. It is suggested that the national mission should reenergise the teacher cadre in higher education. The academic reform agenda suggested in the 12th plan and under RUSA should not become the mandate imposed from the above. It should be entirely left to the community of teachers to take up the academic reform in the interests of nation building and not merely serve the market interests. It is suggested that the complementary role of the national mission of teachers and support to universities and colleges through RUSA could become a building block of change in higher education. However, the

allocation to the national mission on teachers needs to be enhanced and be given the primacy in the strategy of implementation of the plan.

REFERENCES

- Gramsci, Antonio (1971). "The Intellectuals" in Selections from the Prison Notebooks.
- Translated and Edited by Q. Hoare and G. N. Smith. London: Lawrence and Wishart, 3-23.
- Government of India (1948): Report of the University Education Commission, Chairman Dr. S. Radhakrishnan, Ministry of Education, New Delhi.
- ----- (2009): National Knowledge Commission: Report to the Nation, 2006-2009.
- ----- (2011a): Report of the Working Group on Higher Education for the XII Five Year Plan, Ministry of Human Resource Development, Department of Higher Education, September.
- ----- (2011b): Report of the Working Group on Teacher Education for the XII Five Year Plan, Ministry of Human Resource Development, Department of Higher Education, October.

FOOTNOTES

- The paper has been further conceptualised from the previous lectures on the organic intellectual role of teachers and implementation challenges in the RUSA presented in previous AIFUCTO lectures at Varanasi on 15th December 2012 and at Guwahati on 24th October 2013 respectively.
- Sudhanshu Bhushan is Professor and Head, Department of Higher and Professional Education, National University of Educational Planning and Administration. E mail address is bhushan.sudhanshu@gmail.com

ECONOMIC EMPOWERMENT OF WOMEN THROUGH SHGs AMONG SOCIAL GROUPS: EVIDENCE FROM THE GRASSROOTS

- Jayasheela
- V. Basil Hans

Abstract

In India today, like in most other development countries, gender planning provides the conceptual framework and methodological tools in socio-economic policies and programmes. Women now occupy the centre stage while discussing human development and economic empowerment. But women are still marginalised in the globalised world. One of the main reasons for this exclusion is the lack of functional capabilities, resulting, in feminisation of poverty. To make women self-reliant and self-sufficient both government and non-governmental organisations have come forward to build a platform called self-help groups of women. While SHGs ensure financial inclusion of their women members through micro-finance, it is necessary to focus on factors causing gaps in empowerment. The current paper attempts to study the vulnerability and empowerment of different social groups namely SCs, STs, Minorities and Others in the micro-finance movement for development. The study based in the Dakshina Kananda District tries to measure women empowerment among social groups with the help of an index. It is found that while gender empowerment is expanding, it is not uniform across social groups. Also there are weak linkages and less impact on asset creation.

Keywords: Empowerment, SHGs, social groups, women.

- **Dr Jayasheela**, Professor, Dept of Studies & Research in Economics, Tumkur University, Tumkur.
Mob: 9035442089 Email: jayasheela_mu@yahoo.com

- **Dr V. Basil Hans**, Associate Professor & Head, Dept of Economics, St Aloysius Evening College, Mangalore –
575 003. Mob: 9845237602, Email: vbasilhans@yahoo.com

INTRODUCTION

Advancing gender equality is a critical question as seen through the prism of women's unequal power, voice, and rights. With renewed emphasis on human development, gender equality and women empowerment is being widely recognised both as a felt need in development planning and for strategising development itself. Gender equality is thus, one of the seven Millennium Development Goals (MDGs). In the developing countries, with different needs and diverse roles for women and men, gender planning provides the conceptual framework and methodological tools in socio-economic policies and programmes. In India the policy change became visible with the advent of the International Decade for Women during 1975-85 and it found a place in India's Sixth Five Year Plan (1980-85) (Naidu and Sivappa 2013). From 1990s it has been interlinked with most social, economic and political categories and interventions like "growth with a human face", environmental protection, political participation etc (Hans, 2010).

Despite many economic gains in several countries women are still largely marginalised. The typical female biological advantage is not found in other spheres such as in income, education, health and occupation. India's report card on gender equality cuts a sorry figure. Growth with livelihood security is the need of the hour. Financial inclusion and women empowerment are thus, in tune with the Millennium Development Goals (MDGs). Development policy and planning in recent times – globally and nationally – have seen two paradigms converging, "women empowerment" and "inclusive growth". The beneficiary has been economic development, becoming comprehensive, quantifiable and qualitative to a large extent (Hans and Deepika, 2011).

In the light of growing importance on more inclusive and faster growth, building the capabilities of the poor in general and women in particular has occupied the centrality of the current development paradigm in the country. Looking back at the developmental journey hitherto passed through, it is evident that due to lack of functioning capabilities, a large chunk of the poor women continued to be marginalised from mainstream development process. This has become the important space for grassroot activists, especially the NGOs to come forward and mobilise these people into a platform known as self-help group (SHG) and build their

endowments and exchange entitlements by providing all the key ingredients to them. Women empowerment has long been a feature of pro-people policy of the Government and its partnership with civil society organisations. One of the key instruments of this gender mainstreaming approach is the SHG whereby 10-20 women from the same village come together for pooling and sharing of finance.

In this paper, an attempt has been made to measure the empowerment of women through micro-finance by constructing the women empowerment index (WEN) by social groups and to probe the performance of different activities among social groups in the study. Empowerment means gaining authority and control over the resources that shapes one's life and such resources or power was not there in their (women's) domains earlier. In its simplest form empowerment is the manifestation of redistribution of power that challenges patriarchal ideology and the male dominance, individually, collectively, ideologically and institutionally. As the Rangarajan Committee on Financial Inclusion (2008) opined there is at present a growing financial divide causing more and more poverty and gender inequality (Heggade and Rashmi, 2012). Empowering women through financial inclusion is needed and is important.

The process of empowerment aims at realisation of individual potentiality and ensures equality with men by converting (members') strengths into (manifold) strategies. Four of the main processes that could lead to women's empowerment, as defined by the International Fund for Agricultural Development (IFAD) evaluation, are –

- changes in women's mobility and social interaction;
- changes in women's labour patterns;
- changes in women's access to and control over resources; and
- changes in women's control over decision-making (IFAD, 2000)

Empowerment has different dimensions namely, economic, social, political, etc. Micro-finance is believed to promote women's empowerment in several dimensions. Women's access to savings and credit is expected to provide greater economic role in decision-making to take up several income generating activities

they wish to, and thereby an increase in the level of income. This enables women to increase expenditure on their own well-being and also of their children for consumption, education, housing, etc. It is believed that Income Generating Activities (IGAs) result in women coming into contact with organisations providing support services like banks, training institutions, input providers, marketing agencies, etc. This enhances their ability and confidence to deal with institutions and also improves their mobility. All these are believed to enable them to play an active role in social, political and economic spheres affecting themselves, household and community. Further, SHG-micro-finance enables women to develop leadership qualities, enhance self-management and facilitate them to be self-reliant. This also strengthens the individual and collective decision making and bargaining. In this way, micro-finance as an entry point for women's empowerment is believed to empower woman in economic, social and political domains of her life.

LITERATURE SURVEY

The concept of women's empowerment strengthened by the concept of popular education is the result of several important critiques and debates generated by the women's movement in the world, particularly by the Third World feminists. During 1970s 'women' emerged as a recognised constituency in the development effort (Christabell, 2009; Suguna, 2006). In the developed countries like USA and UK not only do women outnumber men in the total population but they are also in the frontline of economic decision-making. Even in the developing countries woman is a dominant and leading earner (Reddy, 2008). The unacceptable feature however, is the marginalisation of women in all spheres of activity. Of the 1.3 billion people living below the poverty line 70 per cent are women. In South Asia women suffer the most due to caste, ethnic, economic, employment and other basis of discrimination (Jakimow and Kilby, 2006). Addressing poorer women therefore, becomes a critical policy tool for poverty eradication. Further, considering the fact that "self help is the best help", mobilising the marginalised women for ameliorating their poverty by capacity and confidence becomes the essence of women empowerment, especially in the rural areas (Ahmad, 2009; Mohanty, 2006).

In India economic empowerment of women was first limited to attempts of

employment generation and absorption of female workers in wage-employment and self-employment programmes. Later it was embedded within the larger gamut of NGOs, the SHGs and micro-finance institutions (MFIs). It got more viability with SHG-Bank linkage initiative of the National Bank for Agriculture and Rural Development (NABARD). The National policy for Empowerment of Women 2001 renewed the emphasis on holistic development.

Generally studies on financial inclusion and women empowerment give us a rosy picture. They treat micro-finance as a panacea for all economic ills faced by women. Success has often been assumed rather than proven (Jakimov and Kilby, 2006). What happens to inherent talents of women, and their interests? We need to know more.

Rajashekar (2000) attempted to study the contribution of micro-finance programmes to women empowerment initiated by two NGOs in Kerala namely Shreyas and RASTA. He found that savings mobilisation despite being slow and irregular women's participatory role helped in poverty alleviation.

Apart from the usual impact of SHGs like asset creation, savings and credit, the other indices like health, education, and political development are also to be noted. Anupalle Reddy (2008) for instance in his study of the impact of SHGs on women in Andhra Pradesh – the state with 50 per cent of the country's SHG's - found that 85 per cent of the SHG members had adopted the "small family norm"; 100 per cent children were immunised against six diseases; increased incomes were being spent on enhancing the nutritional status of pregnant women, lactating mothers, and children; and more and more members were being elected to local bodies' elections. That SHG movement has much impact on reducing income and human poverty is also corroborated with the findings of another study by Ravi Srivastava (2012). He finds that in the Southern states like Andhra Pradesh, Kerala, Karnataka and Tamil Nadu – the core region of the movement – the impact of anti-poverty programmes, including PDS on health and education is much better than that in many Northern and North Eastern states. For instance, in Andhra Pradesh, Karnataka, and Tamil Nadu the benefit incidence of PDS (in percentage) was 62, 59.8, and 80.0, respectively while in Assam, Punjab, and West Bengal it was 9.2, 0.3, and 15.1 respectively. Similarly, the

percentage of children out-of-school in Bihar, and Chattisgarh is 9.21, 30.22, and 22.87 respectively while in Kerala and Tamil Nadu, 1.65 and 3.69 respectively. It is an admitted fact that Tamil Nadu, Andhra Pradesh and Karnataka have the first three ranks in total credit disbursement to households by SHGs.

Recent research on micro credit (Jayasheela, Dinesha and Hans, 2008) reveals that SHGs are emerging as human capacity building institutions. They say that SHGs have to be linked not just to banks but to the livelihood of the members because of these are sustaining associations of people with social responsibility. Financial inclusion is but one part of a large genus of capacity building.

Palanivelu, et.al. (2011) studied the functions and performance of SHGs in Coimbatore District of Tamil Nadu. Among other things, they found that 80 per cent of SHG members reported increase in self-confidence; and 60 per cent discouraged and prevented child labour.

Hans and Deepika (2011) found that several SHGs in Dakshina Kananda District besides promoting income augmenting and employment generating activities also took up non-income issues like quality of life, ecology etc. Collective Wisdom and peer pressures were virtues of the Groups.

Raghavendra and Hans (2013) studied the role of SHGs in empowering the women in India. The study explains how SHGs have given opportunities to women for self-development not merely by increased access to financial resources but also making them organisers/entrepreneurs and decision-makers in economic, social and political spheres.

Mandal (2013) studied the impact of women SHGs in selected villages of Papumpare District of Arunachal Pradesh on social and economic empowerment. Majority of the members now experienced better treatment in the family than that of their pre-SHG situation. They also experienced better mobility in community, and were more sensitised in areas of nutrition, family planning, health and participation in development programmes.

Gosh (2013) has reviewed the effectiveness of micro-finance in the developing countries by studying the Andhra Pradesh experience. Contrary to popular view

that the public strategies of women empowerment in the state are akin to those in Bangladesh, even here there are accentuated traditional patterns of gender discrimination. Women's groups are in a 'dependent' relationship even when they seek access to credit.

Most of the studies however, have not been intensively designed to examine the potential of SHG-micro-finance to address the vulnerability and empowerment of different social groups namely SCs, STs, Minorities and Others. Further, a very few of the studies at micro-level have focused simultaneously on the performance of different promoters in the delivery of micro-finance services in a given region. Therefore, many socio-economic and institutional issues, need to be addressed for understanding the reach of SHG micro-finance among social hierarchy and performance of different promoters in their out-reach and addressing socio-economic needs of its members and their empowerment through informal groups. Further it is increasingly felt essential to chalk out well designed policy package to ensure sustained women's empowerment and bring them into mainstream development process.

OBJECTIVES

Keeping the various issues in mind, the paper seeks –

- to examine the role of SHGs in the economic empowerment of women belonging to various social groups in the study area;
- to understand the significance of SHGs role in empowering women's role in decision- making on various issues and awareness; and
- to suggest policy prescriptions based on the study.

DATA BASE

The present study has been carried out in Dakshina Kannada district of Karnataka state. The district has a distinct culture from that of mainland Karnataka; it is the hub of banking and maritime activities; it is the fifth largest district in the state in terms of population; and it ranks first in the state in health and education indices (Hans, 2007).

This district was selected on the basis of purposive sampling as it has the

highest number of SHGs in the state. Two taluks were selected on the basis of stratified sampling method. The taluks in the district were classified on the basis of the number of SHGs. Among five taluks in the district, Belthangady taluk stood first and Sulliya taluk stood the least in terms of number of SHGs. From each taluk, two villages were randomly selected based on certain indicators such as per capita income, infrastructures, schools and colleges. In each village, again the sample respondents were selected randomly. In the aggregate, about 81 SHG members from Scheduled Castes (SCs), 54 from Schedule Tribes (ST), 36 from Minorities and 131 members from Other Backward Communities (OBC) were randomly selected from each two chosen taluks of the District, accounting to 302 SHG members.

The study was based on both secondary and primary data. The secondary data relating to women's economic, social and political domains of empowerment were collected from the various Government Publications like RBI Bulletin, NABARD publications, CIME reports, reputed journals and newspapers, District census report etc., and the household level primary data was collected from the above said taluks.

RESULTS AND DISCUSSION

EMPOWERMENT OF WOMEN:

Although the concept of empowerment is multi-dimensional, it is described in three important domains of their life namely, economic, social and political by social groups (SCs, STs, minorities and Others). It has been argued that economic empowerment of women tends to result in social and political empowerment of them on its own; thereby it tends to sustain the process of overall empowerment. The empirical evidence that emerges is presented in what follows.

Based on the field level observations and given the context of the study region, variables are selected for the present study and a separate table is drawn for each variable to show the magnitude of its manifestation. Since there are multiple variables under different fronts of empowerment, to capture the effects and changes in the magnitude of such variables an empowerment index has been constructed.

This index is the summation of economic empowerment index, social empowerment index, and political empowerment index. Each indicator is the summation of several variables under study. The names of the selected variables, their descriptions and scale/value used for each variable are provided in each domain of empowerment.

ECONOMIC EMPOWERMENT:

Behaviour of Savings

Economic empowerment of women among social groups is measured by considering the variables such as habits of savings started before or after joining SHGs, savings in other than SHG sources, access to micro credit, increase in income after joining SHGs due to micro credit, occupational diversification away from agriculture to non-agricultural jobs, acquisition of assets, repayment of credit borrowed out of her own earnings, and her dependency on non-institutional credit lenders. The list of variables, descriptions and scales for each of them is provided in Box 1.

Table 1 presents data on the distribution of SHG members who started savings only after joining or before joining SHG by social groups. The data, *prima facie*, show that the proportion of members who started saving only after joining the group was estimated to be more than 86 per cent. Across social groups, it has been observed that the proportion of members who started saving only after joining the group was found to be quite higher in the case of SCs and STs as compared to that to minorities and Others. More than 90 per cent of the members who belong to SCs and STs reported that they started saving only after joining SHGs. This implies that the socially marginalised and economically disadvantaged sections of society seemed to have had limited awareness about managing the risk and uncertainty by way of savings and minimising the unproductive expenditure. It is the development and emergence of 'group' that has produced such changes in the lives of the women. This seemed to have paved ways for several changes that they have seen in the different domains of their lives.

Box 1: List of Variables Measuring Economic Empowerment of Women			
S.N.	Variables	Descriptions	Scale
1	Savings Habit	When a member started to save for the first time after joining the group indicates economic empowerment. Though amount is small, it lays foundation for savings habit, which was not found earlier in their economic activity	1 = After joining SHG. 0= Before joining SHG
2	Savings in other sources	Savings in other avenue, after joining SHG shows the motivation to save more, indicates her progress in economic empowerment	1= Saved in other avenue(apart from SHG savings) 0 = Not saved in other avenue
3	Occupational shift	This shows the number of members who entirely depended on micro credit for their livelihood. If micro credit diversified occupation for better earnings, it empowers her economically	1= Yes 0= Not entirely shift in occupation
4	Income	Enhanced income through micro credit shows economic empowerment	1 = Increased 0= Not increased
5	Asset position	Improved asset position through micro credit shows her empowerment at household level	1= Improved 0= No change
6	Repayment	Source of repayment, whether repaid out of own earnings, or borrowed from husband or friends.Repayment by own shows her empowerment	1= Paid by her own earnings 0 = Not out of own
7	Dependency on private lender	Out-side borrowing at exorbitant rate, dis-empower her economic status	1= Dependency on private lenders has stopped 0= Not stopped

On the other hand, the proportion of members belonging to Minorities and Others who began to save only after joining the group was estimated to be around not more than 80 per cent. The penetration of group approach for women's empowerment was increasingly felt pronounced in the case of the historically weaker sections of the society.

Table.1
Distribution of Members who started Savings before or after Joining SHG
By Social Groups (per cent)

Social Groups/ Promoters	Proportion of members started savings only after join SHG	Proportion of members started savings before joining SHG	Total
Social Groups			
SCs	76 (93.82)	5 (6.18)	81(100)
STs	49 (94.74)	5 (9.26)	54 (100)
Minorities	28 (77.77)	8 (22.23)	36 (100)
Others	108 (82.44)	23 (17.56)	131 (100)
All	261 (86.42)	41 (13.58)	302 (100)

Note: The figures in parenthesis indicate percentage to total.

Source: Field Survey.

It is evident from the Table 1 that most of the members started to save only after joining the group. It has been argued in the literature that there has been a limit to saving in the group, and they cannot save more than the pre-fixed monthly/ weekly saving amount. This will certainly limit the ability of savings of those members who can save more.

Table 2 provides the information relating to the proportion of members saving in sources other than SHG, like bank, post offices, life insurance, etc. It has been observed that the proportion of members reported to have begun to save in other sources of SHG due to a limit to save therein was found to be relatively lower in the case of SCs and STs members as compared to that of Minorities and Others. This

implies that the average annual income of the members belonging to SCs/STs was lower and that of non-SCs/STs was higher and hence the former was expectedly not able to save in other sources and the latter was found to have saved.

This follows that the provision of micro credit has resulted in a greater annual income of the households or respondents and enabled them to save more to meet the future expenditure of education, health, marriages and other religious functions. This implicitly sends the message that there should be a flexibility to save more according to the ability to save after meeting the minimum level of savings as formally fixed by all the group members. On the other hand, the proportion of members belonging to non-SCs/STs who started to save in other sources after meeting their level of saving in the group was obviously higher as their income from all the sources was found to be quite significant.

Table 2
Distribution of Members reporting to have saved in Other Sources
(Non-SHG) by Social Groups (per cent)

Social Groups/ Promoters	Proportion of members saving in Other Sources	Proportion of members not saving in Other Sources	Total
Social Groups			
SCs	23 (28.0)	54 (72.0)	81(100)
STs	18 (34.0)	36 (66.0)	54 (100)
Minorities	14 (38.0)	24 (62.0)	36 (100)
Others	53 (40.0)	78 (60.0)	131(100)
All	108 (35.76)	192 (63.57)	302 (100)

Note: The figures in parenthesis indicate percentage to total.

Source: Field Survey.

Occupational Diversification

The provision of micro credit certainly results in occupational diversification with varying degrees across social groups and promoters depending on the degree of access to other facilities. The data provided in Table 3 show that the proportion of members with occupational diversification away from agriculture in favour of non-agriculture was estimated to be around 25 per cent. This is observed to be not uniform across social groups. The proportion of members who have reported that they have changed their occupation towards non-agriculture due to provision of micro credit was found to be relatively higher in the case of minorities followed by Others as compared to that of SCs and STs. This implies that the occupational diversification was limited in the historically deprived and disadvantaged sections of the society.

Table 3

Distribution of Members reporting to have diversified their Occupation by Social Groups (per cent)

Social Groups/ Promotes	Proportion of members diversifying their occupation	Proportion of members not diversifying their occupation	Total
Social Groups			
SCs	10 (12.34)	71 (87.66)	81 (100)
STs	14 (25.92)	21 (74.08)	54 (100)
Minorities	14 (38.88)	22 (61.12)	36 (100)
Others	37 (28.24)	94 (71.76)	131 (100)
All	75 (24.83)	227 (75.17)	302 (100)

Note: The figures in parenthesis indicate percentage to total.

Source: Field Survey.

The limited occupational diversification in respect of SCs/STs may be attributed to lack of education, market for their service or product due to the fact they simply belong to lower caste hierarchy and other socio-economic and institutional environment within which they have to act. The limited occupational diversification tends to result in lower levels of income.

Improvement in Income

The improvement in the income levels of the sample households due to provision of micro credit is also another important indicator used to capture the economic empowerment of women in the study. The data presented in Table 4 clearly reveal that the proportion of members reporting increase in their annual income due to provision of micro credit was estimated at 37 per cent. There seems to be a big change with a small credit provided to them. Across social groups the data show that the proportion of members with increased income due to micro credit was found to be quite higher in the case of Minorities with more than 55 per cent followed by Others with 43 per cent as compared to SCs and STs who accounted for 22 per cent and 35 per cent respectively. It is evident that the income of the SCs and STs have not substantially improved, mostly due to their limited access to micro credit provided by the different promoters and limited occupational diversification, among all other factors that have adversely affected their income earnings.

Table 4
Distribution of Members reporting to have improved their Income through Micro Credit by Social Groups (per cent)

Social Groups/ Promoters	Proportion of members improved their income due to micro credit	Proportion of members not improved their income due to micro credit	Total
Social Groups			
SCs	17 (21.98)	64 (79.02)	81 (100)
STs	19 (35.18)	35 (64.82)	54 (100)
Minorities	20 (55.55)	16 (44.45)	36 (100)
Others	56 (42.74)	75 (57.26)	131 (100)
All	112 (37.00)	190 (63.00)	302 (100)

Note: The figures in parenthesis indicate percentage to total.

Source: Field Survey.

Improvement in Asset Possession

The provision of micro credit seemed to have resulted in a greater occupational diversification towards non-farm business and raised the annual household income of the sample respondents. The increased income seemed to have enabled the members to possess certain household and agricultural assets and also livestock. The household assets mainly include TV, radio, tape recorder, wall clock, fans, gas

stove, iron box, chairs and tables. The agricultural assets include plough, cart, sprayers, weed removers, harvesting machine, crane crushers, etc and the livestock assets consist of buffaloes, cows, cattle, sheep and goats. With the increased income due to the micro credit the asset possession of the sample members of SHGs has substantially improved in varying degrees across social groups and promoters.

The data provided in Table 5 indicate that the proportion of SHG members reporting that they are able to acquire assets was estimated to be as high as 82 per cent. A great majority of them have purchased the assets and thereby improved their standard of living. But it was not uniform across social groups and promoters. It was found to be higher in the case of SCs and STs, accounting for 86 per cent and 83 per cent respectively as compared to that of Others (79 per cent) and Minorities (80 per cent). This implies that the members of SCs and STs seemed to have not had adequate assets prior to the provision of micro credit as compared to non-SCs/STs who had some assets. Obviously, the households with limited assets or no assets tended to acquire more assets as their income tended to increase. But the income elasticity with respect to purchase of assets was found to be more in respect of SCs/STs as they were near assetless as against non-SCs/STs among the members of SHGs. This implicitly follows that the increase in income need not necessarily result in an increase in the assets unless otherwise they were previously acquired.

Table 5
Distribution of Members reporting to have Increased Asset Possession through Micro Credit by Social Groups (per cent)

Social Groups/ Promoters	Proportion of members improving their assetpossession due to micro credit	Proportion of members not improving their asset possession due to micro credit	Total
Social Groups			81(100)
SCs	70 (86.41)	11 (13.59)	54 (100)
STs	45 (83.34)	9 (16.66)	36 (100)
Minorities	29 (80.55)	7 (19.45)	131 (100)
Others	104 (79.39)	27 (20.61)	302 (100)
All	248 (82.11)	54 (17.89)	

Note: The figures in parenthesis indicate percentage to total.

