ANALYZING THE SOCIO-ECONOMIC CONDITIONS OF SCHEDULED CASTES LIVING IN HARYANA

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Abstract- Our socio-economic conditions represent the quality of our life. Without these two being in proper shape, one can't lead a happy and prosperous life. It is very necessary that socio-economic conditions should be decent to make our life worth-living and enjoyable. The social condition of the scheduled castes has been inconceivably pathetic since ancient times and till date there has not been any significant improvement in their condition. In the past time, rural and urban settlement and planning arrangement in connection with SCs has long met with administrative apathy and casualness. Only after the 2nd World War such studies have engaged the attention of the administration and the problems regarding scheduled castes have hogged the spotlight at the national level in India. The present study dwells upon the socio-economic condition of the SCs population in Haryana.In this article analyzed in the light of the socio-economic conditions of the scheduled caste people are analysed and focused upon. So basically, this study has attempted to build up a graphic picture of the social and economic conditions of the scheduled castes.

Keywords: socio-economic conditions, rural and urban settlement, condition of the SCs

I. INTRODUCTION

Indian society has a high degree of structural inequality based on the organisation of people into castes and ethnic groups. The social organisation of the Hindus (who make up more than 80 per cent of the Indian population) is based on the caste system. In this system, people are divided into social groups on the basis of the caste and are assigned hierarchical and unequal social positions and rights according to the birth criterion. This caste system is of a highly exclusionary nature: expulsion is an integral part of the system and is therefore the result of its basic characteristics. Social expulsion between different caste groups is ensured through the practise of endogamy (marriage within the same caste) and social disintegration. In review, each caste-except those at the top of the caste grading system-has suffered unequal and hierarchical assignment of rights. The formerly untouchable, also known as Scheduled Castes, which had been placed under the caste gradation, are the worst victims of the system. For example, apart from manual work and some occupations that were considered degrading and polluting, the formerly untouchable were deprived of the right to do business or own property. They have even been denied the right to education and civil, religious and cultural rights. In addition, they have suffered from residential segregation and social isolation because they are considered adulterated and polluting and are not suitable for mixing with the people of the upper castes.

Another source of expulsion is linked to the cultural identity of groups like the Adiwasis. This group was faced with isolation, neglect, exclusion and underdevelopment due to their geographical location and cultural exclusivity. Social expulsion in the case of this group has taken a number of forms, including the refusal to grant the right to resources around them-as a result of the government's policies. And the social process. The deprivation resulting from caste and ethnic expulsion is suffered by these two groups of people, even though they make up one-fourth of the Indian population. In 2001, the SCs and STs (Scheduled Castes and scheduled tribes) accounted for 17 percent and 8 percent of the Indian population, respectively. Together they made up one-fifth (250 million) of the population of India: Scheduled Castes, 167 million and Scheduled Tribes, 86" million.

There is another category of formerly untouchable who have either been converted into a Sikh, Christian or Buddhist religion. They make up about four percent of the population of India. Although technically they are outside the matrix of the Hindu caste system, they continue to tolerate caste-based discrimination in certain areas and are known as the formerly untouchable caste. Efforts have been made to offer them certain benefits that they enjoyed earlier, but not all of them. For example, those who have converted to the Sikh and Buddhist religions continue to benefit from the government's policy of affirmative action and reservation. However, Christian converts have remained outside the safety net of the policy of reservation/affirmative action; therefore, their petition for the consideration of expulsion in

the list of those eligible for reservation still remains before the court. A third group of societies, known as the other backward castes, has recently been granted reservations about government jobs only. The policy also includes a group of backward Muslims. However, the author will not go beyond studying Scheduled Castes and Scheduled Tribes due to the lack of data on the economic status of backward Muslims and the employment situation in government services.