Source: Field Survey.

Repayment of Loan

The repayment of loan out of their earnings may also reflect economic empowerment of women. There are several instances where the members of SHG attempted to repay the loan by way of borrowing, in which case they are reduced to debtor, leading to disempowerment. The data provided in Table 6 illustrate that the proportion of members repaying the loan amount out of their earnings was found to be relatively higher for the SCs and STs households as compared to that of non-SCs and STs households. But not significant differences existed between them. This shows that although the income of SCs/STs *vis-à-vis* non-SCs/STs seemed to have not increased significantly, they attempted to repay the loan out of their earnings only, rather than depending on the borrowings outside for which they have to pay interest.

Table 6
Distribution of Members with Sources of Repayment of Loan by Social Groups (per cent)

Social Groups/ Promoters	Proportion of members repaying loan out their earnings	Proportion of members repaying loan not out of their earnings (borrowing)	Total
Social Groups			
SCs	70 (86.42)	11 (13.58)	81 (100)
STs	46 (85.18)	8 (14.82)	54 (100)
Minorities	30 (83.33)	6 (16.67)	36 (100)
Others	105 (80.16)	26 (19.84)	131 (100)
All	244 (80.79)	58 (19.21)	302 (100)

Note: The figures in parenthesis indicate percentage to total.

Source: Field Survey.

Even the amount of borrowing was constrained in their case as they have limited assets and hence low repaying capacity as compared to non-SCs/STs who seemed to have borrowed temporarily to repay the loan amount on time and prove that they are prompt and thus gain more credentials to have greater access to micro credit.

Dependency on External Sources of Borrowings

The dependence on external sources of borrowings may not be the manifestation of empowerment. Therefore, less dependence or decline in dependency to borrow from external sources, the sources other than SHG, may be considered as one of the important indicators to measure economic empowerment of women. Table 7 provides data on the proportion of members who have stopped/reduced dependency on external sources of borrowings. The data show that the proportion of members who have reported that they have completely stopped borrowing from external sources due to provision of micro credit was estimated to be around 44 per cent of the total sample SHG members. Across social groups and promoters, it was found to be not uniform. It was observed to be relatively higher in the case of SCs and STs as compared to that of Minorities and Others.

The proportion of members who began to reduce their dependence, but not completely stopped, tended to be smaller for the members of SCs and STs. This may imply that the provision of micro credit and hence little improvement in their empowerment, the dependence of the weaker sections of the society on external sources of borrowings tends to come down. To the extent that they reduce their dependence on external borrowings, their exploitation being met out by the creditors will be reduced. It has also been noted that the more the frequency of SHG meetings, the lower the frequency of dependency on external sources of borrowings, especially in the case of SCs/STs.

Table 7
Distribution of Members Depending on External Sources of Borrowings
by Social Groups (per cent)

Social Groups/ Promoters	Proportion of members stopped to depend on external borrowings	Proportion of members reduced to depend on external borrowings	Total
Social Groups			
SCs	37 (45.67)	44 (54.33)	81 (100)
STs	25 (46.29)	29 (53.71)	54 (100)
Minorities	16 (44.45)	20 (55.55)	36 (100)
Others	54 (41.22)	77 (58.78)	131 (100)
All	132 (43.70)	170 (56.30)	302 (100)

Note: The figures in parenthesis indicate percentage to total.

Source: Field Survey.

ECONOMIC EMPOWERMENT INDEX (EEIN)

An effort has been made to construct the index of economic empowerment of women (EEIN) by social groups and promoters by considering the indicators described above. The data illustrated in Table 8 reveal that a greater proportion of members tended to fall under medium and higher levels of EEIN value. This shows that economic empowerment of a great majority of the members is satisfactory. This is not uniform across social groups and promoters. It has been observed that the proportion of members in the high EEIN value was estimated to be appallingly lower in the case of SCs and STs as compared to that of non-SCs/STs, especially more so in respect of Minorities among the SHG members (Figure 1). This shows that economic empowerment in respect of SCs and STs was not significantly higher as compared to Minorities and Others. There has been a greater space for economic empowerment of SCs and STs.

Table 8

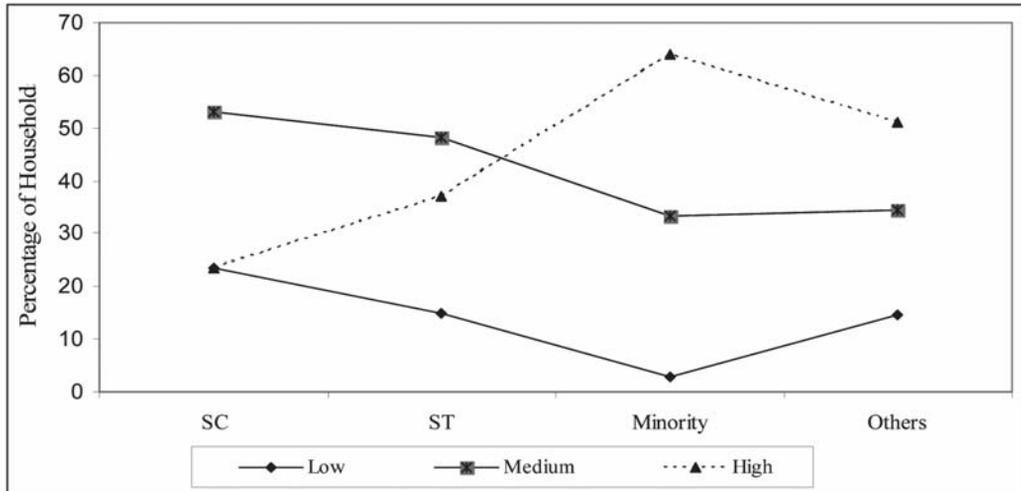
Distribution of Members by Level of Economic Empowerment Index Value by Social Groups (per cent)

Social Groups/ Promoters	Low (Less than 0.27)	Medium (0.28 to 0.50)	High (More than 0.51)	Total
Social Groups				
SCs	19 (23.5)	43 (53.1)	19 (23.5)	81 (100)
STs	8 (14.8)	26 (48.1)	20 (37)	54 (100)
Minorities	1 (2.8)	12 (33.3)	23 (63.9)	36 (100)
Others	19 (14.5)	45 (34.4)	67 (51.1)	131(100)
All	47 (15.6)	126 (47.1)	129 (42.7)	302 (100)

Note: The figures in parenthesis indicate percentage to total.

Source: Field Survey.

Figure 1: Distribution of SHG Members by Level of EEIN Value (per cent)



Source: Table 8.

CONCLUSION

Economic empowerment of women is measured by considering the variables such as habits of savings started before or after joining SHGs, savings in other than SHG sources, access to micro credit, increase in income after joining SHGs due to micro credit, occupational diversification away from agriculture to non-agricultural jobs, acquisition of assets, repayment of credit borrowed out on her own earnings and her dependence on non-institutional credit lenders.

It has been observed that a greater proportion of members tended to fall under medium and higher levels of EEIN value. This shows that economic empowerment of a great majority of the members is satisfactory. However it is not uniform across social groups and promoters. It has been observed that the proportion of members in the high EEIN value was estimated to be appallingly lower in the case of SCs and STs as compared to that of non-SCs/STs, especially more so in respect of Minorities among the SHG members. This shows that economic empowerment in respect of SCs and STs was not significantly higher as compared to Minority and Others.

While linkages between SHGs, micro-finance institutions and commercial banks have been a strong and positive feature, so far, the linkages have not diversified much. For instance, weak market linkage in relation to IGAs is still a challenge to women empowerment through SHGs. Secondly, even accepting that gender focus in rural financial services is in place, it is not uniform across social groups. Thirdly, despite greater occupational diversification, its impact on asset creation was less among certain social groups which made them borrow from outside sources for repaying micro-loans.

It follows therefore, that there needs to be better organisational, financial, and human resource development in order to ensure capacity building of SHGs. As a corollary we may state that asset creation (and management), and income generation should go hand-in-hand whether the members remain on farm or go off farm; it is essentially a question of livelihood security.

REFERENCES

- Ahmad, Amir Afaque Faizi (2009), *Self-help groups and Marginalised Communities*, New Delhi: Concept Publishing House.
- Christabell, P.J. (2009), *Women Empowerment through Capacity Building: The Role of Micro-finance*, New Delhi: Concept Publishing Company.
- Deepika, D. and V. Basil Hans (2011), Deepika, D. and Hans, V. Basil (2011) Self Help Groups (SHGs) and Women Entrepreneurship Development. Paper presented at the National Seminar on Emerging Trends in Entrepreneurial Development, Besant Women's College, Mangalore, January 22.
- Ghosh, Jayati (2013) Micro-finance and the Challenge of Financial Inclusion for Development, *Cambridge Journal of Economics*, 37(5), pp. 1-17. Available at www.networkideas.org/fetart/sep2013/pdf/Micro-finance.pdf [Accessed 27 October 2013].
- Hans, V. Basil (2007), *Infrastructure for Rural Development – a Comparative Study in Dakshina Kannada District*, unpublished PhD Thesis, Mangalore University, Mangalagangothri.
- Hans, V. Basil (2010), Inclusive Growth in India: Dimensions and Directions. In: K.A. Rasare (ed.), *Inclusive Growth Challenges and Opportunities*, New Delhi: Oxford Book Company, pp. 15-21.

- Hans, V. Basil and Deepika (2011), Inclusive growth and women in India – looking at MDGs, *International Journal of Social and Economic Research*, 1(1), pp.55-65.
- Heggade, O.D. and Rashmi, H.N. (2012), Empowering Rural Women through Financial Inclusion, *Journal of Development and Social Change*, 8(3), pp. 194-204.
- Mandal, ram Krishna (2013), Success Story of Self-help groups without Financial Help: A Paradigm Shift of Women Empowerment, *Journal of Global Economy*, 9(1), pp. 29-41.
- Mohanty, Bimal (2009). Women in SHGs: Issues and Evidence. In: R.K.Sahoo, and S.N. Tripathy (eds.), *Self-Help Groups and Women Empowerment*, New Delhi: Anmol Publications, pp.1-12.
- Naidu, T. Purushotham and M. Sivappa (2013), NGOs in India: The Challenges of Women Empowerment, *Journal of International Academic Research for Multidisciplinary*, 1(5), pp. 25-33. Available at <http://www.jiarm.com/Jun/paper3352.pdf> [Accessed 24 September 2013].
- IFAD (2000), India: Women Empowerment. Available at http://www.ifad.org/gender/learning/role/labour/in_tamil.htm [Accessed 13 September 2013].
- IFAD (2010), Empowering women through self-help groups. Available at http://www.ifad.org/evaluation/public_html/eksyst/doc/insight/pi/india-13.htm [Accessed 18 September 2013].
- Jakimow, Tanya and Patrick Kilby (2006), Empowering Women: a Critical Blueprint for Self-help groups in India, *Indian Journal of Gender studies*, 13 (3), pp. 375-400.
- Jayasheela, Dinesha P.T, and V. Basil Hans (2008). Financial Inclusion and Micro-finance in India: An Overview. In: A.K. Sohani (ed.), *Financial Inclusion Perspectives and Country Experiences*, Hyderabad: Icfai University Press, pp. 18-36.
- Palanivelu, P., M. Nandhini, M. Usha, and V.Krishnaveni (2011), “Poverty Eradication Women’s Self-help groups”, *SCMS Journal of Indian Management*, 8(11), pp. 52-59.
- Raghavendra and V. Basil Hans (2013), Financial Inclusion through Micro-finance and Self-Help Groups. In: K.A. Rasure (ed.), *Micro-finance and Women Empowerment*. Delhi: Mangalam Publications, pp. 61-80.

- Rajashekar, D. (2000), Micro finance programmes and Women's Empowerment: A Study of Two NGOs from Kerala, *Journal of Social and Economic Development*, 3 (1), pp. 76-94.
- Reddy, A. Ranga (2008), Women Empowerment–Still a Pipe Dream. In: L. Rathakrishnan (ed.), *Empowerment of Women through Entrepreneurship*. New Delhi: Gyan Publishing House, Ch. 1.
- Reddy, Annuppale, R. (2008), 'Self-Help Groups in India – A Catalyst for Women Economic Empowerment and Poverty Eradication', Paper presented at the 33rd Global Conference on ICSW (Tours) France, June 30-July 4, 2008. Available from http://www.icsw.org/doc/0054_3e_Reddy_Eng_Abstract.pdf [Accessed 22 October 2013].
- Srivastavai, Ravi S. (2012), Performance of Anti-Poverty Programmes in Indian States: Identifying the Achilles' Heel, *Indian Journal of Human Development*, 6 (2), pp. 149-174.
- Suguna, R. (2006), *Empowerment of Rural Women through Self-help groups*, New Delhi: Discovery Publishing House.

THE ECONOMIC DIMENSION OF SOCIAL EXCLUSION - A CRITIQUE TO COMMON DRIVES

- P.P.Sajimon

Abstract

Economic and social exclusion is a major development issue in developing countries. Large numbers of people are socially excluded by mainstream society from participating wholly in the economic, social and political life of the society they live in the significance of various determinants of economic exclusion of people who lives in a particular place is homogeneous in terms of income disadvantage. They differed in terms of their ability to participate in main stream life and in the resultant measure of substance dispossession. There are strong reasons for formulating policies to condense social exclusion not only as part of a poverty reduction agenda, but also from the perspective of the welfare of those who are excluded. This means that individual forms of social exclusion often play discrete and reciprocally independent roles. Importantly, the question of what kind of attitude and approach that is generally adopted towards the institutions of society at large, mainly those intended to conserve civil rights and life chances. Social exclusion may be as a result of the failure of institutions principally market and the state to integrate individuals. Indigenous people face consequences in terms of discrimination, because of their small population and due to historic and current discriminatory treatment by the state and society. They continue to be disempowered and excluded socially, economically and politically. It can be assumed that the social inclusion of people facing the economic dimension of social exclusion, that is, material deprivation and exclusion from the labour market, will require far more than just the integration with the help of the bonding social capital represented by informal networks. This is because people prefer to rely on informal social networks, but the function of these networks as a resource is weaker in the case of unemployed, low-skilled, low-status people. The complexity and relativity of social exclusion, its sensitivity to context, social group, time, geographic location and its variation across salient dimensions have made it extremely difficult to define and quantify. So it is logical to focus on economic exclusion rather than social exclusion as such. Hence, the common determinants used to analyse economic dimension of social exclusion are critically evaluated in this study.

Keywords: social exclusion, economic exclusion, material deprivation, social networks, sensitivity

– Dr. P.P.Sajimon, Asst. Professor and HOD, PG Dept. of Economics, St. Aloysius College (Autonomous), Mangalore-3. Email: saji_saji59@yahoo.com , Mob: 09446545550.

INTRODUCTION

Social exclusion is a comparatively new concept. The difficulty and relativity of social exclusion, its compass to framework and time, plus its deviation across leading magnitude, processes, and sphere of social relations, have made it enormously difficult to define and measure scientifically. Most of the investigations are one-dimensional and are mostly concentrated on the aspects of economic life. Exclusion is said to be in the course of different social processes and dimensions of everyday life that is economical, cultural, physical or mental disability, geographical, political and institutional. Social exclusion is a functional perception since it be able to enhance our understanding of social disadvantage, highlighting, the way in which the awareness of disadvantage may not only entail financial obscurity but also broaden to a sense of disconnection from the extensive community.

At present, social exclusion illustrates the cumulative and dynamic character of social disadvantage, so must inclusionary policies surpass customary bureaucratic domains. Separate programs and single-focus policies that govern to people in need are. The notion of social exclusion implies a relative and process-linked vision of degradation and deterioration with respect to a certain status and situation experienced previously. At the end of this process, people find themselves cut off from all circles of social exchange. Incorporated themes can become defenseless because of organisational transformation in the operational environment and these vulnerable people can slide down into the rock face of social exclusion. The excluded would then dwell in the bounds of social life, depicted by the loss of employment and, afterward, societal segregation. Families with manifold troubles ought to craft the encompassing along with various systems of governments working in dissimilar ways, each with slight knowledge/perceptives of families overall state of affairs, and do not have of interest in improving their overall condition.

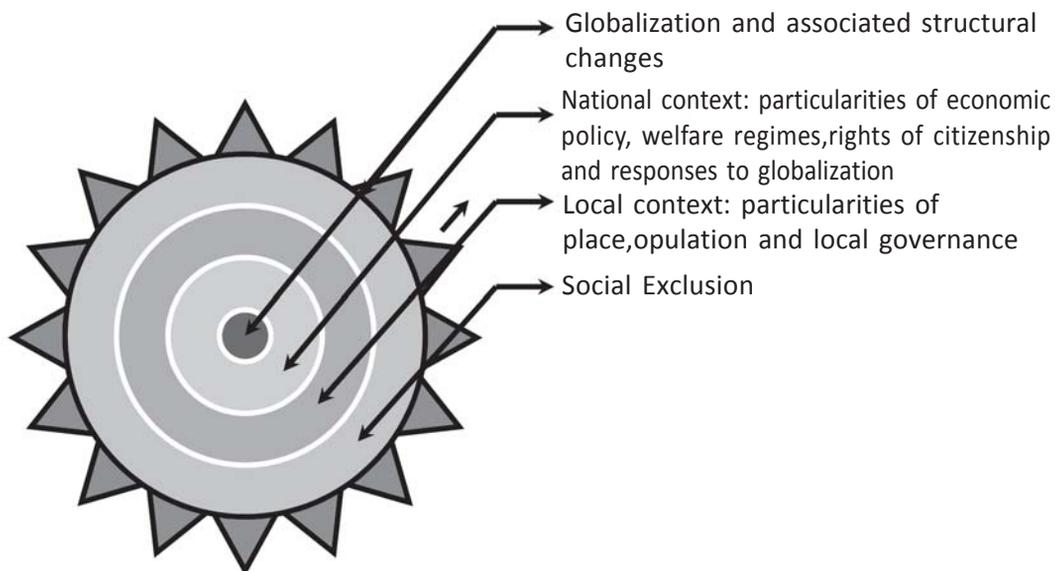
Social exclusion is a multidimensional concept, associated with the relative position of an individual or a group in the entire society. Each type of societal disadvantage can cause social exclusion. Entitling notice to magnificent forms of cumulative disadvantage may detour interest from pervasive harms like rising inequality and family dissolution and undermine broader social agenda. Moreover,

poor social participation, lack of social integration, and lack of power create an individual's segregation, or social exclusion, from community and civic opportunities. Any discourse can serve a variety of political purposes, but ensuring widespread participation may overcome these downsides. Although people argue about the precise nature and measures of exclusion and cohesion, these ideas do provide a framework for discussing the new, complex forms of disadvantage. If appropriate, easily understood indicators could be found for these notions, benchmarking our progress as a society could go beyond the simple, intuitive, and familiar poverty line to track multiple forms of disadvantage. Exclusion and inclusion are also not static phenomena. Within a given society, people can become socially excluded or included over time. Therefore, it is better not to try to provide a comprehensive definition for social exclusion, but to use an approach that identifies deprivation factors such as income, employment, health and disability, education, training and skills, housing, geographic access to services, crime, discrimination, financial and physical environment. Modern use of the term emerged as a result of the prevalence of modern social problems like long-term unemployment combined with growing concerns about racism and discrimination and have altered the meaning of social exclusion. The modern social exclusion paradigm revolves around how a lack of social integration relates to limited access to labor market opportunities.

The first is that social exclusion is seen in the context of globalisation. It is seen in the context of the structural changes brought about by globalization (Parkinson, 1998:1). Rapid changes in the economic environment caused by internationalisation and industrial and corporate restructuring have transformed the character of local economies. They have brought a more fragmented labour market, a decline in manufacturing and a rise in the service sector, high levels of structural unemployment, an increase in part time, insecure and low paid employment, a shift in the balance of male and female employment and a growing gap between the highest and lowest household incomes. However, although social exclusion can be seen as a consequence of global phenomena, it is however affected by the national context, notably the particularities of national economic policies, welfare regimes and rights of citizenship, and indeed the local context – particularities of place, population and local governance. In some, social exclusion and spatial segregation are virtually synonymous. Others

exhibit a more fine-grained pattern of differentiation. In some places, ethnicity and race form fundamental dividing lines in socio-spatial structures. In other places, cultural and kinship networks are more significant. Specific patterns of local governance and welfare state provision affect local patterns of social exclusion (Madanipour *et al.* 1998: 9; Cousins 1998: 130–1).

Figure - 1. The Outline of Social Exclusion



While social exclusion cannot be reduced through economic factors, they are undoubtedly a key aspect of social exclusion. Economic factors are taken as encompassing not only poverty, defined in terms of lack of an adequate income, but also exclusion from the labour market. This, in turn, has a number of different aspects to it that go beyond unemployment. It will certainly include length of unemployment and households in which no working-age adults are in employment.

OBJECTIVES OF THE STUDY

1. To examine the foremost common determinants of social exclusion and its ineffectiveness in social inclusion.
2. To analyse the various forms of social participation to help unemployed and income-deprived people to overcome the consequences of the economic dimension of social exclusion.

HYPOTHESIS

1. Social exclusion has not an economic, a social, a political and a cultural dimension.
2. Social, political and cultural dimensions are not generally assumed to be interdependent and mutually reinforcing, thus producing a cumulative disadvantage.

METHODOLOGY

The analysis draws on data from a survey conducted among a sample of people identified as income-disadvantaged on the basis of objective and subjective indicators. The sampling unit was an individual household showing signs of income disadvantage. The sample contained 240 individuals of working age who either (a) stated that they had received social assistance benefits owing to insufficient earnings, or (b) stated that they had considered claiming benefits at some point, since they had subjectively perceived their income situation as comparable to that of benefits recipients. This latter category of respondents accounted for about one-third of the survey sample. The sample can thus be described as a purposive quota type sample constructed so as to sufficiently represent the main types of respondents according to sex, age and the type of house they live in, in order to enable comparisons, and therefore, it does not correspond to the structure of the overall population of the income disadvantaged. The quotas for this sample were defined from an analysis of the structure of recipients of social assistance benefits in order to capture the main 'types' of income disadvantaged people as identified in this analysis: about 30% are people under the age of 25, about 50% are people aged 25–45, and about 20% are people over the age of 45. The economic dimension of social exclusion is measured in this study in terms of marginalisation in the labour market, income disadvantage, and material deprivation. A number of different statistical solutions have been developed that to varying degrees can overcome these area-level analysis problems.

Review of Literature

Social exclusion is a process (and its outcome), whereby individuals or groups become detached from group or broader social relations. In other words, it is as a rupture of the relationship between the individual and the society at

different levels. It involves not only low income/poverty, polarisation, differentiation, and inequality on a vertical social axis, but also the state of being in or out of a circle [Burchardt, Le Grand and Piachaud 1999: 228], as a consequence of 'mechanisms that act to detach groups of people from the social mainstream' [Giddens 1998: 104]. The term 'social exclusion' originated in the social policy of the French socialist governments of the 1980s and was used to refer to a disparate group of people living on the margins of society and, in particular, without access to the system of social insurance (Room 1995; Jordan 1997; Burchardt et al.1999). Social exclusion occurs where different factors combine to trap individuals and areas in a spiral of disadvantage. (DSS, 1999, p 23). Lack of income, access to good-quality health, education and housing, and the quality of the local environment all affect people's well-being. Our view of poverty covers all these aspects. (DSS, 1999, p 23).The beginning of the chain of social exclusion processes is the inaccessibility of paid employment [cf. Dahrendorf 1988; Berghman 1997; Bauman 1998; Beck 2000, and others], because that has a fatal impact on the material standards of the households of the unemployed, reduces them to poverty and worsens their overall quality of life [Gallie 1999; Gallie and Paugam 2000]. Some theorists contend that persistence over time is an integral aspect of social exclusion (Room, 1995; Barnes, 2005). It is probably true that the persistence of poverty, deprivation and multiple disadvantage exacerbates their negative impact, especially on future life chances. Silver (1994) also argues that there are three dominant approaches to social exclusion, linked to different models of the welfare state. The importance of these arguments is both that different people may understand quite different things by the term 'social exclusion', and impute quite different causal processes, and causal relationships between factors need to be established empirically, not embedded in definitions.

Access to the institutions of the welfare state (for example, in the form of universal entitlements granted by the welfare state) can be of key importance for creating trust in institutions and general social trust, as argued for instance by Rothstein [2001].Social exclusion is a process, which causes individuals or groups, who are geographically resident in a society, not to participate in the normal activities of citizens in that society. (Scottish Executive, nd).The structural character of social exclusion, relating it to wider economic processes and

inequalities, has been a feature of much academic writing (Brown and Crompton, 1994; Byrne, 1999, 2005; Levitas, 1998, 2005). Some writers have not only noted the contribution of polarisation and inequality to the growth of social exclusion (see Rowntree, 1995), but have drawn attention to what Barry calls an 'upper threshold' of social exclusion, permitting self-exclusion by the rich (Hutton, 1996; Barry, 2002). Such forms of closure may be of particular importance in the context of rising inequality and falling social mobility (Aldridge, 2001, 2004). Some contemporary literature regards consumption, which can also be construed as an economic process, as crucial to identity formation and self-respect (Bauman, 1998; Bowring, 2000). Oppenheim (1998) suggests that it is necessary to focus on social exclusion rather than poverty for a number of reasons. Social exclusion is multi-causal, relational, and it includes less tangible aspects than poverty such as the loss of status, power, self-esteem and expectations.

The academic literature in the social sciences has also been increasingly concerned with respect and recognition, but from a rather different perspective: the failure to respect those who are socially excluded by virtue of poverty or stigmatised statuses such as ethnicity (Honneth and Anderson, 1996; Sennett, 1998, 2004; Fraser et al, 2003). Questions of respect and recognition have been argued to be central to poverty (Lister, 2004) and to relations of social class more generally (Sayer, 2005). However, contrary to this assumption, people facing the economic dimension of exclusion must largely rely on schemes of social assistance based on means-testing or are even subjected to various practices of workfare. Such arrangements of the welfare state are generally considered stigmatising and seen to undermine social solidarity [Baldwin 1990] or generate socially antagonistic interests [Esping-Andersen 1990]. They also in large measure lead to the non-take-up of social rights [van Oorschot 1994]. All this destroys social capital at the level of access to and trust in institutions, and eventually also at the level of general trust in fellow citizens. Van Oorschot and Arts [2004] provide evidence (at the country level) that welfare state expenditure is positively correlated with overall social capital, but there is no correlation within formal solidarity, and therefore, they reject the 'substitution' (crowding out) hypothesis. By contrast, Vanhuysse [2006] has reconfirmed that the welfare state destroys social capital: in spite of the increase in poverty, unemployment and social inequalities, the transition from communism to market democracy proceeded

peacefully. It is these circumstances that correspond with the established definition of social exclusion, such as deprivation in terms of access to the institutions that determine life chances, the possibility to live up to the mainstream standard of life, and the opportunity to participate in various areas of social life [Room 1995; Atkinson 1998; Atkinson et al. 2002].

The dynamic process of being shut out from any of the social, economic, political and cultural systems which determine the social integration of a person in society (Walker and Walker, 1997, p 8). An individual is socially excluded if (a) he or she is geographically resident in a society but (b) for reasons beyond his or her control, he or she cannot participate in the normal activities of citizens in that society, and (c) he or she would like to so participate. (Burchardt et al, 2002, pp 30, 32). Social exclusion is a broader concept than poverty, encompassing not only low material means but the inability to participate effectively in economic, social, political and cultural life and in some characterisations alienation and distance from mainstream society (Duffy, 1995). There were few differences between people living in poverty and those better off with regards to social networks, although contacts were biased towards the family for the poor and friends for the non-poor (Levitas, 2006, p 143). An accumulation of confluent processes with successive ruptures arising from the heart of the economy, politics and society gradually distances and places persons, groups, communities and territories in a position of inferiority in relation to centers of power, resources and prevailing values (Estivill, 2003, p 19).

Social policy changes in the 1980s and 1990s also, they argue, led to increased levels of social exclusion: uprating benefits in line with prices rather than earnings; abolition and cuts to some benefits; a shift from direct to indirect taxation and a consequently more regressive system; cuts in service expenditure, especially on housing, or increases that were insufficient to meet increased need. However, they point out that if social policy can be a macro-driver of social exclusion, it is also capable of reducing it (Bradshaw et al, 2004, pp 13, 100). In this context, some of the language of recent government reports on those experiencing social exclusion is significant: there are several potentially stigmatising references to people with 'chaotic lives' (Social Exclusion Task Force, 2006). The main focus of policy interventions in recent years has therefore been on tackling the most extreme forms of youth marginalisation rather than

addressing more widespread problems of low income and deprivation among young people (Fahmy, 2006a, 2006b) People who face disadvantage entering the labour market often continue to do so when actually in work. (Howarth et al, 2001, p 7). There is an established understanding in the policy literature that ‘resources’ means far more than income (Townsend, 1979). The drivers of social exclusion notes that “households with relatively low incomes were more likely than others to be socially excluded on all dimensions except isolation and lack of support” (Bradshaw et al, 2004, p 14).

Determinants of Social Exclusion

We assume that there is a tight bond among all the three concepts: the economic dimension of social exclusion, the social dimension of social exclusion and political dimension of social exclusion. Various factors responsible in each category are given in table 1.

Table – 1: Determinants of Social Exclusion

Sl.No.	Concepts	Components
1	↳ Economic Dimension	<ul style="list-style-type: none"> ↳ Income F Employment (Labour market) ↳ Consumption (Material deprivation) ↳ Standard of living
2	↳ Social Dimension	<ul style="list-style-type: none"> ↳ Non-participation in informal networks ↳ Non-participation in civic society ↳ Non- access to institutions ↳ Disrespecting norms, moral behaviour ↳ Discrimination
3	↳ Political Dimension	<ul style="list-style-type: none"> ↳ Laxity in the political process (elections and other activities) ↳ Non-membership of political parties and their activities ↳ Provision of public goods

From table – 1, it is clear that social exclusion is a combination of economic, social and political factors. Mainstream literature about social exclusion always tries to project that economic reason alone responsible for social exclusion. But from the evidences of this study reveals that it is a product of social and political dimensions that create such an economic environment. Accordingly, social and political aspects are the cause and economic aspect is the result.

Critical Evaluation of Economic Dimensions of Exclusion

The economic dimension of social exclusion is measured in this study in terms of marginalisation in the labour market, income disadvantage, and material deprivation. To identify marginalisation in the labour market we used repeated and long-term unemployment. Income was analysed on the basis of the declared incomes in the respondent's households and calculated per capital household income. The analysis of material deprivation builds on the neutral term income disadvantage, which encompasses both an objective and subjective indication.

1. Employment

It can be assumed that the social inclusion of people facing the economic dimension of social exclusion, that is, material deprivation and exclusion from the labour market will require far more than just the integration with the help of the bonding social capital represented by informal networks. This is because people prefer to rely on informal social networks, but the function of these networks as a resource is weaker in the case of unemployed, low-skilled, low-status people. In this case, the linkage dimension will also be especially important, as it involves integration into society at large, including access to the institutions that determine life chances and the exercise of civil, political and social rights.

Table – 2: Employment Status

Sl.No.	Employment Status	No. of respondent	Percentage
1	Employed	135	56.25%
2	Self employed	17	07.08%
3	Occasionally employed	88	36.67%
	Total	240	100%

Source : From the collected data.

A key feature of income-disadvantaged people (which applies to practically all the respondents in the sample) is usually some form of marginalization in the labour market. From the table it is evident that 56.25% of cases people were employed on the basis of imprecise employment tenure, and in 7.08% of cases they worked on a self-employed basis, while 36.67% had occasional employment. Over one-third of the people from the sample were unemployed, but most of the unemployed were unemployed in the long term or repeatedly. With reference to 14.53% of the unemployed in the sample were not registered as unemployed; it was possible to identify another 22.14% of the unemployed who could be

referred to as discouraged that they would accept a job but do not actively search for one, most typically owing to a lack of belief in the idea that they might find one. Social exclusion, on the other hand, is defined as the “restriction of access to opportunities and limitation of the capabilities required to capitalise on these opportunities” (Hayes, Gray, & Edwards, 2008, p. 6). Social exclusion is not the equivalent of i.e., inadequate economic resources or deprivation (i.e., an enforced lack of social perceived necessities) (Saunders, Naidoo, Griffiths, & 2007; Hayes et al., 2008). Rather, social exclusion is fundamentally about a lack of connectedness and participation.

At the same time when we think about the position of these respondents in the employment market, we may wonder its depth and magnitude. I am using social aspects and material deprivation to analyse the situation.

Table – 3: Position in the Labour Market and Material Deprivation.

Sl.No.	Social aspects		% of respondents	Position in the labour market*	Difficulties of meeting their requirements**	Index of deprivation below median value**
1	Frequency of contact with friends	Daily	16.5	.126	.136	.145
		< a month	65.9			
		> a month	17.6			
2	Membership in voluntary organisations	Yes	23.9	.153	.117	.093
		No	76.1			
3	Rejection of social schemes	Not all	52	---	.070	.094
		All	48			
4	Distrust of institutions	No	32.7	.065	.085	.094
		Yes	67.3			
5	Distrust of people	No	77.2	---	.071	.075
		Yes	22.8			
6	Interest in polls	Yes	28.2	.097	.076	.120
		Don't know	81.8			
7	Reflection on social discrimination	More	69.1	.104	.267	.193
		Less	30.9			

Source: From the collected data

Significance .000, * Eta Coefficient, **Contingency Coefficient.

Table: 3 - explains the real reasons for social exclusion with respect to employment. The variables used for this analysis is Frequency of contact with friends, i.e. participation in informal networks, membership in voluntary organizations, i.e. participation in formal networks, Rejection of social schemes, distrust of institutions, i.e. non- access to institutions, Distrust of people, i.e. Disrespecting norms, moral behaviour, Interest in polls, i.e. Non-participation in civic society and Reflection on social discrimination. This finding is of crucial importance in that it confirms the high proportion of the excluded in the economic dimension have tight relationships with their close circles of friends and family, yet are at the same time exposed to social isolation in the wider society and face a lack of trust from people and institutions. It does mean that the way in which the experience of disadvantage may not only involve financial difficulties but also extend to a sense of disconnection from the broader community. Social inclusion, when viewed as a series of opportunities, provides a framework for enhancing participation and connectedness and, as such, can be seen as a goal to work towards; a way of raising the bar and understanding where we want to be and how to get there (Friendly & Lero, 2002).

VII.2. Income

The differences in income by the three categories (Table -1) observed in the sample were rather self-effacing, since income, in the case of unemployed people, is supplemented with social benefits to the level of the subsistence minimum. The relationship between income and social exclusion explained in table - 4.

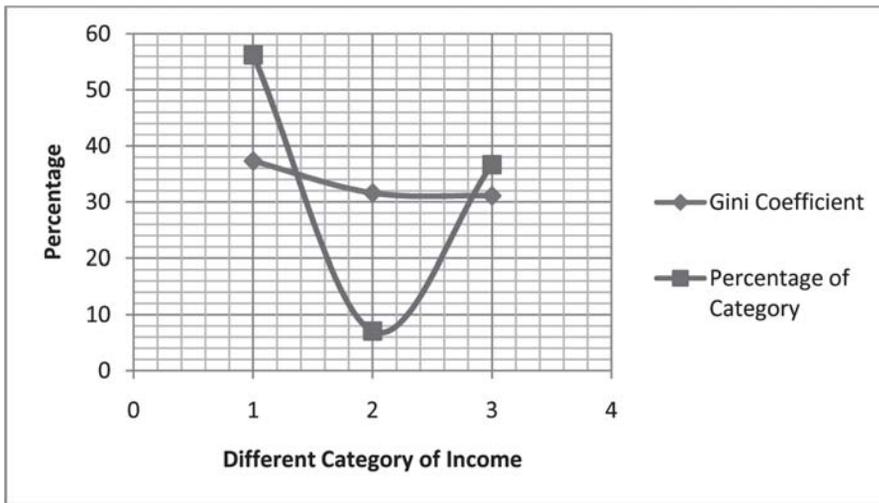
Table: 4 – Income and Social Exclusion

Sl.No.	Income Status	Gini Coefficient	Percentage of Each Category
1	Employed	37.3%	56.25%
2	Self Employed	31.6%	07.08%
3	Occasionally Employed	31.1%	36.67%
	Total	100.00	100.00

Source: From the collected data

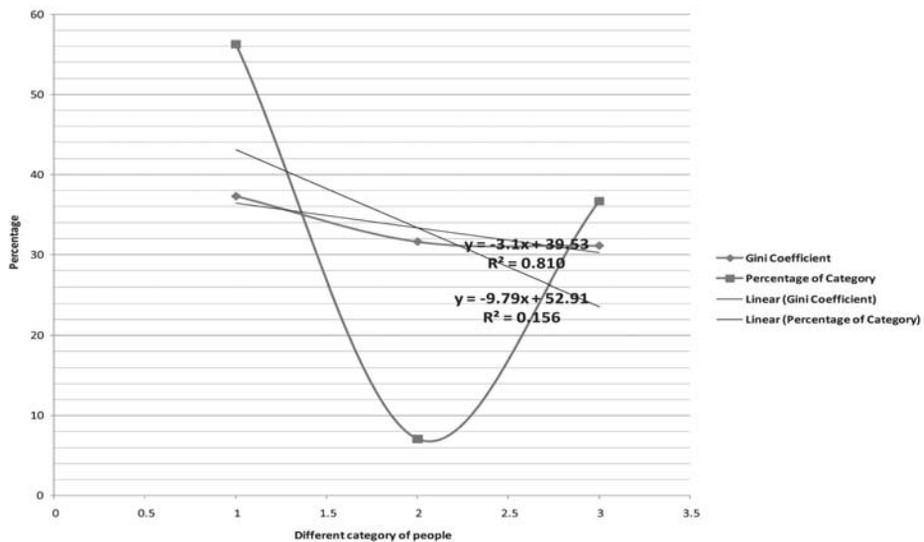
From table – 4, it is clear that when we go through the Gini measure of income inequality, there are no much differences between the three categories of respondents in the study. The variations between groups are 5.7%, 0.5%, 6.2% respectively.

Figure – 2 – Gini-Coefficient and Different Category of People.



Source: From Table – 4. **Gini coefficient** is the relationship between cumulative shares of the population arranged according to the level of income and the cumulative share of total income received by them. If there was perfect equality (i.e. each person receives the same income) the Gini coefficient would be 0%. A Gini coefficient of 100% would indicate that there was total inequality and the entire income was in the hands of one person.

Figure – 3 – Gini-Coefficient (Equation) and Different Category of People



Hence, from the analysis it is clear that, income is not an exact determinant of measuring social exclusion. It is only a theoretical aspect not indicates the precise picture of the society on account of exclusion. Even there is no income, individuals in the society has their own consumption and are meeting their economic needs. It is precisely the above areas that indicate the possibility of being able to live up to the 'majority life style' and to some extent also the possibility to determine one's own destiny or the destiny of one's children, where material deprivation faced by income-disadvantaged people is relatively strong and at the same time differentiated according to their position in the labour market – more so than in the case of some other indicators of material deprivation (see Table- 4).

VII.3. Consumption

The consumption or otherwise called material deprivation can be measured on the basis of the variables like mortgage, pension insurance, various forms of insurance, higher education of children and intervals between recreation. The indicators examined with sample are given in table – 5.

Table: 5 - Indicators of material deprivation.

Sl. No	Variables	% of respondents	Fully employed	Partially employed	Unemployed	Contingency Coefficient
1	Mortgage	24.8	33.1	31.2	15.3	.193
2	Pension	16.7	24.2	16.9	9.5	.171
3	Insurance	35.9	49.3	44.0	22.9	.228
4	Higher education of children	51.5	61.9	60.9	32.5	.248
5	Intervals between recreation	41.1	47.5	41.0	33.2	.152

Source: from the collected data.

Table – 5, explains how the situation of respondents living in unemployed households, in comparison with those who live in fully or partially employed households, is clearly marked by limited possibilities to pursue cultural interests or send children to college (32.5%). Similarly poor is their participation in pension and the use of mortgage schemes (10% to 15%). For health and accident insurance, they are far behind (22.9%). Majority of the unemployed households spends more on recreation when compared to other variables (33.2%). In view of this, it is obvious that employment and related income provides the households with some security and disposable income, which they can use with greater confidence at their own discretion and do some financial planning. This can then in fact be considered a part of sharing the mainstream life style. We could therefore regard participation in the labour market as a certain kind of both economic and social capital, because it both guarantees a clear social status and facilitates the ability of people to influence their own destiny and the destiny of their family and to participate in the mainstream life style. Research demonstrates that work is beneficial to individuals and their families, enhancing people’s health and wellbeing, self-esteem and financial prospects (Millar, 2010). People can face barriers in securing and maintaining employment as a result of issues such as a lack of necessary skills or education, structural barriers and personal circumstances (Butterworth, 2003; Perkins, 2006; Millar & Ridge, 2008). The unemployed can find it especially challenging to secure and maintain employment (Millar, 2010; Millar & Rowlingson, 2001). The situation of respondents living in unemployed households, in comparison with those who live in fully or partially employed households (with the latter two types not being significantly different from each other in this regard), is clearly marked by limited possibilities to pursue cultural interests or send children to college (only about one-third of these households declared having such possibilities). Similarly poor is their participation in pension insurance and the use of mortgage schemes (9.5% to 15.3%). In view of this, it is obvious that employment and related income provides the households with some security and disposable income, which they

can use with greater confidence at their own discretion and do some financial planning. This can then in fact be considered a part of sharing the mainstream life style. We could therefore regard participation in the labour market as a certain kind of both economic and social capital, because it both guarantees a clear social status and facilitates the ability of people to influence their own destiny and the destiny of their family and to participate in the mainstream life style.

CONCLUSION

Social exclusion thus has a combined upshot of economic, social, political and a cultural dimension. Hence, the first hypothesis of the current study is rejected and the alternative hypothesis is established. While analyzing the economic parameters of social exclusion, each one strongly expresses its limitations and points out the way in which the experience of disadvantage may not only involve financial difficulties but also extend to a sense of disconnection from the broader community. Social inclusion, when viewed as a series of opportunities, provides a framework for enhancing participation and connectedness and, as such, can be seen as a goal to work towards; a way of raising the bar and understanding where we want to be and how to get there. In this connection the second hypothesis of this study is rejected and the alternative hypothesis is acknowledged, which says, social, political and cultural dimensions are generally assumed to be interdependent and mutually reinforcing, thus producing a cumulative disadvantage. Positive connections with family, friends and the local community are important to families because they provide a sense of support and belonging. It is these circumstances that correspond with the established definition of social exclusion, such as deprivation in terms of access to the institutions that determine life chances, the possibility to live up to the mainstream standard of life, and the opportunity to participate in various areas of social life [Room 1995; Atkinson 1998; Atkinson et al. 2002].

BIBLIOGRAPHY

- DSS (Department of Social Security) (1999) *Opportunity for All: Tackling poverty and social exclusion*, Cm 4445, London: The Stationery Office.
- Aldridge, S. (2001) *Social mobility: A discussion paper*, London: Performance and Innovation Unit.
- Aldridge, S. (2004) *Life chances and social mobility: An overview of the evidence*, London: Prime Minister's Strategy Unit.
- Barnes, M. (2005) *Social exclusion in Great Britain: An empirical investigation and comparison with the EU*, Aldershot: Ashgate.
- Bauman, Z. (1998) *Work, consumerism and the new poor*, Buckingham: Open University Press.
- Butterworth, P. (2003, July). *The challenge of greater economic and social participation: Describing the disadvantage of lone mothers receiving income support*. Paper presented at the Australian Institute of Family Studies Conference, Melbourne, Victoria.
- Barry, B. (2002) 'Social exclusion, social isolation, and the distribution of income', in J. Hills, J. Le Grand and D. Piachaud (eds) *Understanding social exclusion*, Oxford: Oxford University Press, pp 13-29.
- Bradshaw, J., Kemp, P., Baldwin, S. and Rowe, A. (2004) *The drivers of social exclusion: A review of the literature for the Social Exclusion Unit in the Breaking the Cycle series*, London: SEU/ODPM.
- Brown, P. and Crompton, R. (1994) *A new Europe: Economic restructuring and social exclusion*, London: UCL Press.
- Byrne, D. (1999, 2005) *Social exclusion*, Milton Keynes: Open University Press.
- Burchardt, T., Le Grand, J. and Piachaud, D. (2002) 'Degrees of exclusion: developing a dynamic multidimensional measure', in J. Hills, J. Le Grand and D. Piachaud (eds) *Understanding social exclusion*, Oxford: Oxford University Press, pp 30-43.
- Cousins, C. (1998) Social exclusion in Europe: paradigms of social disadvantage in Germany, Spain, Sweden and the United Kingdom. *Policy and Politics*, 26(2): 127–46.

- Duffy, K. (2005) *Social exclusion and human dignity in Europe*, Council of Europe.
- Estivill, J. (2003) *Concepts and strategies for combating social exclusion*, Geneva: International Labour Office.
- Fahmy, E. (2006a) 'Youth, poverty and social exclusion', in C. Pantazis, D. Gordon and R. Levitas (eds) *Poverty and social exclusion in Britain: The Millennium Survey*, Bristol: The Policy Press, pp 347-74.
- Friendly, M., & Lero, D. (2002). *Social inclusion through early childhood education and care* (Working Paper Series: Perspectives on Social Inclusion). Toronto: The Laidlaw Foundation.
- Fraser, N., Honneth, A., Golb, J. and Wilke, C. (2003) *Redistribution or recognition?: A political-philosophical exchange*, London: Verso.
- Honneth, A. and Anderson, J. (1996) *The struggle for recognition: Moral grammar of social conflicts*, Cambridge: Polity Press.
- Hayes, A., Gray, M., & Edwards, B. (2008). *Social inclusion: Origins, concepts and key themes*. Canberra: Australian Government. Retrieved from <www.socialinclusion.gov.au/Resources/Pages/Resources.aspx>.
- Holmes, J. (1993). Attachment theory: A biological basis for psychotherapy. *British Journal of Psychiatry*,163, 430-438.
- Howarth, C., Kenway, P. and Palmer, G. (2001) *Responsibility for All: A national strategy for social inclusion*, London: NPI/The Fabian Society.
- Hutton, W. (1996) *The state we're in*, London: Vintage.
- Levitas, R. (1998) *The inclusive society and New Labour* (1st edn), Basingstoke: Macmillan.
- Levitas, R. (2005) *The inclusive society and New Labour* (2nd edn), Basingstoke: Palgrave Macmillan.
- Levitas, R. (2006) 'The concept and measurement of social exclusion', in C. Pantazis, D. Gordon and R. Levitas (eds) *Poverty and social exclusion in Britain: The Millennium Survey*, Bristol: The Policy Press, pp 123-60.

- Millar, J., & Ridge, T. (2008). Relationships of care: Working lone mothers, their children and employment sustainability. *Journal of Social Policy*, 38(1), 103-121.
- Millar, J., & Rowlingson, K. (2001). Comparing employment policies for lone parents cross-nationally: An introduction. In J. Millar & K. Rowlingson (Eds.), *Lone parents, employment and social policy: Cross-national comparisons*. Bristol: The Policy Press.
- Millar, J. (2010, July). *Desperately seeking security: family policy, lone mothers and paid work*. Paper presented at the Australian Institute of Family Studies conference, Melbourne, Victoria.
- Mulvaney, C., & Kendrick, D. (2005). Depressive symptoms in mothers of pre-school children. Effects of deprivation, social support, stress and neighbourhood social capital. *Social Psychiatry and Psychiatric Epidemiology*, 40(3), 202-208.
- Madanipour, A., Cars, G. and Allen, J. (eds) (1998) *Social Exclusion in European Cities: Processes, Experiences and Responses*. London: Jessica Kingsley.
- Oppenheim, C. (1998) *An inclusive society: Strategies for tackling poverty*, London: IPPR.
- Parkinson, M. (1998) *Combating Social Exclusion: Lessons from Area-based Programmes in Europe*. Bristol: The Policy Press.
- Perkins, D. (2006, July). *Improving employment participation for welfare recipients facing personal barriers*. Paper presented at the Social Policy Association Conference, University of Birmingham.
- Room, G. (ed) (1995) *Beyond the threshold: The measurement and analysis of social exclusion*, Bristol: The Policy Press.
- Rowntree (1995) *Joseph Rowntree Foundation Inquiry into Income and Wealth*, 2 vols, York: Joseph Rowntree Foundation.
- Sayer, A. (2005) *The moral significance of class*, Cambridge: Cambridge University Press.
- Saunders, P., Naidoo, Y., & Griffiths, M. (2007). Towards new indicators of disadvantage: Deprivation and social exclusion in Australia. Sydney: Social Policy Research Centre.

- Solomon, D., Battisch, V., Watson, M., Schaps, E., & Lewis, C. (2000). A six-district study of educational change: Direct and mediated effects on child development. . *Social Psychology of Education*, 4, 3-51.
- Sennett, R. (1998) *The corrosion of character: The personal consequences of work in the new capitalism*, London: Norton & Co.
- Sennett, R. (2004) *Respect: The formation of character in an age of inequality*, Harmondsworth: Penguin.
- Scottish Executive (nd) *The role of transport in social exclusion in urban Scotland*, Edinburgh: Central Research Unit.
- Silver, H. (1994) 'Social exclusion and social solidarity: three paradigms', *International Labour Review*, vol 133, nos 5-6, pp 531-578.
- Social Exclusion Task Force (2006) *Reaching out: An action plan on social exclusion*, London: Cabinet Office.
- Townsend, P. (1979) *Poverty in the United Kingdom*, London: Allen Lane and Penguin.
- Walker, A. and Walker, C. (eds) (1997) *Britain divided: The growth of social exclusion in the 1980s and 1990s*, London: CPAG.