The historical nature of the expulsion (and continuation of the same in some traditional forms, if not all) of the excluded groups is responsible for the serious deprivation and poverty suffered by them. This is demonstrated by their lack of access to income earning capital (business and agricultural land); employment; education; cultural, lack of civil and political rights; and, finally, poverty and malnutrition. "In general, the Scheduled Castes have limited scope for the ownership of employment and capital assets; they are less educated, suffer from high levels of poverty and are still denied full civil, cultural and political rights."

II. ECONOMIC CONDITION OF SCHEDULED CASTES

2.1 Facilities and levels of living:

Table 1: Facilities in the households of Scheduled Castes and Non-Scheduled Castes

Caste	Water tap	Lavatory	Bathroom	Electricity	Others*
SC	46.9	45.2	69.5	82.5	52.9
Chamar	47.3	44.5	83.9	83.7	62.6
Dhanak	31.2	43.5	56.5	73.2	51.8
Balmiki	33.5	33.8	62.1	61.4	41.3
Sansi	48.1	39.0	76.0	84.5	28.9
Khatik	20.0	5.0	47.3	32.3	24.4
Others	20.5	8.4	64.6	67.7	66.3
BC	57.3	57.3	82.9	90.3	59.2
Carpenter	59.3	59.3	91.2	100.0	73.6
Nai	53.2	44.2	81.9	100.0	56.3
Lohar	--	--	67.8	69.8	35.2
Kumhar	53.6	47.3	82.5	94.3	52.0
Jhinwar	--	--	100.0	100.0	100.0
Kamboj	68.0	69.0	82.9	90.3	59.2
Others	55.1	59.3	83.9	74.7	55.3
UC	69.3	60.7	86.8	97.6	69.2
Jat	65.3	64.3	87.8	96.7	81.9
Brahman	75.3	66.7	92.8	100.0	67.7
Rajput	62.9	31.2	87.7	100.0	62.9
Baniya	70.2	76.5	100.0	100.0	78.0
Other	60.0	81.2	93.7	100.0	62.3

Source: Field Survey

Table l depicts the facilities available in the households of Scheduled Castes, Backward Castes and Upper Castes. Firstly, water taps are available in 46.9 per cent of the households of SCs. Khatik and other sub-constituents have only (20.0) percent water tap, whereas Sansi (48.1) followed by Balmiki (33.5) enjoy better tap water facility.

On the basis of a field survey, it has been stated that the other households depend on common public taps installed in the streets or on the roadside of the units.

Second, the lavatory facility shows that 45.2 per cent of the SCs (Figure No. 6.1) have noted this facility while the remaining SCs go out into the night soil. It has been noted that more laundry facilities are available in the Sansi (39.0) households, followed by Dhanak (43.5) and Chamar (44.5 per cent) in the units under study. Third, 69.5 per cent of SC households have bathroom facilities. It was also found that Chamar (83.9) and Sansi (76.0) had the highest percentage of bathrooms. The lowest, i.e. 47.3 per cent, was reported among the Khatiks.

Fourthly, 82.5 per cent of SC households have access to electricity. Sansi (84.5), Chamar (83.7) and Dhanak (73.2) have found that they enjoy more electricity than other sub-constituents. The lowest among the Khatiks was noted (32.3). Finally, there are other facilities visz. Proper sanitation, ventilation and kitchen etc. are only available in 52.9 per cent of SC households. Other sub-constituents (66.3) and Chamar (62.6) have the highest percentage of such facilities and the lowest among Khatik (24.4), Sansi (28.9) and Balmiki (41.3).

Kamboj, Carpenter and other sub-constituents are more evident in the water tap. Facilities such as lavatories, bathrooms, electricity and others, 69.0, 82.9, 90.3 and 59.2 percent were found, respectively. Among them, Kamboj and Carpenter had the maximum facilities.

In Upper Castes, 69.3, 60.7, 86.8, 97.6 and 69.2 per cent of households have water, laundry, bathroom, electricity and others, respectively. Among them, Brahman, Baniya and other sub-constituents have noted the maximum number of facilities. Overall, the facilities are increasing depending on the time.