THE CONSTRUCTION OF A MISSIONARY IDENTITY IN THE AUTOBIOGRAPHY OF CORNELIA SORABJI

- Sylvia Rego

Abstract

*[Cornelia Sorabji, the first woman barrister from India, was born in Nasik in the Bombay Presidency in 1866. She was one of nine children of Reverend Sorabji Kharsedji, a Parsi convert to Christianity, and his wife, Francina Ford, an Indian who had been adopted and raised by a British couple. Cornelia's 'hybrid' position as a Parsi Christian alienated her from other Hindu women but gave her a unique perspective on society and life. She was an avowed Anglophile and worked as the legal advisor in the Court of Wards appointed by the colonial government to deal with the inheritance issues of women in seclusion, the purdahnashins. This paper attempts to trace how despite resisting the missionary appropriation of her mission work in her private life, she constructs herself as a reformer with a missionary zeal in her autobiography *India Calling*]*

Keywords: missionary, colonial, purdahnashin, hybrid, construct

The autobiography of Cornelia Sorabji, *India Calling*, offers fascinating insights into the ways in which the writer constructs herself and others in the context of the discourses of evangelism and colonialism. Her liminal position as a Parsi Christian alienated her from the mainstream nationalists of the day as well as from other prominent women, not in the least because of her strong Anglophile stance and her vehement views against women's suffrage in India. It is not surprising then that there was not much enthusiasm among natives for this controversial figure who was seen as almost anti-nationalist. Overtly, there appears to be no great effort on the part of Cornelia Sorabji to posit a strong Christian identity for herself in her autobiography, *India Calling*, which however, is belied by a closer reading of the text. The present article attempts to trace the influence of missionary/evangelic discourse that can be seen in the way she fashions herself and portrays others in her autobiography.

– Dr **Sylvia Rego**, Associate professor, Dept of English, St. Aloysius College (Autonomous), Mangalore - 3
Email: sylrego@gmail.com

The initial slackness of missionaries in the nineteenth century in the erstwhile Peshwa-dominated Pune soon led to hectic efforts to evangelise through newsletters and cheap tracts propounding the supposed superiority of Christianity as also through public preaching and debates. It was thus inevitable that many of the neo-converts imbibed the missionary rhetoric about the need to alleviate the lot of ignorant heathen women and condemned the superstitious, pantheistic and idolatrous attributes of Hinduism that thrived on propitiation of capricious gods and local deities, notions of karmic fatality, patriarchal oppressions and inegalitarian hierarchies of the caste system (O'Hanlon, 52). The greatest impact of Christianity was by the smooth and natural intertwining of Christian religion with western advance in science and material prosperity (O'Hanlon, 55). It was as if the avowal of the one unambiguously led on to the other. Rosalind O'Hanlon further writes that the consequent material and spiritual salvation of the 'primitive' and 'heathen' natives therefore lay in their acceptance of the Christian way of life. But the contradictions within the theoretically egalitarian Christian world were evident both in the feminisation and gender-segregation of Zenana Mission and in the patriarchal and racist ideology at work within Christianity.

A limited curriculum was advocated for women in order to mould them as better wives and mothers who would care for the family more efficiently. But education proved to be an 'eye-opener' too and some women surpassed the limited agenda set for them by the missionary/colonial/native brand of education. In fact, quite a few women like Rukhmabai, Tarabai Shinde, Pandita Ramabai, Cornelia Sorabji and to some extent Krupabai Sattianadhan did indeed prove the truth of missionary fears about the recalcitrant and socially transgressive educated woman. Christian education and institutions also made inroads into the lives of native women to structure and regulate the daily practices of women along with a new disciplining of the female body in the service of the nation. Leslie. A. Flemming while writing on women autobiographers, notes that apart from the elites from Brahmin families and women from princely states, a significant number of Indian Christians recorded their lives and gave a narrative shape to their experiences through autobiographies wherein they argue for a change in

the lives of Indian women. Flemming says that their 'dual identity', based on the English and Indian influences as seen in Christian women like Cornelia Sorabji, Krupabai Sattianadhan and Pandita Ramabai Saraswati, gave them 'uniquely complex angles of vision from which to view their own and other women's lives.' They stood at the intersection of competing communities wherein their different gender perspectives and the resultant tension was sought to be expressed in the act of self-construction through their autobiographies (Flemming, 81-82). Cornelia Sorabji's sense of isolation from other Indian women and the resultant marginalisation she experienced can be traced to her Parsi-Christian identity that nevertheless helped her chart out a unique career for herself along with the rejection of entrenched patriarchal/Christian expectations of women in the role of wives and mothers.

India Calling reveals how her father's dramatic conversion to Christianity was fraught with serious tensions, with several attempts made on his life by an enraged Parsi community, reminiscent, in her opinion, of the life of early Christian martyrs. This fascination for a life thriving on persecution by the religious 'other' is evident in the way Cornelia regales her target audience of western Christians with accounts of the attempts made on her own life on a couple of occasions by her enemies. While thus mimicking her father's life, she unconsciously constructs herself as a secular would-be-martyr in her fearless pursuit of her life's 'mission' in the 'service' of the Lord. This entailed ameliorating the cause of purdahnashins under the paternalistic Court of Wards that Cornelia worked for. She writes that on one occasion, she was found in a dead faint after inhaling poisonous fumes exuded by a seemingly innocuous bouquet offered to her. On yet another occasion, she startles her would-be-assassin, dangling precariously from a height, sword in hand, by warning him to be careful lest he should fall. Such accounts of courting death seem to answer an underlying desire for perilous adventure in her sacred 'calling' as a good Christian, to work for the nation's victimised, ignorant purdahnashins, as exhorted in her childhood by her mother. Francina, her mother, was a Christian convert adopted by Lady Cornelia Ford. Cornelia Sorabji in her autobiography writes that her mother was filled with a missionary zeal to reach out to the poor and ailing people around her and

would lovingly minister to their needs, dispense medicines, start schools to educate them, improve their ideas of sanitation and simultaneously and untiringly 'preach the Gospel' to the Hindus on every occasion.

So it is hardly surprising that like her other siblings, Cornelia too should imbibe this 'civilising' Christian code or mission in her legal profession and feel a sense of 'responsibility for others' as she was brought up to be her 'Brother's keeper' as per the Christian code (*India Calling: The Memories of Cornelia Sorabji, India's First Woman Barrister*, 19 - here after abbreviated as IC when used in parenthesis). We see in her autobiography her version of nationalism and social reform wedded to Christian zeal in the way she is 'determined to find a way of helping' those whom she claimed as her 'portion' i.e. the purdahnashins and who she believed she was 'destined' to help (IC, 47). However, in contrast to this public image of the Christian saviour, her private letters while in England, written to her family critique, as observed by Antoinette Burton, the imperialist prejudice of the Christian Mission Society or the CMS for presuming that all Indian women were 'impure' and in need of rescue by mission work. Burton notes astutely that perhaps "Cornelia did not wish to be mistaken as the kind of Indian woman who qualified in missionaries' eyes as the right and proper subject of 'rescue'" (Burton, 135). Burton observes that as an object of missionary agenda awaiting appropriation for field work, Cornelia was 'always subject to slippage' and could be seen as a 'willful' as well as 'helpless' heathen, who resented and tried to resist the missionary 'brutality' that weighed down heavily on her and her family. As Burton writes, Cornelia was wary that her mother's mission work was sponsored by the CMS and this therefore called for tact and diplomacy on her part, even as Cornelia refused to be exploited to work as their agent in England apart from helping out a little in the matter of collecting subscriptions.

Yet, her autobiography, which was for consumption by the British and which therefore would include the missionaries, is laced with an underlying zeal for mission-work. She thus skillfully weaves in this Christian dimension into her narrative to construct a public selfhood that was at odds with her private world. This only goes to show the concerted and highly conscious efforts involved in thus crafting a specific image of the Christian self as opposed to the Hindu

others in *India Calling*. Besides, as an avowed supporter of the British, this endeavour to rescue the ignorant native Hindu women would be in keeping with her calling and if in the process it advanced the cause of the mission, that could not be faulted with.

Again, her unique location as a Parsi Christian affords her the opportunity to fashion her own destiny. Western individualism yoked to Christian service helps her to lobby for greater powers to exert her authority as the Advisor to the Court of Wards. She exults: 'I was thrilled to the core - at the amazing luck of being asked to stage my own dream' (IC, 93). But she is careful to cloak her driving ambition and single-minded goal in a dismissive Christian gesture of sacrifice, detachment towards pecuniary gains and unworldliness. It would never do for a woman who insisted that her profession was her way of working for the Lord, to openly admit to being interested in matters pertaining to her salary, promotion and pension. The part of the 'joyous pilgrim' delighting in bringing about reconciliations between estranged couples, taking orphaned heirs under her wings and gently counselling errant wards out of indecent practices, had to be sustained without the taint of lucre attached to it. This too, however, is a part of the narratorial performative reserved for her autobiography as a 'true' Christian, for, as scholars like Chandani Lokuge and others have shown, she displayed quite a keen interest in the financial prospects of her career in her private letters to the colonial government.

Thus her construction of self in the narrative conjures up a saviour who exercises manly authority, sanctions or withholds grants, advises superstitious women and is respected, loved and admired by her wards. The Christian register continues in this vein as she sees every interlude like the preparation of the blue book on education which was commissioned by the Maharaja of Baroda, as one more part of her 'joyous' 'pilgrimage'. Selfless service and relentless community action was to be the underlying Christian motto she had to adopt as her way of professing the faith. Heartily praising the Oxford Mission in Calcutta which she felt was largely responsible for producing intellectuals and spurring on youth movements and political unrest, she writes that without these missionaries, 'India would be a far poorer place' (IC, 128). Robert Frykenberg insists that quite

a few of the missionaries were extremely sympathetic towards nationalism and had indirectly imbued the natives with nationalist feelings through their education. While this may be partly true, several instances prove otherwise, as in some sections of Western India. Rev. Edgar W. Thompson for instance, believed that there was nothing 'unholy' in the alliance between the British and the missionaries when it was for 'mutual benefit' and was a 'case of quite honourable and Christian co-operation'(Thompson, 238). Thus the missionaries in Western India often took up cudgels for the British government, at least in public discourse. They covered up for the colonial regime by countering charges of natives of being overburdened with taxes by retorting that the British provided them with modern facilities and protection in return and that the burden the natives carried was one of sin and not of taxes (Torrance, 65-66). Quite often therefore there was remarkable agreement between the colonial government and the missionaries on many issues of mutual interest in Western India. Cornelia Sorabji's location as a Parsi Christian who was an unabashed Anglophile and a staunch critic of Gandhi, therefore resonates with the pro-British missionary discourse of the times, even though she makes noises about the inspirational role played by missionaries in Indian nationalism.

Though overtly never very pious in her religious practices, she nonetheless displays her admiration for the early missionary women who as she writes, took on the wrath of native Brahmin priests opposed to women's education so as to keep their women in thrall of husbands in order 'to cook their dinners'. Her own anglophile stance is evidently a historical reflection of the Parsi community's collective act of imitating the colonial masters for material gains and protection from any excesses of the majority Hindu community. But it can also be partly attributed to her Christian location that served to alienate her family further, even from the already isolated Parsis. This admiration for the missionary women who also incidentally in Maharashtra happened to be mostly from Great Britain, brings about a neat convergence of missionary and imperial agendas in her life and likewise shapes her consciousness of self as seen in her autobiography. She writes that these missionary, colonial women had 'toiled' 'laboriously in the heat of the Plains, unrelieved by ice or punkahs, or journeys to the Hills; had had to

learn the language in order to teach it, and to help compile the first vernacular "primers" (IC. 11-12). However, this effusive praise of the missionaries and their work can also be seen, as Chandani Lokuge's analysis of her private letters to her family shows, as partly a defensive, diplomatic ploy on her part in order to safeguard the smooth running of her mother's educational endeavours that were funded by the CMS (Lokuge, "Introduction," *India Calling*, xviii). Thus, every projection on her part as the zealous Christian in her autobiography is undercut by one's awareness of other historical details gleaned from elsewhere.

In any case, she seems to be fascinated by the earlier batches of dauntless female missionaries courting trouble of every shade for the faith. These pioneers share and shape her own insatiable quest for the unknown, mysterious depths residing in the heart of zenanas, inaccessible to the western male gaze, but now slowly getting 'unveiled' through the relentless inroads sought to be made by Zenana missions. Like the pioneering missionary women who narrate their oriental experiences in the heart of savagery, dense forests, torrential rains, malarial infestations and deep ravines (Barney, 68), Cornelia Sorabji too regales her readers with hair-raising accounts of her journey across forests, gorges and rivers using every possible means of conveyance, quaint and modern, from camels, elephants and palanquins to boats and trains. She combines the masculine values of adventure, daring exploits, intrepid journeys and sheer physical courage with feminine wiles, resourcefulness and manipulative strategies to outwit capricious men.

The tantalising glimpses of the luxurious and exotic life behind the purdah that Cornelia offers to her western readers also confirm the stereotype of entrapment of the ignorant, naïve and superstitious purdahnashins. This 'native darkness' can only be ever so gradually dispelled by the relentless crusading zeal of Cornelia Sorabji. She constructs them as hapless victims caught in the mire of intrigue, magical spells and gross thralldom under crafty and greedy Brahmin priests - primitive damsels in distress who could be saved by the modernity of Cornelia's superior western/Christian reason, courage and compassion for the weak. Most of the narrative units of her autobiography are structured such that

they offer a thrilling problem interspersed with spicy descriptions of blood and gore and end with neat narrative closures accomplished by her brilliant outwitting of wily villains (usually Brahmins) to bring about a modicum of normalcy and order in the life of the passive inmates of the zenana.

In a rather simplistic and dichotomously placed Hindu/Christian equation, she sees all order, regularity, discipline, enlightened mothering and female emancipation as residing in her own Christian home while she constructs the neighbouring Hindu homes as being chaotic, peopled by unkempt and disorderly children, bossy servants and clueless mothers giving in to hopelessly spoilt and whimsical male children. Showering profuse praise on her own mother for such a well-regulated life style, she gloats that many of their 'Indian visitors' 'tried to imitate her [i.e. her mother] in these respects' (IC, 18). Notions of regularity, sanitation, organisation and the like that were now seen as expressly belonging to the Christian sensibility in order to tailor them to the new needs of an emergent nation are used by Cornelia to make sweeping and negative generalisations about the majority community of Hindus to confirm western essences and stereotypes of the unhygienic and dishevelled savages. She compares the freedom afforded to girls in her home with the patriarchal impositions made on Hindu women and also notes with a sense of satisfaction that her Christian home was devoid of regressive caste-based practices peculiar to the Hindus that might seem offensive to the West and adds that '[T]he Zoroastrian temples are devoid of idols'(IC, 13). Her autobiography conveys her sense of Christian superiority and is laced with an underlying sardonic if suppressed mirth at the heathenish practice of protecting the idol of the infant Krishna from mosquito bites by using a mosquito net. This kind of 'othering' of Hindus is a trait that can be found in other women converts too who wrote autobiographies.

Missionary literature of the time is replete with essences of the ignorant and superstitious Indian women who were the first ones to be targeted by zenana missionaries so as to influence the rest of the family through them. It is therefore quite understandable that Cornelia should imbibe this paradigm from which to fire her salvos. She writes: 'And you cannot get any politicians' (Indian or English)

ideals of progress to materialize in India without the co-operation of the orthodox and illiterate mothers of indigenous India' (IC, 162). She sets herself apart from the credulous and superstitious zenana women who are ready to spend any amount of money on averting curses and buying merit for the souls of their deceased family members at the instigation of 'hungry' and 'clamorous' Brahmins. Missionary stereotypes of the gluttonous, manipulative Brahmins find their way very easily into her own representation of them in her autobiography (Dirks, 145-147). Therefore, it is not very surprising that she constructs herself as the hero of every thrilling episode peopled by treacherous and unscrupulous Brahmins whom she outwits with her superior reason and Christian outlook. She sniggers at their desperate attempts to frighten her away from her wards with threats such as: 'Twenty priests, learned in magic, are sending a devil into you.' She portrays herself as being supremely unaffected by such witchcraft. Her nonchalance is born of a Christian skepticism about the efficacy of chants and curses used to either propitiate or invoke the capricious gods of the heathens.

Thus she casts herself as the soul of reason when she dismisses the horrified native whispers about the 'curse of Kali' as utter 'nonsense' and counters it with a typically Christ-like response: 'I do not believe in curses: I believe in blessings.' She seems convinced that as a paragon of virtue, she has influenced some of the purdahnashins out of their heathenish ways. The lady whom she christens her 'dog-girl' promptly responds to this Christian gesture, saying: 'I, too, will learn to bless, and to believe in blessings' (IC, 131). But these unconscious efforts to Christianise do not always succeed as she realises in the case of a widow whom she calls a 'victim' of horoscopes. Cornelia tries to dissuade her from dissipating her wealth on magical spells at the behest of her Brahmin priest. She writes: 'I tried to interest her in works of charity'. But the intelligent woman would have none of Christian acts of charity and turns round to remind Cornelia that she had given enough towards charity to the Queen to build a hospital for purdahnashins. In spite of the concern she felt for the purdahnashins, Cornelia's very different location as a westernised Christian Parsi isolated her from those whom she believed she was rescuing. There are few signs of any real reverse enculturation seen in her life since like the missionary

women she seemed to admire so much, she too remained essentially outside the cultural code of the Hindu women.

Thus it fell to her lot to educate a naïve purdahnashin that rambler roses were not picked off the ground like pebbles. It was her burden to disillusion her caste-ridden group of Hindu students that the soul of one's ancestor could not very well be residing in a mad dog as claimed by one (IC, 24). In a patently Christian tone, she wonders at the absolute 'absence of a sense of sin, of wrongdoing of any sort' in these zenana women who she writes, did not balk at murdering their own kith and kin to get back at their rivals within the zenana (IC, 63). Positioning herself as a westernised Christian far removed in her thinking from the small group of 'primitive' and murderous zenana women she focuses on, she generalises about the vast majority of 'Indian' (read Hindu) women like the early band of missionaries and writes: "I have learnt in India that women, with a motive good or bad, can see no further than that particular immediate end. Time and again, has this been demonstrated" (IC, 63).

However, Cornelia having seen the political and material status of Victorian women at loggerheads with entrenched patriarchal institutions in England, does say to the credit of Hindus that the property rights, maintenance rights and rights over stridhan that Hindu women had, were in many ways better than those of English women before the passing of the English Married Women's Property Act (IC, 67). She also acknowledges that many of the purdahnashin women did live very amicably with each other unlike those cases that she highlights in her autobiography. But clad in the armour of Christian beliefs, she cannot escape evaluating the native women by her own religious standards. Thus she concedes that one particularly pious Hindu widow whom she called the 'squirrel lady' was unlike many others she had seen, owing to her marvelous capacity to forgive and love her enemies. But Cornelia is convinced that these dominant Christian traits could not have native origins. She wonders how this Hindu widow could have had any inkling of St. Paul's sermon on love and forgiveness. She writes: '...how had she learnt?- that "Love is never irritated, never resentful" (IC, 73).

While she enjoys some of the native rites of passage as being rather endearing, other customs that she finds unacceptable to her Christian sensibility since they were 'against decency', are sought to be gently erased. In this crusade against 'barbaric' customs, she believes in moving from the 'known to the unknown' and by basing her version of modern science upon the superstitious rather than by flouting it. What gets legitimated in the process of such modernisation is the invisible stamp of Christianity that was approvingly seen by missionaries as being the hallmark of all western scientifically more advanced nations, as O'Hanlon has shown in her work on Phule. Appropriating for herself the male colonialist privilege of civilising the savage in the fashion of the 'burra lat sahib' as she sees herself, Cornelia exemplifies the perfect imperial and Christian mission in 'teaching the conservative illiterate villager how to get into touch with modern progress' (IC, 157). She uses the forerunners or the indigenous workers acquainted with superstitions to accompany a peripatetic clinic pitched under the village tree. With the use of attractive devices like the magic lantern, she tries to dispense information and medicine to the villagers under ante-natal care, pure milk and water supply, infant welfare and infant diet. She advocates a course in modern agriculture for an heir in her Court of Wards and overcomes upper-caste restrictions on ploughing by reminding the natives that Sita who had been found in a furrow could not very well have been turned up by a low-caste farmer. Likewise, she writes that she saved a new mother from being killed with fire being placed on her stomach to appease Agni, by saying that a hot fomentation with the sacred Ganga water would please the fire god too. Like the medical missions embarked upon by Christian missionaries, she too uses ploys like the magic lantern to bring the heathen within the fold of western/Christian science, health and sanitation.

Laying claim to being the pioneer of Swadeshi much before Gandhi, she positively glows with pride while relating the ingenious ways in which she helped the natives market their produce using indigenous material. Like the British missionaries in Nagpur who were convinced that they had saved the empire from collapse during the 1857 uprising and unlike some other missionary denominations

sympathetically disposed towards the nationalists, Cornelia too unproblematically sees herself as a great champion of British rule and is filled with distaste for the nationalists and feminists alike. Her nephew Richard Sorabji in the Afterword to *India Calling* apologetically admits that she was on the 'wrong side of history' and explains that her stance can be better understood if one remembers that it was the English Christian missionaries who had protected and nurtured her parents and had influenced the entire Sorabji family including Cornelia (Richard Sorabji, "Afterword", *India Calling*, 215).

However, despite this strong Christian sensibility running through her narrative, it is interesting to note that Cornelia Sorabji was not made in the mould of docile home-maker, pious in the conventional Christian sense, ready to minister to the needs of husband and children, as advocated by the missionaries. Her unique choice of career, her rejection of marriage and motherhood as her destiny and her untrammelled life-style involving frequent and perilous forays into the world of the purdahnashins without any male escort for protection, shatters the ideal of womanhood as envisaged in missionary literature. Her usurpation of male roles including that of the whites and the absolute freedom of mobility she arrogates to herself shows the explosive and transgressive potential of women's education - an aspect that was never envisaged in the limited missionary agenda of women's 'emancipation'. So to that extent, her acts are fraught with the 'unruliness' of the educated woman that often confirmed patriarchal fears including those of the missionaries regarding the wisdom of educating women in fields that were usually earmarked for men. But in the final reckoning, Cornelia does not use her immense potential, talent and wit to shake up the complacent male world with regard to the lives of other women apart from herself. Her liminal position as a Parsi Christian isolated her from both other women of her country and nationalists who were striving to wrest power from the British. Nor does her autobiography manifest any great concern for the emencipation of the lower castes, where as the missionaries did. Though she never blatantly advertised her Christian identity in her autobiography, a close reading of her text reveals the underlying rationale behind her stance that might have contributed to the later

fragmentation of her mind that ended in her being confined in an asylum in England.

END NOTES

¹ With the arrival of educated and unemployed white women from middle class backgrounds eager to venture out into the exotic orient in the cause of evangelism, the zenana missions acquired a feminised stamp of fervent piety and imperial legitimacy to advertise western culture among the heathenish women. Kwok Pui-Lan observes ironically that these women missionaries who took upon themselves the less disturbing and more convenient responsibility of advocating native women's emancipation from socio-religious tyrannies were in fact considered conservative by radical political feminists in the west fighting for women's rights (Pui-Lan, 255).

² The Zenana Mission thus with its batches of nurses and doctors played a significant role in striving to win the natives over for Christ by gaining access to the minds and bodies of native women needing the healing touch of Christianity apart from the overt agenda of health and hygiene of the ignorant natives. David Arnold notes that western medicine became one of the most powerful and penetrative aspects of the entire colonising project and it became a part of a 'new cultural hegemony and incipient political order' (Arnold, 4). The zenana medical mission's battle against heathen forces endorsed segregation of the sexes and as feared by Flora Annie Steel, could turn out to be an 'ill-judged scheme' that would only 'buttress the system of purdah' rather than help to do away with it. Sorabji's efforts to help the purdahnashins too can be seen in this light (Powell, 61).

REFERENCES

- Arnold, David. "Introduction." *Colonizing the Body: State Medicine and Epidemic Disease in Nineteenth Century India*. Delhi: OUP, 1993.
- Barney, A.M. *The Star in the East: An Account of the Church Missionary Society's Work in North India; With Sketches of the Country and People*. Southhampton: John F. Shaw & Company, 1860.
- Burton, Antoinette. *At the Heart of the Empire: Indians and the Colonial Encounter in Late Victorian Britain*. New Delhi: Munshiram Manoharlal Publications, 1998.
- Dirks, Nicholas. *Castes of Mind: Colonialism and the Making of Modern India*. New Delhi: Permanent Black, 2004.
- Flemming, Leslie A. "Between Two Worlds: Self-Construction and Self-Identity in the Writings of Three Nineteenth-Century Indian Christian Women." Nita Kumar, ed. *Women as Subjects: South Asian Histories*. New Delhi: Stree, 1994.

- Frykenberg, Robert Eric. *Christianity in India: From the Beginning to the Present*. Oxford: OUP, 2008.
- O'Hanlon, Rosalind. *Caste, Conflict, and Ideology: Mahatma Jotirao Phule and Low Caste Protest in Nineteenth-Century Western India*. Cambridge: Cambridge UP, 1985.
- Lokuge, Chandani; Ed. "Introduction," *India Calling: The Memories of Cornelia Sorabji, India's First Woman Barrister* ed, New Delhi: OUP, 2001.
- Powell, Violet. *Flora Annie Steel: Novelist of India*. London: Heinemann, 1981.
- Pui-Lan, Kwok. "The Image of the "White Lady": Gender and Race in Christian Mission." *The Power of Naming: A Concilium Reader in Feminist Liberation Theology*. Ed. Elisabeth Schussler Fiorenza. N Y: Orbis Books, 1996.
- Thompson, Rev. Edgar W. *The Call of India: A Study in Conditions, Methods and Opportunities of Missionary Work among Hindus*. London: The Wesleyan Methodist Missionary Society, 1912.
- Torrance, Rev. John. "Story of Our Maratha Missions." *Our Church's Work in India: The Story of the Missions of the United Free Church of Scotland in Bengal, Santalia, Bombay, Rajputana and Madras*. Edinburgh: Oliphant, Anderson & Ferrier.

REFINING AND CIVILIZING THE NATIVES: MISSIONARY EDUCATION IN KANARA

- Denis Fernandes

Abstract

In order to reach out to the natives and to initiate the process of proselytization the Basel missionaries established schools in different parts of the district. These schools attracted a good number of people of the region who otherwise had no means to educate themselves along western lines and to seek employment in colonial administrative machinery. However, the missionary purpose of attracting the young generation towards Christianity especially from the upper castes did not materialise. But then, they were successful in creating a Christian atmosphere in the region through the education they had imparted here. This made them acceptable among the natives of South Kanara. The article tries to bring out the debates and discussion among the missionary circle on the type of education they had to impart and their disillusionment regarding the attitude of the colonial government and the rival groups in relation to educating the natives of the region.

Key words: Basel Missionaries, schools, colonial, Kanara, Christianity, Protestant

From the very beginning of the foundation of the mission in Kanara, the Basel Missionaries deemed it their responsibility to educate the natives in the western modeled schools and therefore a good number of schools were established by them in different parts of the district. Till recently, a good number of scholars have tried to look at education as a separate programme of the missionaries, which aimed at removal of illiteracy of the locals and an additional work of missionaries besides evangelization¹.

Education of missionaries was mainly considered as a *preparatio evangelica*.² It aimed at implanting 'religion' in the hearts of the natives. "As we undertake it, education is not a mere teaching or civilizing force, whose Christian results are indirect and remote. It is a converting agency. Whatever be its grade, it is our mode of preaching the Gospel to the young India..."³ It was acknowledged by the missionaries that educating and Christianization should go hand in hand. Unlike the Catholics, the protestant missionaries considered that reading and understanding of the Bible was an important Christian activity and therefore,

*Dr Denis Fernandes, Associate Professor of History, St Aloysius College, Mangalore - 3
Email : belledenis@gmail.com*

utmost importance was to be given in the foundation of primary schools in all church premises so that “even the poorest and ignorant may be brought up in all the nurture and a domination of the Lord and may receive that amount of education that will enable them to read and understand the word of God and to become intelligent members of their churches”⁴

However, the Basel missionaries in Kanara followed a middle path. They did not believe that education was the only way to bring the ‘heathens’ to the Christian world. “Being convinced that preaching is very necessary, and that teaching should not be neglected, we neither belong to those who think that the Mission has no business to establish schools, not to those who believe that India should chiefly be evangelized by means of educational establishments”.⁵ But once they started the schools they saw to it that more and more Christian doctrines crept into the curriculum so that the students who got education in missionary schools would be adequately introduced to that religion. The South Indian Missionary Conference held in 1858 resolved, “that all the educational operations connected with our mission must be based upon the word of God, and made subservient to the inculcation of its truths and principles, and indeed must be strikingly marked by the earnest and fearless teaching of the great essentials of the Christian faith, with a special view to the salvation of the souls of the pupils, and not merely their intellectual and moral improvement.”⁶ The proceedings of the conference also noted that the country had been filled with dense darkness for many years. This land had been Satan’s grand instrument which held the hundreds of millions of people in cruel bondage. Therefore the missionaries had a special task in their education that of preaching the gospel to the adult population.⁷

The first missionary school in Mangalore was opened in 1836 by Samuel Hebich with a non Christian teacher by name Timmappa and had four students in the first batch.⁸ In some places they started schools even before setting up a mission station. The Annual Report of the Basel Mission for the year 1840 stated that schools were established not only at Mangalore but at Kadige, Adur and at Bokkapatna. “The object of establishing schools at some distance from the station is, not merely to afford some instruction to a number of heathen children, but also, to obtain a place for the missionaries in the minds and affection of the inhabitants of these more secluded places.”⁹ Thus the purpose of these ‘heathen schools’ was clear: reaching the youth with the word of God

and extending and strengthening their influence in the surrounding population.¹⁰

In the later years three kinds of schools were established by the Basel Missionaries in Canara: the first, the Parochial schools which were partly elementary schools, partly boarding institutions for the Christian children as well as such others of heathen origin, who had been given over to the mission by their parents or friends. The second type of schools was the elementary schools for the heathens, and a good many of them were established in each mission station, generally called 'heathen schools'. And the third kinds of schools were higher education institutions called the English schools. By 1873 there were four boarding schools for all mission stations of the Basel Mission. It was meant for poor Christian orphans who otherwise would be ruined physically and morally. There were children from poor families, who found a refuge in Christian institutions.¹¹ They also started the middle schools which aimed at preparing pupils for the training classes and the Catechist seminary. Besides, there were industrial schools established for the general benefit of the rising congregation.¹²

The Catechist training was considered an important task by the European teachers, "to impart to Hindoo youths the theological sciences, which are taught in Europe, *clothed in their own native idiom*, as far as they are capable of receiving them. They would, therefore, by no means change the native languages for English as a medium of instruction, though this would in some respects render their labour much easier." In 1840 the catechist seminary was started with a four years course attached to the boys' boarding home. But it was later separated from the boarding home and the first batch of independent catechist training was held from 1848 to 1852. For the missionaries, therefore, the Seminary stands first in importance in educational work because it stood for the training of native assistants.¹³ The Sunday Schools were opened by the Basel mission to train the young boys and girls of native converts. This work was carried on by the members of the Prayer Union and the missionary ladies.¹⁴

The missionaries have regarded their schools as the sole light darting its beams into the might of sin and into the darkness of hearts."The darkness is still overpowering, while the small light is not yet powerful enough to drive away the grey clouds hovering all over the country, yet it shines in the midst of this benighted city and by our students it is carried into many a house and heart".¹⁵They made it clear to the students again and again that their purpose of education was not merely to gain knowledge in order to get employment in the

public service but to seek after truth because it was its own reward, far more precious than silver, gold and rubies.¹⁶ Therefore they were very careful in drafting the syllabus in the schools. On the one hand they had to educate the students on 'the Christian truth' and on the other, they had to prove that the history and geography of the Hindu scriptures was fictitious. Shaking of one part of the system would have its effect on other parts too. The destruction of such belief through education was seen as the first stage in opening the minds to the 'truths' of the revealed religion.¹⁷ They had to show the miserable slavery of a Hindu, absurd and contradictory practices of this religion like worship of ancestor, cow, implements, idols, sacred thread and the like. They saw to it that directly or indirectly Christian doctrine was injected into the minds of the students. In the first text book in Tulu the lesson on God gives the idea of a 'Christian God', His creation of universe, light and darkness. The same lesson warns the reader against the worship of images and 'Bhutas' and suggests that one should have concern for the other world.¹⁸ "Our primer should contain scripture names as well as other names, our school readers represent the language of the Bible, as well as that of secular works. Our manuals of grammar and composition should take particular notice of the formation of scripture's sentences, and of new terms introduced by the translation of the Scripture, as well as word used, in consequence with a somewhat modified signification. Even our arithmetic books might render a service, if in connection with others, Biblical weights and measures were employed and now and then chronological questions taken from the Bible, introduced. Above all, the works of geography, history and natural sciences should contain all the necessary information within their compass to render the word of God in its historical and geographical allusions, intelligible."¹⁹

Therefore a careful selection was made in framing the topics in their schools. Reading, writing and casting accounts, and the history of the Old Testament in the lower classes and in the upper classes exposition of the Gospel, book of Revelations, history of the Old and New Testaments, Church history, geography, arithmetic and singing were taught. Hindu books were excluded from the curriculum, and the school master was kept in check by careful superintendence and frequent examinations.²⁰ "And we have carefully excluded from the list of lessons and exercises, whatever does not directly bear upon the chief object in view".²¹ The South Indian Missionary Conference also resolved, "...that no heathen books, taken in their integrity, are fit to be used in Mission Schools, and that no

vigilance should be spared to keep them out, although judicious selections from some of them might be introduced with advantage".²² The Bible lesson was a compulsory subject taught in the missionary schools. In spite of the request from the parents to exempt their children from it, the missionaries refused to do so.²³ When the students in the schools ventured to say, "Lessons as those contained in the Sermon on the Mount will be found nowhere in Hinduism; besides, nobody had done for the poor and the sick what Jesus has done, and I think our gods have never been so patient as Christ has been", the missionaries were very much impressed and they had the satisfaction of their work among the heathens²⁴ Of course, they were aware that it was unrealistic to expect immediate results; however, they were, hopeful of effecting far reaching changes in the long run.

In the initial days, the missionaries appointed the Hindu teachers in their schools. However, they found that it did not serve their purpose. The inefficiency of these teachers to work in line with the missionaries was a major concern. Therefore, they always hunted for trustworthy Christians to teach in the missionary schools. "... the more we obtain well- fitted Christian masters, the more shall we be encouraged to open our Heathen schools again, supplanting the Heathen master by a Christian. Hitherto, however, such attempts have not always met with a desired success".²⁵ In the Missionary Conference held at Ooty the Basel missionaries expressed concern over the appointment of heathen school masters in missionary schools. They hoped that these masters would be replaced very soon by the Christian masters.²⁶ By 1860 they resolved to recruit only Christian teachers in their schools. Strict guidance was given to these masters and were kept in vigilance. There was instruction for the Christian teachers in the Rule Book of the Basel mission that they, wherever they were, they should not forget that they were asked to work for the glory of the Kingdom of God. Therefore they should do their work with Christian faith, and God-fearing devotion. Not only that, they should also work with the children to bring them close to Jesus.²⁷

The missionaries never appreciated the Government to start schools in Kanara. Gauri Vishwanathan points out that the atmosphere of secularism in which English studies were conducted became a major cause of concern to the missionaries.²⁸ The South Indian Missionary Conference resolved "that they desire to give expression to their most solemn and deliberate conviction, that it is the duty of the Christian government of this Heathen and Mohammedan country, not only to impart to all who will receive it true knowledge on all secular

subjects, but also to abstain from all teaching of Hindu and Mohammedan errors in their schools, while, in order to afford the fullest opportunity to all the pupils of learning the true nature of the Christian religion from the Bible itself, they should introduce it into all their schools in order to be read each day during the first hour of teaching and that the attendance of the pupils during that hour should be voluntary".²⁹

When a Government school was started in Canara, it was an expected blow to them. Only nineteen names remained on the roll of the missionary school, and when the number fell further, the school had to be wound up. " We were, however prepared for this even, and had already adopted a plan to render the course of instruction more simple, making it for Christian boys preparatory to our Middle School and imparting to heathens a solid elementary knowledge, both in vernacular and English".³⁰ The missionaries firmly believed that "to a man in a state of ignorance of moral law literature was patently indifferent to virtue".³¹ However, the school was reopened in 1877 because the missionaries found that it was necessary to protect the Christian youth from the consequences of the 'neutral' schools and also to regain the influence which they had exercised through the English school in the former years.³²

The Basel Mission schools were brought under the grant-in-aid in 1854 and the missionaries were relieved of financial burden for some time. But soon they realised that it was a mistake because the government control would not allow them to carry on the main objectives of missionary schools. The conditions in the grant-in-aid code forced the missionaries to retreat from the religious instruction. Therefore, they withdrew from the government control in 1860. However, they found that it was impossible to compete with the government schools unless they rejoined the Government scheme which they did in 1867.³³

Laying a strong foundation for the elementary vernacular education, instead of venturing into higher education, was a definitive policy of the missionaries in Kanara. There was criticism of the Basel Mission at the end of the nineteenth century that it was not interested in higher education. They argued that there was no base for such allegations because the number of the higher institutions was in proportion to the number of Christians as well as their condition in life and the present intellectual capacities of their members.³⁴

Very few students of the missionary schools were converted to Christianity. But the missionaries nursed high hopes about the youth who were trained in their

schools. A Basel missionary reported, "Some feel really attracted by Christ and His Gospel and seen anxiously to wait for something which will in painless manner disconnect them from their present environments and carry them over to a world, ...Our full sympathy is with these wrestling souls, who really want something...Others, intellectually convinced of the truth, vainly endeavour to escape that painful struggle with 'flesh and blood' by sheltering behind excuses and rhetorical artifices, sometimes not conscious of their being mere sophistries".³⁵ However, the missionaries noted that even though the educated youth knew that Christianity was the only true religion, they tended to be evasive about accepting it. They would often assure the missionaries that though they were Hindus, they appreciated the teachings of Christ better than many of the so-called Christians. According to the missionaries, such excuses were a kind of opiate intended to satisfy for a time the cravings of immoral souls and to silence the voice of conscience. They also noted that the educated youth were making a distinction between Christ and Christianity. The missionaries overcame this disappointment with the thought that, "if people acknowledge that Christ must needs be obeyed; it shows how self-evident is the authority of Christ".³⁶ Similarly they were overjoyed to hear an educated Hindu gentleman making a statement in Mangalore that there could be no topic more suitable for the present times than Jesus Christ.³⁷ They could witness that the opposition they faced in the beginning had cooled down during the later years. In 1843 when three Brahmin boys of missionary schools were converted to Christianity in Mangalore, there was uproar in the city and the missionaries had sought the help from the District administration to safeguard themselves.³⁸ However, the situation changed by 1883, when another important Brahmin in the person of Manki Rama Rao, a Government Prosecutor was converted along with his son. There were nearly 300 Hindus present to witness his baptism and, according to the missionaries, many heathens came forward to shake hands with the new Christian. "When we remember that 40 years ago, at the conversion of the first Brahmin, acts of violence were committed and fiercer ones threatened, (so that the artillery, had to make their guns ready for action) we cannot but wonder with what smoothness, politeness and even friendship everything went on in this case".³⁹ The missionaries noticed this change, saying that "Christ claims their heart and their conscience speaks in favour of this claim". Thus missionaries could congratulate themselves on a success in their mission by defining it in terms broader than mere statistical ones of adding to the flock.

Conclusion

The missionary establishments and their schools went hand in hand in Kanara. The missionary expectation was that their schools would lay the ground work for evangelization in the Non-Christian world. They also hoped that the upper caste Hindu aspirants of their schools would be the torchbearers of Christianity in the near future. Therefore, their pedagogy in the school curriculum was the pedagogy of religion. However, their expectations were shattered when they realized that these upper caste missionary-trained youths were more interested in materialistic gains and social respectability through employment in the administrative machinery of the British Raj. However, they had to console themselves on their achievements in creating a conducive atmosphere in the region for their work of evangelization.

The missionaries concentrated more on basic or primary education which was sufficient for the native Christians to read and interpret the Bible during the church services. They turned down the repeated requests of the natives on upgradation of the Basel Mission schools to college level stating that higher education was not their priority. Barring a few, most of the missionaries themselves have not entered the portals of the University and therefore, their attitude towards higher education for the natives was negative. This approach of the missionaries came under severe criticism in the beginning of the twentieth century. The native Christians felt that non availability of higher education deprived them from entering into higher posts in the government service and forced them to work in missionary factories for low-paid jobs whereas their counterparts, Catholics of the region gained higher positions at the government level as well as in the society.

ENDNOTES

¹ Sharon Victoria Herbert, "Contribution of Basel German Evangelical Mission to Education in Malabar with special reference to Cannanore and Calicut Districts", Unpublished thesis submitted to Calicut University for the Degree, 2003. Also see Peter Wilson Prabhakar, "The Basel Mission in South Kanara", unpublished Ph. D Thesis, Mangalore University, 1988.

² Vijay Kumar, *Ecumenical Cooperation of the Missions in Karnataka*, Delhi: ISPCK, 2005, p.69.

³ *Missionary Notices*, Vol. XXIV, March, 1884, pp 59. Quoted by Vijay Kumar, *op.cit.*, p.69.

⁴*Harvest Field*, Vol. VI, Aug 1895, p. 318.

⁵*The Thirty Third Report of the German Evangelical Mission in South Western India*, Mangalore, 1873, p.33.

⁶*Proceedings of the South Indian Missionary Conference, Held at Ootacamund, Madras*, 1858, p.189.

⁷*Ibid.*, pp.189-190.

⁸ Srinivasa Havanuru, *Hosagannada Arunodaya* (in Kannada), Mysore: Mysore University Press, 1974, p.70. Also See W. Franklin James, "A Historical Study of Social Policy and Practices of the Basel Mission in South Kanara (1834-1914)", B.D.Thesis, UTC, Bangalore, 1969, p.18.

⁹*The First Report of the German Evangelical Mission in South Western India*, 1841, p.14.

¹⁰*The Thirty Third Report*, *op.cit.*, p.35. Also see Rev. J.M. Jogula, Ed., *Karnatakadalli Basel Mission*, (in Kannada), Dharwad, 1987, p.18.

¹¹*The Thirty Third Report*, *op.cit.*, p.36.

¹²*The Twelfth Report of the German Evangelical Mission in South Western India*, Mangalore, 1852, pp.14-17. Josen Hans, the inspector sent from the home committee reported here.

¹³*The Twenty Sixth Report of the German Evangelical Mission in South Western India*, Mangalore, 1866,p.25.

¹⁴ Peter Wilson Prabhakar, *op.cit.*, pp.102-103.

¹⁵*The Fifty Eighth Report of the German Evangelical Mission in South Western India*, Mangalore, 1898,p.94.

¹⁶*The Seventeenth Report of the German Evangelical Mission in South Western India*, Mangalore, 1857, p.9.

¹⁷ Gauri Vishwanahan, *Masks of Conquest: Literary Study and British Rule in India*, Delhi: Oxford University Press, 1998, p.62.

¹⁸*First Book in Tulu: Tulu Akshara Male* (in Kannada script),Mangalore, 1890, pp 60-72.

¹⁹*Proceedings, South Indian Missionary Conference*, *op.cit.*, p.276. Quoted in Srinivasa Havanuru, *op.cit.*, p.355.

²⁰*The First Report of the German Evangelical Mission in South Western India*,1841, p.13.

²¹*The Seventh Report of the German Evangelical Mission in South Western India*, Mangalore, 1847,p.15.

²²*Proceedings, South Indian Missionary Conference*, *op.cit.*, p.190.

²³*The Forty Third Report of the German Evangelical Mission in South Western India*, Mangalore, 1883,p.19.

²⁴*The Forty Ninth Report of the German Evangelical Mission in South Western India*, Mangalore, 1889, p.105.

- ²⁵*The Twenty Seventh Report of the German Evangelical Mission in South Western India*, Mangalore, 1867, p.13.
- ²⁶*Proceedings, South Indian Missionary Conference, op.cit.*, p.78.
- ²⁷*Basel Mission Sabha Krama* (in Kannada Language), Mangalore, 1903, p.20.
- ²⁸ Vishwanathan, *op.cit.*, p.46.
- ²⁹*Proceedings, South Indian Missionary Conference, op.cit.* , p.211.
- ³⁰*The Twenty Ninth Report Report of the German Evangelical Mission in South Western India*, Mangalore, 1869, *op.cit.*, p.26.
- ³¹ Vishwanathan, *op.cit.*, p.46.
- ³²*The Thirty Eighth Report of the German Evangelical Mission in South Western India*, Mangalore, 1878, *op.cit.*, p.53.
- ³³ Vijay Kumar, *op.cit.*, p.90.
- ³⁴*The Fifty Eighth Report, op.cit.*, pp.86-87.
- ³⁵*The Sixty Third Report of the German Evangelical Mission in South Western India*, Mangalore, 1903, p.22.
- ³⁶*Ibid.*, p.23.
- ³⁷*The Seventieth Report of the German Evangelical Mission in South Western India*, Mangalore, 1910, p.41.
- ³⁸*The Fourth Report of the German Evangelical Mission in South Western India*, Mangalore, 1844, p 10.
- ³⁹*The Forty Third Report, op.cit.*, pp 16-17.

REFERENCES:

- Johnston, Anna, (2003): *Missionary Writing and Empire 1800-1860*, Cambridge University Press.
- Kawashima, Koji, (1998): *Missionaries and a Hindu State: Travancore 1858-1936*, Delhi.
- Kennedy, Gerald Studdert (1998): *Providence and the Raj: Imperialist Mission and Missionary Imperialism*, Delhi
- King, Richard, (1999): *Orientalism and Religion: Postcolonial Theory, India and 'The Mystic East'*, New Delhi.
- Kooiman, Dick, (1989): *Conversion and Social Equality in India: London Missionary Society in South Travancore in the 19th Century*, New Delhi
- Sengupta, Parna, (2011): *Pedagogy for Religion: Missionary Education and the Fashioning of Hindus and Muslims in Bengal*, University of California Press.
- Vishwanathan, Gauri, (1998) *Masks of Conquest : Literary Study and British Rule in India*, Delhi.

EARLIEST VILLAGE COMMUNITIES: AN ARCHAEOLOGICAL PERSPECTIVE

- Neelima Pandey

Abstract

This paper deals with the earliest village communities of the Indian sub-continent. As the earliest villages date back to 8000 BC one has to rely only on archaeological evidence and reports to deal with this aspect of Indian History; Prehistory to be precise. An attempt has been made to know specific cultural traits of these primary communities which were the next step of sedentism.

Keywords: Prehistory, Neolithic, Baluchistan, Village Communities, Sedentism.

In Prehistory there was no clear-cut shift in subsistence from hunting-gathering mode to farming/agriculture; the transition gradually took place around 8000 BC in World Prehistory. With the end of the Last Ice Age or Pleistocene 'Neolithic Revolution' happened. Beginning of farming is a major landmark in human history and is also referred to as Neolithic Revolution.¹ Domestication of plants and animals are characteristic feature of this revolution which were responsible factors for sedentism and the growth of earliest village communities. The evidence from the Neolithic sites, however, suggests that farming, pastoralism and the establishment of settlements did not all emerge simultaneously, development was gradual and, at times, the old and the new co-existed for a very long period before the new supplanted the old.²

In the Indian context the evidence for farming and domestication of animals ranges from 7000 BC to 1000 BC at different sites. Mehargarh in the Karachi Plain is the only site whose beginning goes back to the seventh millennium BC and may be called a younger contemporary of early farming communities/cultures of Western Iran and the hilly flanks of Zagros. Except for the dates from Koldihwa in Vindhya that fall between the time bracket of 6700 BC - 4500 BC

Dr Neelima Pandey, Assistant Professor, Department of A.I.H. & Archaeology, J.N.P.G. College, University of Lucknow. Email: neelimapandey22@gmail.com

more than fifty dates from all over the country have been reported and all of them consistently fall between 2400 BC - 1700 BC. The reason for such a late date to the Neolithic in the continent is far from clear. It is well known that similar cultures in West Asia and South East Asia go back to seventh-eighth millennium BC and earlier.³

The geographical distribution of primary village sites of Neolithic can be categorized under four particular concentrations depending upon regional characteristics.⁴ These four concentrations are Baluchistan, Kashmir and Swat Valleys of Pakistan, Gangetic Basin and South India respectively. This paper deals only with the first concentration of primary village sites, located in Baluchistan. This concentration of sites has been chosen for two reasons; first being the chronology. Calibrated dates coming from this region are earliest in the subcontinent and at par with the dates of Western Iran. Secondly, the region is selected because the village sites here show archaeological continuity. The prehistoric sites of Baluchistan are concentrated only in those areas which are still agriculturally viable and lie on an arterial route of the region.⁵ These two specific features - chronology and archaeological continuity- place Baluchistan in a key position to study sedentism and growth of early village communities in the subcontinent.