2.2 Useable Households Assets:

There are some assets through which economic variations between different caste groups can be easily identified and assessed. Household assets are also one of the most important indicators for assessing the economic status of different caste and caste groups.

Table 2 shows household assets between different caste groups. It represents the assets per household, the assets per 100 household and the total population per asset. Consequently, with the exception of a few assets such as stoves, all the other assets are found more among the BCs and Upper Castes. SCs own less assets than the BCs and Upper Castes.

Table 2: Category-wise household assets

Assets	Scheduled Castes			Backward Castes			Upper castes		
	Assets per household	Assets per 100households	Total population perasset	Assets per household	Assets per 100households	Total population perasset	Assets per household	Assets per 100households	Total population perasset
Bicycle	0.9	86.0	9.1	0.9	77.8	9.7	0.9	86.7	9.7
Sewngmachine	0.8	67.8	11.2	0.8	68.9	11.1	0.9	79.7	9.3
Table fan	0.6	54.2	11.7	1.3	103.9	7.2	1.7	105.2	7.3
Ceiling fan	1.3	114.8	6.7	1.8	150.2	6.2	2.3	203.2	4.2
Chair	1.4	164.2	5.3	2.5	201.2	5.3	2.1	263.7	3.6
Table	0.8	80.8	10.1	0.9	82.8	9.3	1.1	98.6	7.5
AC	0.6	71.2	10.3	0.9	71.3	10.2	0.9	76.3	9.5
Fridge	1.4	118.2	6.7	1.8	150.9	5.4	1.5	166.7	4.1
Invertor	0.8	72.1	10.8	0.4	32.3	21.4	0.7	48.7	14.8
Heater	0.4	38.1	28.9	0.7	38.4	19.3	0.4	39.6	17.5

Car	0.2	68.2	2.5	5.2	511.8	2.1	7.2	615.3	2.4
Scooty/Bike	0.2	9.3	84.5	0.2	20.1	26.3	0.4	21.6	32.3
Sofa	0.2	14.7	61.3	0.6	59.3	14.5	0.5	27.5	25.3
TV	0.6	61.8	15.2	0.7	72.1	10.1	0.9	83.1	9.1
Cooler	0.2	15.1	49.2	0.5	32.9	20.2	0.7	63.2	11.3
Computer	0.6	2.5	45.0	0.1	20.2	37.6	0.3	18.7	39.2
Mobile	0.5	36.7	19.0	0.4	41.3	16.5	0.6	53.6	13.2
DeewanBed	0.3	9.7	68.8	0.5	39.6	14.0	0.9	80.7	9.3
DoubleBed	0.4	11.3	42.8	0.7	76.1	10.2	0.5	42.3	15.2
WashingMachine	0.2	15.2	47.3	0.5	40.5	19.5	0.3	24.6	29.1
Almirah	0.3	18.4	40.8	0.2	44.3	15.5	0.4	32.3	22.3
Others	0.4	27.3	26.2	0.9	99.6	7.5	0.7	58.9	13.2

Source: Field Survey

According to table 2, there are some assets on the basis of which one can easily evaluate and determine the economic disparities among the various caste groups. The household assets are also one of the most significant parameters for presenting the economic condition of various castes and caste groups.

The Scheduled Castes (SCs) households own lesser assets than the Backward Castes (BCs) and Upper /higher Castes. The economic status of the SC people is far below the status of upper caste and backward caste people since they are so poor that they can't buy even simple and less expensive assets to make their lives free from hardships and distresses.

This table gives us ample data based evidence about the economic profile of SC people which is far from being satisfactory.

2.3 Farming Assets and Implements:

Agriculture is an important sector of the Indian economy, with more than half of its population relying on agriculture as the main source of income. Research and expansion systems play a key role in generating and disseminating agricultural technologies to increase farmers' incomes. The system of extensions adopts a series of methods of extension, such as training, demonstration, ex-secure visits to transfer technologies from the laboratory to the ground. Most of these expansion efforts focus mainly on location and crop-specific technologies, and mostly on problem-based solutions. However, it is necessary to equip farmers with basic knowledge of agriculture in order to create a better knowledge platform at farmer level to take appropriate farm management decisions and to absorb modern technologies.