With the help of archaeological remains/evidences and reports an attempt has been made to reconstruct the life style and subsistence pattern of these people briefly. As the data is scant and climatic conditions and ecological background of these cultures is still to be worked out only a generalized sketch could be drawn.

Archaeologically, Baluchistan is a part of the intersection zone between the southern part of Central Asia and Indus Valley. Major sites explored and excavated in the area which are of our concern are Mehargarh (Kachi Plain)⁶, Kile Gul Mohammad and Damb Sadat, in Quetta Valley⁷, Rana Ghundai in Zhob-Lorelai area⁸, Anjira and Siah Damb in Kalat Plateau⁹, NaI¹⁰ in Khozdar area¹¹, Kulli and Mehi on Kolwa tract¹², Balakot¹³ in the coastal plain of Sonmiani bay, Miri Qalat and Shahi Tump¹⁴ in Turbat Oasis. As the region is placed on the intersection zone mentioned above the cultural development in this overall area

is bound to be reflected in the cultural development of Baluchistan too.¹⁵

From the structural remains (houses, hearth, burial etc.) reported and other archaeological findings/artifacts from these sites a picture emerges of a village community scattered all over Baluchistan in different small villages with minor local differences sharing more or less similar culture. From most of the sites mentioned above mud brick houses, hearths, burials, pottery, ornaments, terracotta figurines, bones of sheep - goat & cattle, Neolithic tools etc. have been reported. Certain food grains have also been collected from some sites. It seems that between the time brackets of 7000 BC - 3000 BC in Baluch region people were practising sedentism, living in small clusters of villages, residing in small houses made of mud bricks having stone foundations. Their main source of subsistence was agriculture and pastoralism; they felt associated with their dead and buried them systematically most of the time perhaps with some rituals. Apart from agriculture and cattle rearing other activities were pottery and tool making, designing ornaments, spinning, fishing, making terracotta figurines, toys, etc.

Looking through the archaeological reports we come across the fact that some sites are rich in material while others scanty, some studied in depth, others just explored or partially excavated. So similar treatment cannot be given to them nor can similar details be attained from them.

The inhabitants of these primary villages built houses of mud brick for living. To build these house's stone foundation has been laid at many sites. At Mehargarh (IA, 8th - 6th millennium BC) the average size of its mud brick, multi-roomed house was 4m x 5m, the bricks were standardized - their size being 33 or 28 cm x 14.5cm x 7 cm, bun shaped with finger marks on top. The house walls were thin, made of one, two or three bricks. The individual rooms were rectangular (2.25m x 1.5m/3.3 m x 1.5m in a case of house with 6 rooms) with their floors partly or completely covered by pebbles in most cases. Fireplaces, mullers and querns, bone tools, microliths, bones have been found scattered on these floors which confirms their being in use as living space. By the time of Pd. IVA (fourth & third millennium BC) architecture seems to have become fairly substantial. Rooms interconnected by doors with wooden lintels and backed by wide (2.60m wide) mud brick walls have been reported.

From other sites Kile Gul Mohammad (KGM-I, 5000-4500 BC) shows the evidence of mud houses. KGM-IV and Damb Sadat (DS-I) have mud brick houses occasionally on foundations. From Damb Sadat-II (DS-II) multi-roomed structures with frequent use of limestone blocks in house foundations have been found. Kulli too has multi-roomed stone structures, the blocks of their shale stone being brought from 3 km away. At Balakot we find mud brick houses with bricks having ratio 1:2:4 (10cm x 20cm x 40cm) dating back to 4200 BC.

It can be concluded simple small houses of mud brick with or without stone foundation were common among the primary villages of Baluchistan. From Mehargarh, Damb Sadat and Kulli multi-roomed structures have been found. Hearths were a common feature. Houses were separated by open spaces meant for domestic activities and burials. Technological advancement can be noticed in giving stone foundations, standardizing the size of bricks at Mehargarh and Balakot, use of wooden lintels in Mehargarh (IV A). Quarrying stones from 3 km distance for blocks of shale stone in Kulli is an indication of being particular in choice.

Burials are another common feature of these early village sites. Commonly the habitation area is used for disposal of the dead, the only cemetery from (Pd-II & Pd-IV) of Mehargarh being an exception. Sites of Mehargarh, Nal (Khozdar Area), Meni (Kolwa) and Shahi Tump (Kej Valley) give important evidences regarding burial practices. Most detailed information comes from Mehargarh. At this site Pit Burials, Secondary burials, Cemetery (Pd-II & Pd-V), a Collective burial have been reported.

In Pit Burials bodies have been kept in a flexed position (lower limbs). The dead have been buried with concern and care with ornaments on their body, food in baskets and bones covered with red ochre. Secondary Burials sometimes contain collective bones (Collective burial, Pd-III - 5 Millennia BC-4000 BC) of two or three individuals selected after initial exposure. There is a possibility of these individuals having met unnatural death due to some epidemic, warfare or accident at the same time, thus buried collectively.

While in Pd. I and Pd. II of Mehargarh dead were buried in the habitation area; in Pd. III we see some development in this regard. Pd. III has a large and

apparently densely occupied burial area. A rather interesting feature is that the skull of the dead is placed resting on a small mud brick like “pillow” in at least 25% of complete burials - a gesture of love and care.

Orientation is usually E-W; occasionally the body is turned towards the left. Absence of pottery as burial good is remarkable.

Among primitive people the attitude towards the dead is of much significance as it invented both awe and curiosity. The disposal of dead in a community with special care and attention and consistent set of rites associated with it is a proof that the community had developed some sort of belief regarding life after death. The way in which burials have been made and skeletons in them placed suggest that the activity of burying the dead had taken the form of ritual being performed by social group. Colouring the dead with ochre, placing burial goods, particular orientation (E-W) of the dead body, making ‘catacomb’ funerary chamber (Period II A, Mehargarh) to place the corpse and grave goods suggest the prevalence of some set of beliefs. This might be associated with primitive religion. The stature of the individual, the cause of their death; natural, unnatural might have some bearing over the practice of burying. Mehi, a ten hectare site located in Mushki valley is a representative site of Kulli culture. This site is important regarding burial practices as it has yielded evidence of cremation and the subsequent burial of ashes in one case in a pot and in other covered by earth.

Ornaments, form of aesthetic expression and self adornment, too have been reported from early village sites of Baluch region. Ornaments have been found associated with burials which were either used as offerings or worn by the concerned individual. Mehargarh, Kulli, Nal, Balakot and Turbat Oasis sites reveal different kinds of representative samples of ornaments used by earliest village inhabitants of the subcontinent. Mehargarh (Pd-I A) has burials where bodies bore personal ornaments like necklaces made of shell, calcite beads, dentalium shells, mother of pearl, shell pendants, belts made of steatite, beads with bivalve shells, anklets made of calcite beads, bone rings and more rarely turquoise and lapis Lazuli beads. Period III of Mehargarh has micro steatite beads fashioned into bracelets, necklaces and head ornaments. In some cases there are pendants worn either alone or with a steatite micro bead necklace of lapis Lazuli, carnelian, turquoise, Chrysoprase, agate, terracotta and perforated sea shells.

Apart from Mehargarh lapis Lazuli has also been reported from Kulli, Nal, and Balakot Sites. Flat terracotta bangles with matt print on the internal face from Turbat Oasis (Pd-II) are remarkable.

Evidence of ornaments from the early village communities suggests that man had gone beyond the subsistence and survival and developed some sort of rudimentary aesthetic. Ornaments were used to decorate/adorn the human body. However, the ornaments might have other social-cultural meanings attached to them. As from most of the sites ornaments have been found it can be said they were in common use. But the evidence of ornaments being negligible in comparison to the other findings of tools and implements is an indicator that ornaments could not have been used by everyone. It seems their use was restricted to very few people who had some significant status.

Moving on to the mode of subsistence which was the basic cause of these village communities coming into existence, all the village sites of Baluchistan bear bones of domesticated cattle and evidence of farming. From Mehargarh the evidence is most significant. Its significance in the archaeology of the subcontinent as a whole lies in the discovery of the evidence of wheat - barley and cattle-sheep-goat domestication, the only combined evidence of its kind in the subcontinent.¹⁶

The evidence of crop remains comes from their impressions in mud bricks and the charred remains of the plants themselves inside the impressions barley and wheat are major crop types. Botanical researchers have concluded, the fact that both wild (*H. vulgare*, subspecies *spontaneum*) and domestic (*H. vulgare*, subspecies *distichum*) barley occur together in Pd-I of Mehargarh, marks out the site and this area as a part of the nuclear area of barley cultivation. Doubts have been expressed about Mehargarh being an independent center of wheat domestication.¹⁷

The process of domestication is more obvious in the case of animal remains. Wild sheep, goat, ass, deer, pig, water buffalo cattle and possibly elephant dominate the assemblage in the earliest levels. Goats and Gazelle are the most common animal type of Pd-I, Mehargarh. Regarding sheep and cattle, their increasing occurrence and decreasing body size throughout the successive levels

of Period I strongly support the hypothesis of their local domestication. The change in the size of sheep continued in the Period II, Mehargarh as well. Considering that the wild form of sheep (*Ovis orientalis*) from which modern domestic forms are said to be descended, occurs in the earliest levels of Mehargarh and that the diminution of sheep size continues through Periods I and II, there should not be any doubt about this area being a center of sheep domestication.¹⁸

Agriculture, as a subsistence mode had some socio-economic consequences. One of them was a sharper divergence between the nomadic ways of hunter-gatherers and the sedentary lifestyle of the cultivators of land. Gradually the cultivators became dominant in all areas, as compared with the efforts of the hunter gatherers; they garnered greater rewards for themselves by intensive use of the limited amount of land.¹⁹ Yet it would take many millennia after 7000 BC before the hunter gatherers became truly marginal figures in the Indian landscape.²⁰ For a long time the farmers and hunter-gatherers maintained contacts, because the former needed forest produce and honey. As agriculture involved both cultivation of land and the nurturing of domesticated animals, the cultivators co-labored seasonally with the settled and semi nomadic pastoralists. After the harvest the herders brought their cattle, sheep and goats to feed on the stubble, and the animal manure helped to fertilize the land. The barter of essential items normally took place between the cultivators and the pastoralists. Both materially benefited through the exchange of surplus cereals, milk, meat and animal skins.²¹ In time, the surplus came to be exchanged with artifacts and produce of those who were neither peasants nor pastoralists but craftsmen. And eventually the process of exchange came to be increasingly facilitated by another class of people, the traders. While the hunter-gatherers lived a day-to-day existence, the agriculturists could enjoy incremental levels of prosperity. The remains of pots and pans, beads, shells and assorted jewelry that have been discovered in Baluchistan, the very first areas of farming in South Asia, testify to this diversity from at least sixth millennium BC.²² Agriculture helped to establish permanent habitations and settlements that, in turn, became identified with the founding of communities. The concepts of identity, ethnicity and ancestry became meaningful in the context of agricultural communities.²³ Within such community

family kinship became a unifying factor among groups bound by marriage ties; and within families there emerged gifted or powerful personalities, on whom the task of leadership devolved. The social complexity became more marked with status-seeking by particular families within a community. The remains of grave goods are an indication of this particular trend.²⁴ A negative element of social complexity engendered by settled agricultural communities was warfare. The main contentious issue was land. The remains of defensive enclosures or skeletons of bodies impaled with weapons indicate degrees of violent conflicts.

Sedentism in fact is one of the very significant consequences in human history. It implies living in one place on a permanent basis or at least for several years at a time. It therefore entails a permanent place of residence. Usually that place will be a house - a deliberate residential construction requiring input of labor and materials, a substantial labor investment. Requirement of travelling light disappears. It was possible now to create locations (such as ovens) for the application of special techniques. The way was also open for the storage of goods including food stuffs in new ways, and the possibility arises of the control over property. Previously such immediate control could be exercised only over the kit that one could carry.²⁷ The availability of consistent and abundant food resource was the primary requisite of sedentism which was made possible with the advent of agriculture.

NOTES:

1. Kochhar, R. (2000): *The Vedic People: Their History and Geography*. Hyderabad, Orient Longman,p.58
2. Thapar, Romila (2002): *Early India: From the Origin to AD 1300*. London, Allen Lane , pp74-76
3. Settar, S., Ravi Korisetar (2000): *Prehistory: Archaeology of South Asia*. New Delhi, Manohar Publishers ,p.144
4. Cunningham, R. (2005): "South Asia: From Early Villages to Buddhism", *The Human Past: World Prehistory and Development of Human Societies*, Edited by C. Scarre, Thames & Hudson, London, p. 52

5. Chakraborty, D.K. (1999) *India: An Archaeological History*. New Delhi, Oxford University Press, p.136
6. Jarrige, J-F. and R. Meadow (1980): "The Antecedents of Civilization in the Indus Valley", *Scientific American*, No 243, pp102-110 ; Jarrige, J-F and M. Lechevallier (1979): "Excavations at Mehargarh, Baluchistan: Their Significance in the Prehistorical context of the Indo-Pakistan Borderlands", *South Asian Archaeology -1977*, Edited by M. Taddei, Naples, ISMEO, pp 463-535; Jarrige, J-F (1981): "Economy and Society in the Early Chalcolithic/Bronze Age of Baluchistan: New Perspectives from Recent Excavations at Mehargarh", *South Asian Archaeology-1979*, Edited by H. Hartel, Berlin, Dietrich Reimer Verlag, pp 93-114
7. Fairservis, W. (1956): *Excavations in the Quetta Valley, West Pakistan*. New York
8. Ross E.J. (1946): "A Chalcolithic site in Northern Baluchistan", *Journal of Near Eastern Studies*, No 5, pp. 284-316
9. de Cardi, B. (1965): "Excavations and Reconnaissance in Kalat, West Pakistan: The Prehistoric Sequence in the Surab Region", *Pakistan Archaeology*, No 2, pp 86-182
10. Hargreaves, H. (1929): *Excavations in Baluchistan- 1925*. Calcutta, Archaeological Survey of India
11. Possehl, G.L. (1986): *Kulli: Exploration of an Ancient Civilization in South Asia*, Durham
12. Casal, J-M. (1966): "Nindowari, A Chalcolithic Site in South Baluchistan", *Pakistan Archaeology*, No 3, pp 10-21
13. Dales, G.F. (1979): "The Balakot Project", *South Asian Archaeology- 1977*, Edited by M. Taddei, Naples, pp 241-73& 275-315
14. Besenval, R. (1994): "The 1992-1993 Field-seasons at Miri Qalat: New Contributions to the Chronology of Protohistoric Settlement in Pakistani Makran", *South Asian Archaeology-1993*, Edited by A. Parpola and P. Koskikallio , Helsinki , Soumalainen TiedeakatemiaPublication, pp 81-92 ; Stein, A. (1932): *An Archaeological Tour in Gedrosia*. Calcutta, Archaeological Survey of India
15. Chakraborty, D.K. (1999), *op.cit.* p. 119
16. Chakraborty, D.K. (2006): *The Archaeological foundations of Ancient India*. New Delhi, Oxford University Press, pp109-110

17. Possehl, G.L. (2002): *The Indus Civilization*. New Delhi, Vistaar Publication, p. 28. The case for the local domestication of barley is not so much an issue as that of wheat. Since wild wheat has never been documented in the Afgan-Baluch region. So its domestication in the Region is argued. Many scholars are of the view that the region is a suitable habitat for wild wheat and intensive botanical survey might change the observation. So, too might palaeobotanical/palaeo-environmental research demonstrate that wild wheat was present in the early Holocene and then became extinct. The approach represents serious research challenge and is testable.
18. Chakraborty, D.K. (2006), *op.cit.* pp 111-112
19. Thapar, R. (2002), *op.cit.* pp 59-60; Diamond, J. (1998): *Guns, Germs and Steel: A Short History of Everybody for the last 13,000 years*. London, Vintage Publication, p.88
20. Thapar, R. (2002), *op.cit.* p. 57
21. *Ibid*: 58-59
22. Chakraborty, D.K. (2004): *Indus Civilization Sites in India: New Discoveries*. Mumbai, Marg Publications, p.24
23. Scarre, C. (2005): *The Human Past: World Prehistory and the Development of Human Societies*. London, Thames & Hudson, pp190-191
24. Chakraborty, D.K. (2006), *op.cit.* p. 108
 Locus 283 : Burial of an adult, is exceptional because of the quality and quantity of ornaments
 - (i) Thin necklace of dentalium beads (333 beads counted)
 - (ii) Lozenge Shaped mother-of-pearl pendant.
 - (iii) Composite belt at waist, calcite beads
 - (iv) * 10 flat hexagonal shell beads}
 * fine small steatite beads } In front of skeleton
 * a large bivalve}
 - (v) Anklet on each leg, both identical, calcite beads
 - (vi) Bone Rings
 - (vii) Many hexagonal and cylindrical beads of calcite, shell etc.

25. Scarre, C. (2005), *op. cit.* 192
26. Chakraborty, D.K. (1999), *op.cit.* p. 138. Rehman Dheri (Gomal Valley) is fortified right from the beginning, with 1.2m wide mud/mud brick wall resting on a 1.8m wide foundation wall of the same material. Calibrated date 3400-2100 BC.
27. Renfrew, Collin (2007): *Prehistory-Making of the Human Mind*. London, Weidenfeld & Nicolson, pp135-159

REFERENCES:

- Besenval, R. (1994): "The 1992-1993 Field-seasons at Miri Qalat: New Contributions to the Chronology of Protohistoric Settlement in Pakistani Makran", *South Asian Archaeology- 1993*, Edited by A. Parpola and P. Koskikallio, Helsinki, Soumalainen TiedeakatemiaPublication, pp 81-92
- Casal, J-M. (1966): "Nindowari, A Chalcolithic Site in South Baluchistan", *Pakistan Archaeology*, No 3, pp 10-21
- Chakraborty, D.K. (1999) *India: An Archaeological History*. New Delhi, Oxford University Press
- (2004): *Indus Civilization Sites in India: New Discoveries*. Mumbai, Marg Publications
- (2006): *The Archaeological foundations of Ancient India*. New Delhi, Oxford University Press
- Cunningham, R. (2005): "South Asia: From Early Villages to Buddhism", *The Human Past: World Prehistory and Development of Human Societies*, Edited by C. Scarre, Thames & Hudson, London, pp 525-8
- Dales, G.F. (1979): "The Balakot Project", *South Asian Archaeology- 1977*, Edited by M. Taddei, Naples, pp 241-73& 275-315 de Cardi, B. (1965): "Excavations and Reconnaissance in Kalat, West Pakistan: The Prehistoric Sequence in the Surab Region", *Pakistan Archaeology*, No 2, pp 86-182
- Diamond, J. (1998): *Guns, Germs and Steel: A Short History of Everybody for the last 13,000 years*. London, Vintage Publication
- Fairservis, W. (1956): *Excavations in the Quetta Valley, West Pakistan*. New York

- Hargreaves, H. (1929): *Excavations in Baluchistan- 1925*. Calcutta, Archaeological Survey of India
- Jarrige, J-F (1981): "Economy and Society in the Early Chalcolithic/Bronze Age of Baluchistan: New Perspectives from Recent Excavations at Mehargarh", *South Asian Archaeology-1979*, Edited by H. Hartel, Berlin, Dietrich Reimer Verlag, pp 93-114
- Jarrige, J-F and M. Lechevallier (1979): "Excavations at Mehargarh, Baluchistan: Their Significance in the Prehistorical context of the Indo-Pakistan Borderlands", *South Asian Archaeology -1977*, Edited by M. Taddei, Naples, ISMEO, pp 463-535
- Jarrige, J-F. and R. Meadow (1980): "The Antecedents of Civilization in the Indus Valley", *Scientific American*, No 243, pp102-110
- Kochhar, R. (2000): *The Vedic People: Their History and Geography*. Hyderabad, Orient Longman
- Possehl, G.L. (1986): *Kulli: Exploration of an Ancient Civilization in South Asia*, Durham.
- (2002): *The Indus Civilization*. New Delhi, Vistaar Publication
- Renfrew, Collin (2007): *Prehistory-Making of the Human Mind*. London, Weidenfeld & Nicolson
- Ross E.J. (1946): "A Chalcolithic site in Northern Baluchistan", *Journal of Near Eastern Studies*, No 5, pp. 284-316.
- Scarre, C. (2005): *The Human Past: World Prehistory and the Development of Human Societies*. London, Thames & Hudson
- Settar, S., Ravi Korisetar (2000): *Prehistory: Archaeology of South Asia*. New Delhi, Manohar Publishers
- Stein, A. (1932): *An Archaeological Tour in Gedrosia*. Calcutta, Archaeological Survey of India
- Thapar, Romila (2002): *Early India: From the Origin to AD 1300*. London, Allen Lane

A STUDY ON HOUSEHOLD CHARACTERISTICS AND BUYING BEHAVIOUR OF TWO-WHEELER CONSUMERS OF MANGALORE CITY

- Suresh Poojary
- Manohar Vincent Serrao

Abstract

Two-wheelers are the most suitable mode of transport which suits the need and budget of every household. Buying behavior of two-wheelers is greatly influenced by a number of marketing stimuli offered by the manufacturers. From the study on household characteristics and buying behavior of two-wheeler consumers in Mangalore city, it is observed that low and middle income class of people prefer to buy two-wheelers which suit their individual and family need. The study revealed an association between household characteristics and buying behavior of two-wheelers. The buyer prefers to buy a motor cycle which is fuel-efficient, reliable brand, dealer who provides good after-sales services, availability of spare parts and which suits the rough roads of Mangalore city. The study suggests that the manufacturers of two-wheelers give a constant research oriented look into the design of vehicles which creates value addition and aesthetic values for the consumers.

Key words: Two-wheeler, consumer, households, buyer behavior.

INTRODUCTION

‘Consumer Behaviour’ or ‘Buyer Behavior’ has assumed increasing importance under market oriented or customer oriented marketing strategy. A clear understanding of the buying behaviour of consumers has become a great necessity in modern marketing system because the success or failure ultimately depends upon the market expectation and buying behaviour of the target consumers. India is the second largest manufacturer and producer of two wheelers in the world. It stands next only to china in terms of the number of two-wheelers produced and domestic sales. Indians prefer two-wheelers because of

Dr Suresh Poojary, Associate Professor in Commerce, St Aloysius College (Autonomous), Mangalore- 3, Email: sureshsuchoa@gmail.com

Manohar Vincent Serrao, Associate Professor in Economics, St Aloysius Evening College, Mangalore – 3, Email: manoharvserrao@gmail.com

their manageable size, low maintenance cost, pricing and easy loan repayments. Two-wheelers suits every need and budget of lower and middle class people, students, housewives, working class and even senior citizens.

REVIEW OF LITERATURE

Many scholars and eminent authors have contributed to the literature pertaining to consumers' behaviour and their household characteristics. In the words of Fredrick E. Webster (1972) buyer behavior is all about psychological, social and physical of potential customers as they evaluate, purchase, consume and tell other people about products and services. According to Walters and Paul (1973) and Chim L Narayana and Rom J Markin (1975), consumer behaviour is influenced by a number of marketing stimuli offered by the marketer. So, it can be regarded as stimulus response. An individual's behaviour is influenced by internal factors like needs, habits, instincts, motives, attitudes etc., and also by external or environmental factors like family, social groups, culture, status, position, economic and business conditions etc. Therefore, consumer behaviour is basically social in nature and social environment plays an important role in shaping buyer behaviour. The study conducted by Som Adityajuyal (2013) observed that the buying decisions of the consumer are not totally governed by utility; he has the desire to emulate, follow and fit in with his immediate environment. In addition, several of his buying decisions may be governed by social compulsions and consumers will evaluate the performance of his products according to their specific expectations. Kumar and Das (2009) in their study on the impact of sales promotion on buyer behavior observed that today's customer can greatly influence the manufacturer or the marketer regarding size, quality, content of the product, price, post sales service etc. Markets today have become 'customer driven' rather than being 'seller driven'. With the entry of several new retail formats in the country, the competitive scenario is going through a major change and is becoming extremely challenging. Price sensitive customers are targeted by companies with lucrative promotion schemes.

The study conducted by Chidambaram and Alfreed (2007) on brand preferences of passenger car revealed that customers of automobiles give more importance to fuel efficiency than other factors. They observed that the brand of a product signifies the quality, utility and technology that they prefer. Clement Sudhakar and Venkatapathi (2009) analyzed consumer influence of peer group in

the purchase of automobiles. They observed that the influence of friends is higher for the purchase of small-sized automobiles. Siddhartha and S Mukherjee (2002) observed that two wheelers in India are used for a variety of work such as visiting people, carrying loads, outdoor jobs etc. In rural areas it helps to travel more frequently into nearby towns to meet their daily needs. Two-wheeler has become a valuable support for increasing productivity and in turn the profit, besides helping as a personal mode of transportation.

Rajamani Singh and AS Yasso (2001) pointed out that a major part of growth in the two-wheeler industry has come from motor cycles which are considered fuel efficient, reliable and its suitability on rough roads. As per their study TVS-Suzuki, Hero Honda and Bajaj dominate the two-wheeler scene in India. The study by SR Mahnot (2002) on 2 and 3 wheelers observed that the customer in making his choice does evaluate the product in terms of utility, fuel economy, reliability, maintenance, affordability, performance, good after sales services at reasonable cost, availability of spare parts at economical prices, looks, safety and comfort. It is interesting to note that consumers like costly bikes because many of the features of their likings are found in those costly bikes even though the consumers may not have the purchasing power to buy it. Value addition and aesthetic values attract more consumers in the two-wheeler segment (A Pughazhendi: 2011). It was also suggested to the manufacturer that it is required to give a constant research look in the design of the two-wheeler products to attract more customers.

SIGNIFICANCE OF THE STUDY

In Indian two-wheelers market, at present, there are many players and plenty of models. Apart from the new entrants, the existing producers too have turned aggressive in new launches. With more companies trying to dominate the industry, new product offerings are set to rise. In such a competitive market every producer or middleman, in order to know the buying motives of consumers, requires answering several questions: e.g. which products are purchased by a consumer? What is the motive force prompts him to purchase those products? How does he solve his buying problems? What information does he require before he takes a particular decision? Why does he select a particular brand of a product in preference to other brands? What makes him change his brand frequently? and so on. This necessitates the study of the 'buying behavior of two-

wheeler consumers' and accordingly producers have to set their business to attract the consumers. In this context this study aims at analyzing consumer's behaviour with reference to two-wheelers considering their household characteristics.

OBJECTIVES OF THE STUDY

The major objective of the study is to analyze the consumer behaviour with reference to two-wheelers in Mangalore city. Other objectives are as follows:

1. To analyze the household characteristics of the consumers of two-wheelers in Mangalore city.
2. To find out the product preference pattern of the households in Mangalore with regard to two-wheelers.
3. To find out the brand preference pattern of the households for two-wheelers in Mangalore.
4. To study the relationship between household characteristics and product/brand preference patterns in the study area.
5. To offer suggestions based on the study.

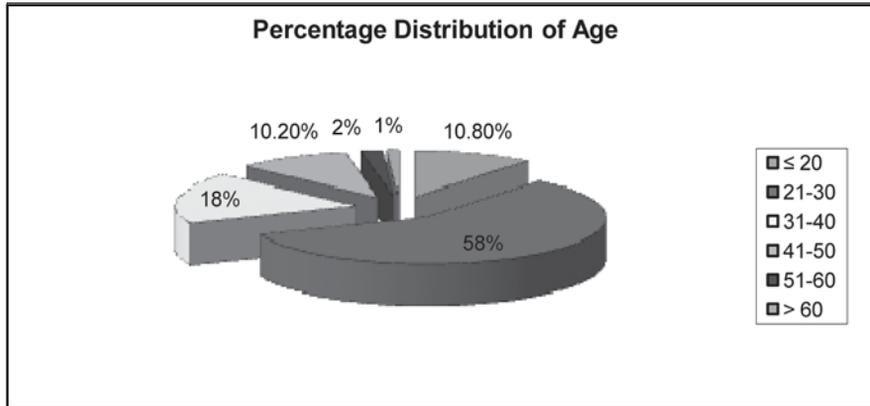
METHODOLOGY OF THE STUDY

The present study is conducted on consumer's behaviour of two-wheeler consumers considering their household characteristics. The study covers Mangalore city taking representative sample from all areas of the city. It is an exploratory study covering sample size of 205 households who own two-wheelers in Mangalore city, selected on the basis of convenient sampling method. Survey method is used through a structured questionnaire to collect the primary data from the consumers of two-wheelers.

ANALYSIS AND INTERPRETATION

The respondents were the members of the households of Mangalore city who owned two-wheelers. The study covered all the professions including women employees of all the age groups.

Figure No. 1

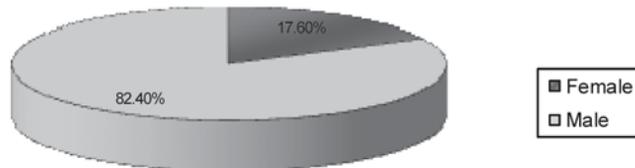


Source: Survey data

Out of the sample size of 205 households most of the two-wheeler (87%) users fall in economically productive age group of 21 to 50 years.

Figure No. 2

Percentage Distribution of Gender



Source: Survey data

The number of male two-wheeler users (82.4%) was quite large compared to female two-wheeler users.

Table No. 1: Distribution of Sample according to the Occupation

Occupation	No. of Respondents	Percentage
Students	12	5.9
Working students	17	8.3
Housewife	2	1.0
Auto Drivers	1	0.5
Attendars	4	2.0
Brokers/Private Service	5	2.4
Insurance	3	1.5
Sales Executives	26	12.7
Office Clerks and Brokers	63	30.7
Business	28	13.7
Doctors	2	1.0
Teachers	23	11.2
Agriculturists	8	3.9
Technicians	9	4.4
Engineers	2	1.0
Total	205	100.00

Source: Survey data

Of the total respondents, 30.7% Households who own two-wheelers were the office clerks and executives.

Table No. 2: Distribution of sample according to income of Two -wheeler owners

Personal Income per month (Rs)	No. of Respondents	Percent
≤ 5000	110	53.7
5001-10000	45	22.0
10001-15000	17	8.3
15001-20000	17	8,3
20001-25000	6	2.9
25001-30000	10	4.9
Total	205	100.00

Source: Survey data

Out of the total respondents 53.7% belong to the income group of less than Rs.5000. 22% belong to the income group of Rs.5001-10000. Therefore, households who own two-wheelers come under the personal income group of less than Rs.5000 per month.

Table No. 3: Number of total vehicles and Two -wheelers in the family

No. of vehicles	No. of two-wheelers in the family			Total
	1	2	3	
1	93 100%	0 0%	0 0%	93 100%
2	47 49%	49 51%	0 0%	96 100%
3	5 62.5%	3 37.5%	0 0%	8 100%
4	0 0%	3 37.5%	5 62.5%	8 100%
Total	145 70.7%	55 26.8%	5 2.4%	205 100%

Source: Survey data

Of the respondents 93 households (100%) which owned one vehicle was a two-wheeler. Of those who owned 2 vehicles, 51% were 2 two-wheelers. So, those who own more number of vehicles possess more number of two-wheelers in their family.

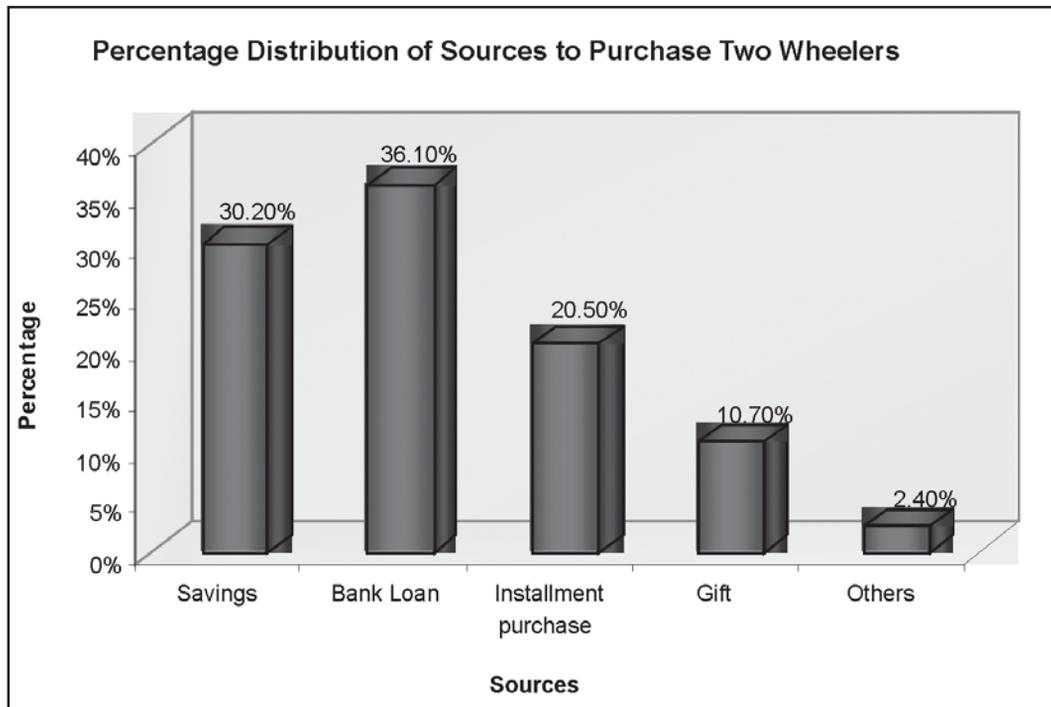
Table No. 4: Total members and total earning members in the family

	No. of Respondents	Percentage
Total no. of members in the family		
1 - 2	17	8.3
3 - 4	92	44.9
5 - 6	64	31.2
Above 6	32	15.6
Total	205	100
Total earning members		
One	29	14.1
Two	105	51.3
Three	55	26.8
Above three	16	17.8
Total	205	100

Source: Survey data

The above table shows that 44.9% of the respondents have 3-4 members in the family and 31.2% have 5-6 members in the family. 51.3% of households have two earning member, 26.8% have 3 earning member in the family.

Figure No. 3



Source: Survey data

Households selected were dependent on bank loan to purchase the two-wheelers followed by savings and installment purchases (EMI scheme).

Table No. 5: Sample according to occupation and various Brands of two wheelers

Occupation	Brand name						Total
	Bajaj	Hero honda	Honda Activa	Kinetic Hond	TVS	Others	
Students	3 25.0%	3 25.0%	3 25.0%	0 .0%	0 .0%	3 25.0%	12 100.0%
Working students	10 58.8%	5 29.4%	2 11.8%	0 .0%	0 .0%	0 .0%	17 100.0%
House wife	0 .0%	0 .0%	0 .0%	2 100.0%	0 .0%	0 .0%	2 100.0%
Auto drivers	0 .0%	0 .0%	0 .0%	0 .0%	0 .0%	1 100.0%	1 100.0%
Attendars	2 50.0%	0 .0%	2 50.0%	0 .0%	0 .0%	0 .0%	4 100.0%
Brokers /Private Service	0 .0%	0 .0%	0 .0%	2 40.0%	0 .0%	3 60.0%	5 100.0%
Insurance	0 .0%	0 .0%	3 100.0%	0 .0%	0 .0%	0 .0%	3 100.0%
Sales executives	9 34.6%	8 30.8%	0 .0%	4 15.4%	3 11.5%	2 7.7%	26 100.0%
Office clerks/executives	23 36.5%	8 12.7%	10 15.9%	6 9.5%	5 7.9%	11 17.5%	63 100.0%
Business	10 35.7%	9 32.1%	5 17.9%	4 14.3%	0 .0%	0 .0%	28 100.0%
Doctors	0 .0%	2 100.0%	0 .0%	0 .0%	0 .0%	0 .0%	2 100.0%
Teachers	8 34.8%	2 8.7%	3 13.0%	4 17.4%	3 13.0%	3 13.0%	23 100.0%
Agriculturist	6 75.0%	0 .0%	0 .0%	0 .0%	0 .0%	2 25.0%	8 100.0%
Technicians	2 22.2%	4 44.4%	0 .0%	0 .0%	0 .0%	3 33.3%	9 100.0%
Engineers	0 .0%	0 .0%	0 .0%	0 .0%	0 .0%	2 100.0%	2 100.0%
Total	73 35.6%	41 20.0%	28 13.7%	22 10.7%	11 5.4%	30 14.6%	205 100.0%

Source: Survey data

Out of the total respondents, 35.6% own Bajaj brand, 44.4% own Honda brand, and 5.4% own TVS and 14.6% own other brands of two-wheelers. Therefore, out of the total sample size, most of the households own Honda and Bajaj brands.

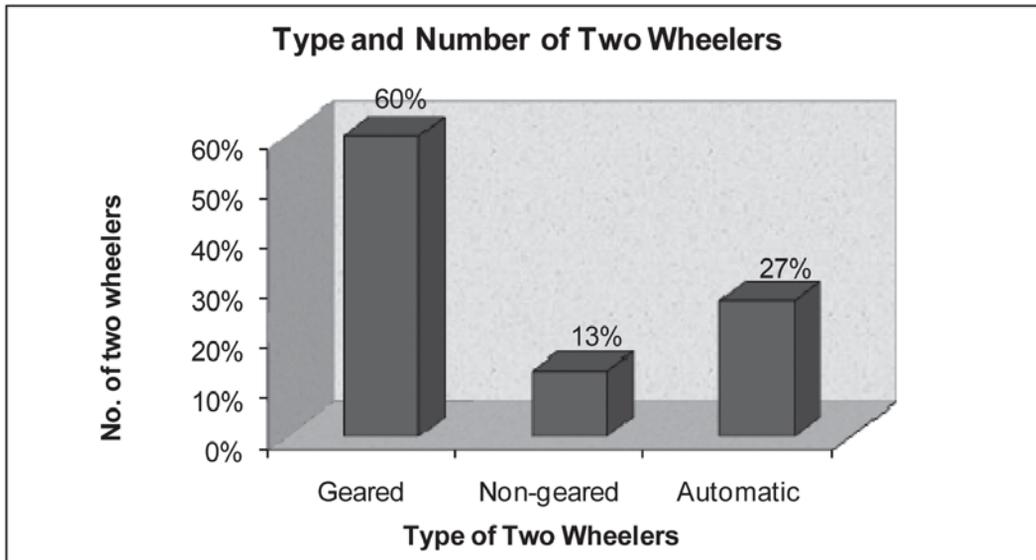
Table No. 6: Personal income per month and brands of vehicles owned

Personal income	Brand name						Total
	Bajaj	Hero Honda	Honda Activa	Kinetic Honda	TVS	Others	
<= 5000	39 35.5%	27 24.5%	15 13.6%	7 6.4%	5 4.5%	17 15.5%	110 100.0%
5001 - 10000	11 24.4%	11 24.4%	10 22.2%	5 11.1%	6 13.3%	2 4.4%	45 100.0%
10001 - 15000	8 47.1%	0 .0%	0 .0%	6 35.3%	0 .0%	3 17.6%	17 100.0%
15001 - 20000	3 17.6%	2 11.8%	3 17.6%	4 23.5%	0 .0%	5 29.4%	17 100.0%
20001 - 25000	6 100.0%	0 .0%	0 .0%	0 .0%	0 .0%	0 .0%	6 100.0%
25001 - 30000	6 60.0%	1 10.0%	0 .0%	0 .0%	0 .0%	3 30.0%	10 100.0%
Total	73 35.6%	41 20.0%	28 13.7%	22 10.7%	11 5.4%	30 14.6%	205 100.0%

Source: Survey data

The above table shows that people with less family income (Rs5001-10000 per month) were the maximum users of two-wheeler compared to higher income people. Irrespective of personal income, households preferred Bajaj (35.6%) and Hero Honda (20%) brands of two-wheelers.

Figure No. 4



Source: Survey data

Majority of the households (60%) were having geared two-wheelers.

Table No. 7: Distribution of households according to the purpose for which Two-wheeler is owned

Purpose	Frequency(205)	Percentage
To drop children to school	36	18
To drop spouse to the work	14	7
To house hold purposes	95	46
For business purpose	45	22
To go to work	106	52
Enjoyment	33	16
To go to college	90	44
Office purpose	66	32

Source: Survey data

Among the households selected for the study, 52% of households used two-wheeler to go to the work place. 46% of households used it for household purposes. 44% of households used two wheelers to go to college.

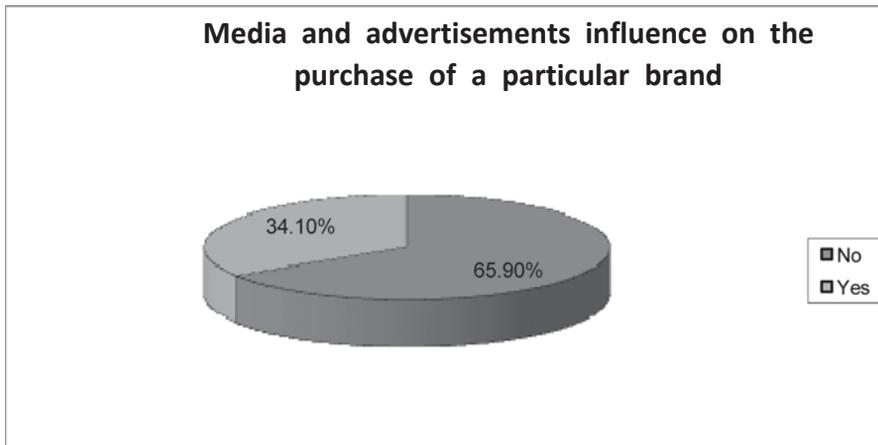
Table No. 8: Distribution of different reasons for which Two -wheelers were owned by the households

Reasons	No. of Respondents	Percent
Good Mileage	130	63.4
Good Shape and Style	50	24.4
Colour	30	14.6
Low Price	31	15.1
After Sales Services	26	12.7
Comfortable to Travel	72	35.1
Prestige	19	9.3
Durability	20	9.8
Suitable to Mangalore Roads	53	25.9
Other Reasons	13	6.3

Source: Survey data

Therefore, good mileage (63.4%) and comfort in traveling (35.1%) were the major reasons for the purchase of a particular brand/product of the two- wheeler.

Figure No. 5



Source: Survey data

Out of sample size of 205, 65.9% of households said there was no influence by media and advertisement in purchasing a particular brand of two-wheeler. 34.1% of households were influenced by media and advertisements while selecting a particular brand/product of two-wheeler.

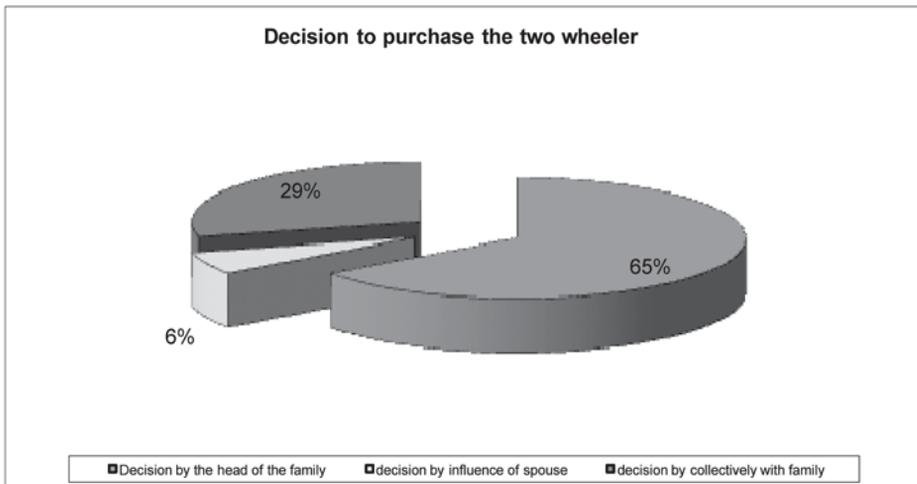
Table No. 9: Response of the households regarding whether households prefer another two wheeler if there is an increase in their income

Response	Brand			Total
	Not go to another brand	Same brand	Different Brand	
No	138 100.0%	0 0.0%	0 0.0%	138 100.0%
Yes	0 0.0%	29 43.3%	38 56.7%	67 100.0%
Total	138 67.3%	29 14.1%	38 18.5%	20 5100.0%

Source: Survey data

Out of sample size of 205, 100% of respondents were not going to select another two-wheeler in case there is any increase in their income level. They were satisfied with the present two-wheeler they owned. Only 56.7% of households go for another brand of two-wheeler if they go for change of the two wheelers. 43.3% prefer the same brand in case of increase in their income.

Figure No. 6



Source: Survey data

Thus, it showed that head of the family (65% of household’s) was the decision maker to purchase a particular type and brand of two-wheeler followed by collective decision of the family (29%).

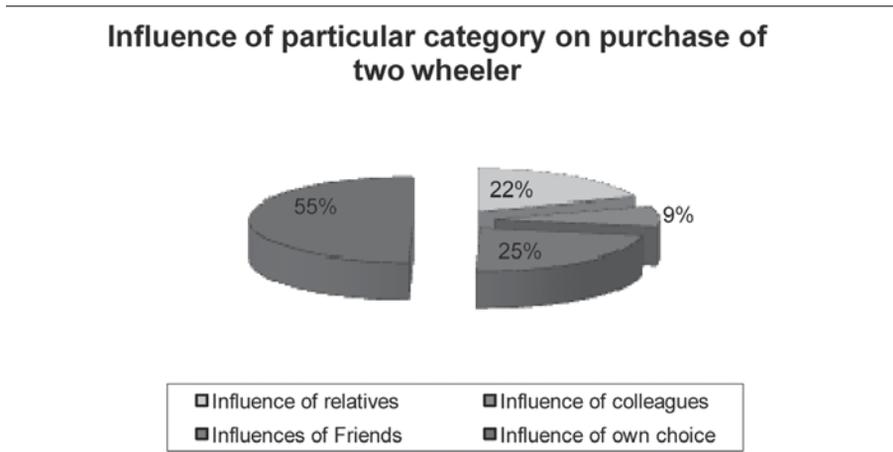
Table No.10: Influence of people on the purchase of two-wheeler

Influence on the Purchase	No. of Respondents(205)	Percent(100)
External Influence	19	9
My need	87	42
Family need	120	59

Source: Survey data

Family need (59%) and personal need (42%) dominates in the purchase of two-wheelers.

Figure No. 7



Source: Survey data

As per the above figure, 55% of the respondents purchased two-wheelers because of their own choice, therefore, family and personal preference influenced in the purchase of two wheelers.

CONCLUSION AND SUGGESTIONS

There is an association between the household characteristics and consumer behavior of consumers of two-wheelers. Socio-cultural factors like family, reference group, social class, culture, occupation, life style etc play a dominant role in the purchase of two-wheelers. Economic factors like personal income of individuals, family income, income expectations, savings, liquid assets, consumer credit etc., also play a deciding role. It was economy in the purchase, operating economy, durability; dependability and convenience influenced the consumers to a large extent. Hero Honda and Bajaj brands which have got many features to suit the occupations and rational motives of the consumers of two-wheelers which are leading in the market. The manufacturers of two-wheelers must give a constant look into consumer's preferences by creating value additions to suit the needs of the consumers. Household consumers purchase the two-wheelers which suits the roads in a particular area. It is, therefore, necessary that the manufacturers of two-wheelers put pressure on the local authorities and the government to improve the quality of roads. Study suggests new models of two-wheelers which are women friendly to be designed by the manufacturers of two-wheelers.

REFERENCES

- Chidambaram and Alfreed (2007): A Study on Brand Preferences of Passenger Car with Reference to Coimbatore City, Indian Journal of Marketing, Vol. 34, No. 9, p 30
- Chim L Narayana and Rom J Markin (1975): Consumer behaviour and product performance, an alternative conceptualization, Journal of Marketing
- Clement Sudhakar J and Venkatapathi R (2009): A Study on Automobile Purchase – Peer Influence in Decision Making, Indian Journal of Marketing, Vol. 35, No. 6, p 16
- Fredric E. Webster Jr (1972): *Organizational buying behavior*, P. 2.
- Hawkins D.I. Best, R.J. and Convey, K.A. (2001): Consumer Behaviour: Implications for Marketing Strategy, Business Publications, Inc. Texas.
- Howard John H., and Sheth, Jagdish N., (2000): The Theory of Buyers Behaviour, John Wiley and Sons, Inc., New York.
- Kumar Vishal and Das Gopal (2009): Ompact of Sales Promotion on Buyer Behaviour: An Empirical Study of Indial Retail Curtomers, Journal of Management, Vol. 3, No. 1, pp 11-24
- Mahnot SR (2002): in Sathish M, A Study on Consumer Behaviour of Automobile Products with Special Reference to Two-wheelers in Tirunelveli City, Tamil Nadu, Indian Journal of Applied Research, Vol. 1, No. 3, December 2011, pp 161-162
- Philip Kotter and Gray Armstrong (1994): Principles of management, p 119
- Pughazhendi A (2011): in Sathish M, A Study on Consumer Behaviour of Automobile Products with Special Reference to Two-wheelers in Tirunelveli City, Tamil Nadu, Indian Journal of Applied Research, Vol. 1, No. 3, December 2011, pp 161-162
- Rajamani Singh and AS Yasso (2001): in Sathish M, A Study on Consumer Behaviour of Automobile Products with Special Reference to Two-wheelers in Tirunelveli City, Tamil Nadu, Indian Journal of Applied Research, Vol. 1, No. 3, December 2011, pp 161-162

- Reddy *K Mallikarjuna* (2005): Consumer behaviour towards two-wheeler motor bikes a study, Osmania University Hyderabad
- Siddhartha and Mukherjee S (2002): in Sathish M, A Study on Consumer Behaviour of Automobile Products with Special Reference to Two-wheelers in Tirunelveli City, Tamil Nadu, Indian Journal of Applied Research, Vol. 1, No. 3, December 2011, pp 161-162
- Som Aditya Juyal (2013): Effect of Demographic Factors on Consumer buying behavior of Durable Goods, Indian Journal of Marketing, Vol. 43, No. 12, pp 24-33
- Williams, Anderson Sweeney (2006): Statistics for Business and Economics Thomson Business Information Pvt. India Ltd.