Table 3: Category-wise distributions of farm assets and implementsaste

Caste	Farm assets and implements (Per hundred households)											
	Tube-well	Plough	Tractor	Diesel-engine	Cane-crusher	Harrow	Cultivator	Sprayer	Bullock cart	Camel cart	He-Buffalow cart	Others
SC	4.0	3.2	-	3.0	-	-	-	0.9	0.8	2.0	0.9	0.8
Chamar	3.4	-	-	3.4	-	-	-	-	-	-	3.2	3.5
Dhanak	-	-	-	-	-	-	-	-	-	2.9	-	-
Balmiki	2.3	2.3	-	3.1	-	-	-	-	-	-	-	-
Sansi	15.6	15.6	-	15.6	-	-	-	9.2	9.2	9.2	-	-

Khatik	-	-	-	-	-	-	-	-	-	14.3	-	-
Others	-	-	-	-	-	-	-	-	-	-	-	-
BC	20.8	26.0	8.3	19.3	2.3	15.3	8.4	-	2.1	6.5	6.5	8.3
Carpenter	31.5	47.6	10.2	26.4	-	26.4	10.2	-	-	-	10.2	10.2
Nai	-	-	-	-	-	-	-	-	-	14.1	-	-
Lohar	-	-	-	-	-	-	-	-	-	-	-	-
Kumhar	8.4	8.4	-	8.4	-	-	-	-	-	8.4	-	-
Jhinwar	50.0	50.0	-	50.0	-	-	-	-	-	-	50.0	-
Kamboj	76.0	100.0	60.0	76.0	26.0	76.0	60.0	26.0	26.0	-	25.0	60.0
Others	19.3	28.4	10.1	19.3	-	19.3	10.1	10.1	-	12.1	-	10.1
UC	68.1	68.1	13.0	68.1	5.2	24.3	13.0	19.3	9.3	5.8	13.1	8.5
Jat	65.1	65.1	11.4	70.9	5.5	27.3	9.3	16.5	10.3	5.5	13.0	6.6
Brahman	55.1	67.7	10.2	55.1	10.2	19.3	19.3	26.1	10.2	10.2	19.3	19.3
Rajput	59.2	29.8	16.5	46.2	-	11.4	11.4	11.4	29.8	16.5	16.5	16.5
Baniya	28.0	-	-	28.0	-	-	-	28.0	-	-	-	28.0
Other	76.0	72.8	18.5	82.1	15.5	31.5	28.0	28.0	9.3	5.2	18.9	9.5

Source: Field Survey

Table 3 presents the caste-wise apportionment of farm assets and implements among the sample households. It clearly shows the assets and implements per hundred households. This table reveals that the number of these implements with the Scheduled Castes people is negligible.

Some Backward Castes like Khatik, Lohar and others don't have even a single farming asset or implement. Same is the case with Lohar among BCs. Most of the farming implements are possessed by higher Caste people only. These assets reveal that upper caste people are far richer than BC and SC people, which is abundantly evidenced by the huge number of farming assets and implements possessed by them.

2.4 Landholding:

Mostly research studies on land settlements have reflected that the extent of land proprietorship is a significant indicator to measure the economic condition of various castes and caste groups. As it is felt that in a country like India, an agrarian cultivable land is considered a precious asset by the people.

So, the size of land holding manifests the financial standing of the people of the different caste groups in an unambiguous way. The size of the land holdings of the Scheduled Caste people was ascertained to assess socio-economic status. The larger the size of the landholding is the better the socio-economic status.