PERCEIVED STRESS, COPING BEHAVIOUR AND QUALITY OF LIFE AMONG SPECIAL EDUCATORS

- Loveena Lobo
- Soumya A.j.

Abstract

The issues of special educators have always been a neglected field in India. Stress is an intricate part of the teaching profession particularly in the area of Special education as teachers face a lot of challenges since the nature of their job poses demands while they cater to the needs of special children. This paper attempts to discuss investigations into the issues of special educators. The objectives of the study are to assess the level of perceived stress, to ascertain the coping behaviour of Special educators, to examine the quality of life experienced by the respondents and to study the relationship between perceived stress scores with coping ability and quality of life scores of respondents. The study is based on descriptive research design. The sample size for the study included 50 special educators from four special education centres (two each) in Mangalore and Kasaragod Urban area using Purposive sampling method. Perceived stress scale-10 (PSS-10) (1988), Coping Checklist (1989) and World Health Organization Quality of Life –BREF (1991) were the tools used for the study. The findings revealed that most of the respondents experienced low levels of stress and have moderate level of quality of life. Majority of the respondents used Social support coping strategy to cope with stress. The study results showed a positive correlation between Perceived stress scores with quality of life and coping scores of respondents. Ongoing training in stress management, favorable working conditions, adequate social support and recognition are vital motivating factors suggested for special educators.

Key Words: Coping Behaviour, Perceived stress, , Quality of Life

Dr Loveena Lobo, Assistant Professor, P.G.Department of Social Work, St Aloysius College, Mangalore-3, Email: loveena_lobo@hotmail.com

Ms Soumya A.J., Teacher, Divya Jyothi English Medium School, Kayarthadka, Belthangady taluk, D.K. Email: shcmangalore11@gmail.com

INTRODUCTION

In today's awakened societies, every child, as a potentially useful citizen, has its unique worth and should be provided sufficient opportunities for its maximum growth and development. The majority of our population consists of averages and normal. That is why the things of our use are always designed, planned and made in accordance with the general needs. If they are with special needs, one may experience difficulties while trying to accommodate them in the world of averages.

Special Education is that specifically planned and organised education that is imparted in a special way to all types of exceptional children. It is in proper tune with their well diagnosed special needs for helping them to develop their potentialities and adjust as well as progress in life as effectively as possible. It is individually planned, systematically implemented and carefully evaluated instruction to help exceptional learners achieve the greatest possible personal self-sufficiency and success in present and future environments (Heward&Orlansky 1992).Special Education teachers are basically those who work with children and Youth who have a variety of disabilities. Those who have undergone a training course in special education and are working in any such organisation are called special educators. A small number of special education teachers work with students with severe cognitive, emotional or physical disabilities primarily teaching them life skills and basic literacy. However the majority of special education teachers' work with children having mild to moderate disabilities using or modifying the general education curriculum to meet the child's individual needs and providing required remedial instruction. Most special education teachers instruct students at the preschool, elementary, middle and secondary school level, although some work with infants and toddlers. Working with learners having intellectual disabilities poses unique challenges and research indicates that these teachers report significantly greater stress than teachers educating learners with physical disabilities.

SPECIAL EDUCATION TEACHING & STRESS

Based on the conceptualisation of authors such as Lazarus and Folkman, stress can be defined as the circumstance in which transactions lead a person to perceive a discrepancy between the physical or psychological demands of a

situation and the resources of his or her biological, psychological or social systems. The resources referred to in this definition play an important role in the individual's ability to cope with stress. The target population in this study namely those educating, individuals with special needs is often associated with the experience of stress. Teacher stress has been a complex process involving interaction between the teacher and environment that includes a stressor and a response. There are a number of stressors commonly experienced by special teachers. These teachers often experience work overload as they are expected to perform at a high level in diverse areas such as Curriculum development, behavioral and in structural management, lesson planning, Collaboration and administration (Beck & Garguilo, 2001; Billingsley, 2004). Special needs Educators have also been found to experience significantly higher rates of role conflict and role ambiguity than a comparison group of general education teachers. Other stressors that this sample group commonly experiences include a lack of instructional support, materials and resources, limited and or stressful professional interactions with colleagues, administrators and or parents and limited professional training and development.

Despite the current trend toward school-based decision making, many schools remain bureaucratic organisations where teachers have little control over major decisions in their environment and frequently work in isolation. Further with increasing demands to be accountable, teacher's work is becoming more intense leaving many teachers feeling emotionally exhausted. Thus in school bureaucracies, teachers may become stressed by role overload and lack of autonomy.

CHALLENGES AND COPING IN SPECIAL EDUCATION TEACHING

Our ability to effectively cope with challenges and upsets requires learning and practicing skills so that they become everyday coping tools. If special educators learn to be patient with students having special needs, to seek out their strengths rather than their weaknesses and to remember that these are young people with much to offer and always more than their disabilities, they will lead more successful lives. Special needs education need not always be a source of stress. It is based on team work and thus stress can be lowered by consulting others and pooling knowledge/experience for the benefit of students. The nature

of special education and the experiences of teachers with regard to the challenges they face in teaching children is also special i.e. different from mainstream education. Special educators have the responsibility to offer not only good, but also highly individualised and goal-directed instruction.

A special educator must do much more than simply follow a fixed and prescribed curriculum, because the educator constantly has to adapt to the specific and unique special needs of the individual child. The educator should therefore be knowledgeable about the abilities of and circumstances in which the child learns best. The educator has to be mentally and emotionally prepared to give the child adequate support. The educator is expected to feel empathy for him, not pity. Yet he/she should not become over-involved as the primary educator, but play a complementary role to that of the parents.

Many special educators experience an inability to handle their occupational situation efficiently and find it hard to cope with the unique demands of their daily task, such as that the students require much more than ordinary educational teaching and assistance. For example in planning learning programmes, cognizance should be taken of their specific needs. Another common complaint of teachers is that the child is either neglected or overprotected by his/her parents. Uncertainty about the division of responsibilities between parent and teacher can be extremely stressful for the teacher. These teachers' voices need to be heard by the education fraternity they work for in order for their needs to be addressed.

QUALITY OF LIFE

WHO defines Quality of Life as an individual's perception of their position in life in the context of the culture and value systems in which they live and in relation to their goals, expectations, standards and concerns. It is a broad-ranging concept affecting in a complex way by the person's physical health, psychological state, level of independence, social relationships, personal beliefs and their relationship to salient features of their environment. Thus it can be said that the term quality of life is used to evaluate the general well-being of individuals and societies. Just like stress and coping, quality of life is also an important issue while studying special educators. Measuring quality of life can provide information on the general well-being of special educators.

In conclusion it can be said that meeting the daily learning and behavioral needs of students makes teaching a stressful job. Although not all stress associated with teaching is negative, stress that reduces a teacher's motivation can have deleterious effects such as alienation from workplace, absenteeism and attrition. In fact when special education teachers are highly stressed by the unmanageability of their workload they are more likely to leave the special education classroom. The ability to successfully manage stressors related to teaching is critical if special education teachers are to survive and thrive in the classroom.

SIGNIFICANCE OF THE STUDY

The government policies in India are tailored to enhance the education of children with disabilities, but very few of these policies focus on Special educators who take care of students with disabilities. These educators have largely been clubbed together with teachers of regular schools. Therefore, the issues of special educators have always been a neglected field in India. Although stress is an intricate part of the teaching profession, special education teachers adopt various strategies to deal with the stress that they experience. This study will help identify stress faced by special educators and their use of adaptive and maladaptive coping strategies and the quality of life they face. Care should be taken to avoid maladaptive coping strategies that can create an increasing stress that leads to burn out and the eventual decision to leave the profession.

OBJECTIVES OF THE STUDY

1. To assess the level of perceived stress among the respondents
2. To ascertain the coping behaviour of Special educators
3. To examine the quality of life experienced by the respondents.
4. To study the relationship between perceived stress scores with coping abilities and quality of life scores of respondents.

HYPOTHESIS

1. Higher the stress, lower would be the coping among respondents
2. Higher the stress, lower would be the quality of life among special educators.

METHODOLOGY

The study is based on descriptive research design. The sample size for the study included 50 special educators from four special education centres (two each) in Mangalore and Kasaragod Urban area using Purposive sampling method. Respondents who fulfilled the inclusion/exclusion criteria and who were present during the administration of the tools were selected. Perceived stress scale-10 (PSS-10) developed by Cohen and Williamson(1988), Coping Checklist developed by Kiran Rao, Subbakrishna and Prabhu(1989) and World Health Organization Quality of Life –BREF(1991) were the tools used for the study.

RESULTS AND DISCUSSION

The study findings revealed that 48% of the respondents belonged to the age group of 30-39 years. Majority of the respondents were females (76%). About 56% of the respondents were married, 24% were unmarried and 20% were religious persons. For most of the respondents (38%) the motivating factor to choose this profession was empathy towards special needs of children while 24% have chosen this profession as a job opportunity available. 50% of respondents have 11 and more years' service, while 30% have between 6-10 years of experience.

Table No 1.0 : Levels of Perceived stress among the Respondents

Levels of Perceived stress	Frequency	Percentage
Very High	0	0
High	22	44
Low	23	46
Very Low	05	10
Total	50	100

Stress is an intricate part of the teaching profession particularly while working with students having special needs which poses unique challenges to the educator. The study measured the perception of stress or evaluation of stressfulness to situations experienced by respondents. Findings revealed that 44% respondents experience high stress while most of the respondents experience lower levels of stress (56%). Respondents years of teaching experience and other favorable psychosocial factors have probably contributed to lower levels of stress.

Table No: 1.1 : Coping Behaviour of respondents

Coping Strategy	Frequency	Percentage
Problem solving-Problem Focused	03	06
Positive distraction-Emotion focused	04	08
Negative distraction-Emotion focused	0	0
Denial/blame	02	04
Social Support	29	58
Acceptance/redefinition-emotion focused	10	20
Religion/Faith	02	04
Total	50	100

Coping abilities of the respondents were studied using Coping checklist which covers wide range of strategies that are used to handle stress. The above table depicts the type of coping strategy used by the respondents to face stress. Majority of the respondents (58%) used Social support coping strategy, where the person copes with stress by reaching out to others (friends, families or professional) and talking about the problem.

Table No: 1.2 : Quality of life according to the domains

Domains of QOL	High	Average	Low	Total
Physical Domain	12	78	10	100
Psychological Domain	12	84	04	100
Social Relationships Domain	20	64	16	100
Environment Domain	16	70	14	100

Quality of life is an individual's perception of their position in life in context of their culture and value systems in which they live and in relation to their goals, expectations, standards and concerns. It is a broad concept affected in a complex way by the person's physical health, psychological state, level of independence, social relationships, personal beliefs and their relationship to salient features of their environment. The results in the above table indicates that majority of the respondents have average scores on all the four domains which means respondents have moderate level of quality of life.

Table No: 1.3: Relationship between Perceived stress with Coping and Quality of life scores

Study Variables	Perceived stress
Coping Behaviour	r 0.60 sig. at 0.001 level
Quality of Life	r 0.61 sig. at 0.001 level

The study has revealed that perceived stress and coping Behaviour scores are positively correlated. Similarly perceived stress and quality of life scores are positively correlated. This revealed that the study hypotheses are nullified.

SUGGESTIONS AND CONCLUSIONS

As stress increases the individual is compelled to make more adjustments in life. So this in turn results in positive changes in their coping behaviour. Considering the special circumstances where they work and dealing with the needs of special children every day, special educators have chances to develop their ability to face challenges of professional life. Training, support with encouragement and other benefits on the part of the management helps them to deal effectively with the challenges involved in their profession. Knowledge and individual skills affects efficiency of the individual to perform well in their career.

Ongoing training in stress management will prove very helpful for Special educators to improve and sustain their Coping abilities. Social support is used by many to cope with stressors which implies that social support of special educators needs to be focused and strengthened. As a civil responsibility the public should be sensitised to the need and services of a special educator who contributes to the empowerment of children with special needs. Favorable working conditions and environment plays a vital role in coping, stress management and quality of life of special educators. Hence the state and central governments should make considerations on this line while planning for the welfare measures of these educators. Adequate recognition should be given to them in terms of

promotions and awards.

The study reveals the fact that social support is used by the respondents to cope with the stressors of life. Though the hypotheses of the study are nullified the results cannot be ignored. Teaching is an important profession which plays a vital role in society. Special educators are valuable people who bring change in the life of special people by helping them to actualise their potential.

REFERENCES:

- Chadha Anupriya;2001;A Guide to Educating children with learning disabilities;Vikas publishing House Private Limited, New Delhi; Pg. 35-40
- Chronister,J.Chan,F.SassonGelman,E.J.,&Chiu,C.Y.(2010);The Association of coping variables to quality of life among caregivers of Individuals with traumatic Brain injury,27(1),46-62,<http://www.ncbi.nlm.nih.gov/pubmed/20634600>; retrieved December 16,2012
- Dash M.; 2000;Education of Exception Children; Atlantic Publishers & Distributors, New Delhi; Pg.18-38
- Despues,D.(1999);Stress and Illness.spring,<http://www.csun.edu/vcpsy00h/students/illness.htm>
- Frampton E. Merle; 2006; Education of the Blind; Cosmo Publications, New Delhi; Pg 1-5
- Hastings, R.P.; &Brown; 2002; Coping strategies and the impact of challenging behaviours on special educators burnout, Mental Retardation, 30 (4), 122-128,<http://www.ncbi.nlm.nih.gov/pubmed/11925269>.;retrieved December 16,2012
- Lakshminarayanan.R.;2004; An overview of strategicplanning to combat OccupationalStress.Iitk.,<http://www.iitk.ac.in/infocell/announce/convention/papers/context%20and%20Human%20Resource-05-R%20Lakshminarayan.pdf> retrieved December 16,2012
- Mangal S.K.; 2007; Educating Exceptional Children; Prentice hall of India private Limited,New Delhi; Pg 28-101.
- Mathew,L,2005,An Exploratory study onOccupational stress and coping strategies

of Special Educators in South India, Journal of Psychology,34,427-442,http://papers.ssrn.com/so13?papers.cfm?abstract_id=643192&http://www.googleco.insearch?q=special+educators+in+india+and+the+stress+they+face&sourceid=navclient&rlz=1T4ADRA_enIN443&aq+o&aqi+&aql+&oq= retrieved December 16,2012.

- MisraBhawana; 2002; Educating the Mentally disabled; Mohit publications, New Delhi;Pg 158-166
- Panda K; 2004; Education of Exceptional children; Vikas Publishing House Private limited, New Delhi; Pg 1-49,281-298.
- Perceived stress scale (n.d.), cohra resources, [http://www.dental.pitt.edu/research/cohra_resources?COHRA%20writeups%20\(11.06\)/perceived % 20 stress % 20 scale / perceived % 20 stress % 20 scale.doc](http://www.dental.pitt.edu/research/cohra_resources?COHRA%20writeups%20(11.06)/perceived%20stress%20scale/perceived%20stress%20scale.doc); retrieved December 18,2012
- Pranjic,N.&GrbovicM.;2011;Common factors related to Chronic occupational distress among special education teaching staff in Montenegro,Diagnostic,40(2),148-56,<http://www.academicjournals.org/ijpds/PDF/pdf2011/Apr/Pranjic%20and%20Grbovic.pdf> ;retrieved December 16,2012
- Singh, A.K., 2011, Tests, Measurements and Research Methods in Behavioral Sciences (Rev.ed.)Patna: Bharata Bawan Publishers and distributors.
- Special Education,(2007), Centre for child Development, ,http://www.childsupport.in/html/special_education.html; retrieved December 05,2012.
- Sukumaran S.K.;2000; Parental Involvement in the education of Mentally Handicapped children; Discovery publishing house, New Delhi;Pg 1-50
- WHOQOL measuring Quality of Life,(1997),Programme on Mental health, http://www.who.int/mental_health/media/68.pdf;retrieved December 18, 2012
- Yang,X.,Ge,C.,HU,B.,Chi,T.,&Wang,L.(2009, November 02); Relationship between Quality of Life and Occupational stress among teachers; Public Health,123(11)750-755,[http://www.publichealthjrnl.com/article/S0033-3506\(09\)00275-3/abstract](http://www.publichealthjrnl.com/article/S0033-3506(09)00275-3/abstract); retrieved December 16,2012

GUIDELINES FOR SUBMISSION OF MANUSCRIPT

AL-SHODHANA- A multi Disciplinary Refereed Research Journal is a peer-reviewed journal with ISSN of St Aloysius College (Autonomous), Mangalore. It welcomes original research articles from academicians, researchers and practitioners related to biological, business, computer, humanities, physical, management and social sciences throughout the year. The journal is published twice a year: January and July.

DEADLINE FOR SUBMISSION OF RESEARCH ARTICLES: There is no deadline for each issue. We will try our level best to publish as early as possible. We will accept articles throughout the year and include it in upcoming issue.

General:

- I. Authors may submit a soft copy of their article to ***alshodhana@gmail.com*** and a hard copy of the paper to the editor.
- II. Authors should carefully read the entire submission guidelines before submitting the manuscript for publication. Authors must ensure that manuscripts are free of grammatical, spelling and punctuation errors. These must be thoroughly edited before submission. It is not the responsibility of editor to correct the article grammatically and improve English language of the paper. The manuscripts not prepared according to guidelines and prescribed format may be rejected and not sent for blind review/ publication.
- III. Editorial committee reserves all the rights to alter / modify or reject the article.
- IV. Contributors are requested to be careful as not to violate any of the provisions of Copyright Act. The Journal is not responsible for any violations or lapses on the part of the contributors.
- V. Receipt of article will be acknowledged by e-mail immediately and decision on acceptance would be communicated within two months of actual receipt of the soft copy of the paper.

COVERING LETTER FOR SUBMISSION:

Dated: - DD / MM/ YY-

To

The Editor

Al-Shodhana

St Aloysius College (Autonomous)

Mangalore - 575 003, Karnataka.

SUBJECT: Submission of Manuscript in the Area of (*e.g. Botany / Economics/ Chemistry / Computer Science / Environment// Finance / Gender Studies / History/ Literature/ Mathematics / /Sociology / Marketing/ Social Work / HRM/ General Management/ any other, please specify*).

Dear Sir,

Please find my submission of manuscript of the research paper titled -
"-----" for possible publication
in Al-Shodhana.

I hereby affirm that the contents of this manuscript are original and I/we alone are responsible for the contents / views expressed in this article. Furthermore, it has neither been published elsewhere in any language fully or partly, nor is it under review for publication anywhere.

I further affirm that the author (s) has/have seen and agreed to the submitted version of the manuscript and their inclusion of name (s) as coauthor (s).

Also, if our/my manuscript is accepted, I / We agree to comply with the formalities given in the guidelines.

Name of Corresponding Author:

Designation:

Department:

Mailing address:

Mobile Number:

E-mail Address (s):

Signature

St Aloysius College (Autonomous) – a premier minority educational institution with 134 years in existence is affiliated to Mangalore University and has been at the service of the youth of Mangalore and its environs. It is run by the Mangalore Jesuit Education Society (MJES), for the education, formation and professional preparation of students of all castes, creeds and communities without any discrimination. However as an institution run by the Jesuits it places a special accent on preferential option for the marginalised and gives priority to their empowerment.

With over 13,000 students, boys and girls, from primary to Ph. D. programmes, the campus is known for its salubrious atmosphere, community culture, excellence in teaching, high degree of discipline, deep mutual respect, abiding spirit of tolerance, strong appreciation for all cultures, deep reverence for all religions, intense attachment to ethical/moral values, state of the art facilities and multiplicity of avenues for all round growth of the individual.

The College aims at an integral formation of youth, striving to form individuals who are academically competent, morally strong, artistically accomplished, physically fit, socially concerned and personally balanced. Those who pass out of this institution are to be **men and women for others** empowered with great capacity to contribute to build a more humane and just world where all have access to life in its abundance.



ST ALOYSIUS COLLEGE

Re-Accredited by NAAC with 'A' Grade | **AUTONOMOUS**
Recognised as "College with Potential for Excellence" by the UGC
POST BOX No. 720, Light House Hill Road, Mangalore - 3, Karnataka Ph: 0824-2449700, 2449701
Fax: 0824 2449705 Email: principal_sac@yahoo.com | website: www.staloyusius.edu.in

UNDER GRADUATE COURSES

1. Bachelor of Arts (B.A.) (3 years, 6 semesters)

B.A. Optional Combinations

1) History	Economics	Pol. Science
2) History	Economics	English Maj.
3) History	Kan. Maj.	Pol. Science
4) Sociology	Economics	Pol. Science
5) Sociology	Kan. Maj.	Pol. Science
6) Journalism	Economics	English Maj.
7) Journalism	Economics	Com. English
8) Journalism	Comp. Animation	English Maj.
9) Sociology	Psychology	Com. English
10) History	Kan. Maj.	Com. English

2. Bachelor of Science (B.Sc.) (3 years, 6 semesters)

B.Sc. Optional Combinations

1) Physics	Chemistry	Mathematics
2) Physics	Electronics	Mathematics
3) Physics	Comp.Animation Sc.	Mathematics
4) Comp. Science	Physics	Mathematics
5) Comp. Science	Statistics	Mathematics
6) Comp. Science	Electronics	Mathematics
7) Chemistry	Botany	Zoology
8) Chemistry	Microbiology	Botany
9) Chemistry	Microbiology	Zoology
10) Bio-chemistry	Botany	Zoology
11) Bio-chemistry	Chemistry	Zoology
12) Bio-chemistry	Chemistry	Botany
13) Bio-technology	Chemistry	Botany
14) Bio-technology	Chemistry	Zoology

3. Bachelor of Commerce (B.Com.) (3 years, 6 semesters)

4. Bachelor of Business Management (B.B.M.) (3 years, 6 semesters)

5. Bachelor of Social Work (BSW) (3 years, 6 semesters)

6. Bachelor of Computer Applications (B.C.A.) (3 years, 6 semesters)

Languages Offered : Additional English, English, French, Hindi, Kannada, Konkani, Malayalam and Sanskrit

POST GRADUATE COURSES

M.Sc. Analytical Chemistry

M.Sc. Biochemistry

M.Sc. Bio Technology

M.Sc. Chemistry

M.Sc. Food Science & Technology

M.Sc. Mathematics

M.Sc. Physics

M.B.A, M.C.A,

M.Sc Software Technology

M.Sc. Counselling

M.A. Applied Economics

M.A. English

M.Com Applied Finance and Accounting

MCMS (Master of Communication & Media Studies)

MSW (Master of Social Work)

} Offered at AIMIT CAMPUS, MANGALORE 575 022
Ph: 0824-2286881/82

1. **Eligibility for P.G. Courses:** 45% marks in the optional subjects at the Degree level & other requirements as per the regulations.

2. BBM/BCOM students are eligible to apply for M.A. Applied Economics

3. BBM students are eligible to apply for M.Com Accounting & Finance

Ph.D. PROGRAMMES

Biosciences, Biotechnology, Chemistry, Commerce, Economics, English, Kannada & Management

ADVANCED PG DIPLOMA AND PG DIPLOMA COURSES

♦ Advanced PG Diploma in Fermentation and Bioprocessing - Biotechnology Finishing School (BTFS)

♦ Advanced PG Diploma in Plant Tissue Culture and Micropropagation - Biotechnology Finishing School (BTFS)

♦ PG Diploma in Business Management (P.G.D.B.M.) ♦ PG Diploma in Computer Applications (P.G.D.C.A.)

♦ PG Diploma in Human Resource Management (P.G.D.H.R.M.)

DIPLOMA COURSES

♦ Business Management (D.B.M.)

♦ Computer Applications (D.C.A.)

♦ Konkani Language

♦ Vermitechnology

♦ Library and Information Science D.L.I.S)

CERTIFICATE COURSES

♦ German Language

♦ Instrumental Methods of Analysis (Chemistry)

♦ Foot Safety and Adulteration

♦ Phonetics and Communication

SCHOLARSHIPS to Meritorious Students at both UG & PG level LOAN FACILITIES to the PG Students