Table 4: Category-wise distribution of land holding and its size in various sample units

Sample unit	Land holding (%)			Size of land holding (in acre)		
	S.C.	B.C.	U.C.	S.C.	B.C.	U.C.
Naraingarh (MC)	16.3	68.9	89.4	1.7	5.3	7.3
Shahpur	8.6	32.1	91.3	0.8	0.9	6.8
Ladwa (MC)	3.4	6.7	81.3	0.6	0.9	7.7
Dhurala	-	-	83.4	-	-	8.0
Nilokheri (MC)	-	-	87.3	-	-	6.2

Jalmana	-	18.3	90.0	-	0.8	7.0
Pundri (MC)	-	-	97.0	-	-	5.5
Deoban	-	27.4	82.5	-	1.0	6.2
Kalanaur (MC)	-	-	90.0	-	-	9.0
Bhali	6.6	20.8	95.8	0.7	0.9	6.5
BawaniKhera (MC)	10.2	5.2	84.3	0.4	0.5	7.0
Riwasa	8.4	28.1	89.3	0.4	0.8	7.5
Hansi (MC)	2.1	25.8	90.0	-	-	8.2
Alipur	-	-	90.5	-	-	6.5
Narwana (MC)	-	-	84.2	-	-	7.1
Radhana	-	-	84.3	-	-	5.8
Sohna (MC)	-	25.0	89.5	-	-	7.9
Budhera	-	-	90.4	-	-	6.6
Bawal (MC)	-	-	92.5	-	-	5.9
Bolni	-	-	89.1	-	-	4.7
Tilpat (MC)	-	-	83.2	-	-	3.1
Alampur	5.3	30.2	90.0	0.4	0.8	7.1
Hodal (MC)	-	-	92.3	-	-	5.2
Bela	-	-	88.0	-	-	4.5

Source: Field Survey

Table 4 presents the caste and category-wise allocation of landholding and its size in the various sample units. The Scheduled Castes (SCs) of Naraingarh, Shahpur, Ladwa, Bhali, BawaniKhera, Riwasa, Hansi and Alampur only have small-sized landholdings.

There are so many other sample units where SC people have no land holding at all. Moreover the size of the landholding is also too small and insignificant. On the other hand people of Backward castes are far ahead of SC in the matter of possessing land. The sizes of landholdings of Backward classes in different units are 1.7, 0.8, 0.6, 0.7, 0.4, 0.4 and 0.6 acres respectively. This extremely small size of their land holding also gives us a fairly good idea about their economic status. The yield from such a small land holding can't enable them to support their family, the monetary value being too meagre.

In Naraingarh, Shahpur, Ladwa, Jalmana, Deoban, Bhali, BawaniKhera, Riwasa, Hansi, Sohna and Alampur is 68.8, 32.1, 6.7, 18.3, 27.4, 20.8, 5.2, 28.1, 25.8, 25.0 and 30.2 percent people respectively possess landholdings. The size of their landholding is slightly better than that of SC people but the size of their landholding is also quite insignificant.

More than 90.0 per cent of Upper/higher Castes people possess landholdings in the various sample units. Their size varies between 3.0 acre and 8.0 acres. Most of SC people being landless are financially impoverished. People of the upper castes are financially sounder than those of SC and BC because 90.0% of them in the sample units are owners of landholdings. Some steps need to be taken to improve their financial conditions. Thus, it is clear from the data given in the table above, it that the size of the landholding of the most of the Scheduled Castes people is too small for them to be able to meet their house hold expenses and maintain a good living standard from the income of the agricultural produce. So, they remain financially in a very pathetic condition.

Their pathetic economic conditions can be attributed to the unjust and discriminatory social system which has been prevalent since ancient times. The upper caste people have always forced them to work as if they were bonded labour, taking undue advantage of their poverty and this practice still continues in our society. That is why the economic condition of the Scheduled Caste people is still very wretched even in the independent India.

Table 5: Caste-wise land holding and its size in the sample households

Caste	Land holding (%)	Size of land holding per household (in acre)
SC	5.3	0.3
Chamar	7.7	0.4
Dhanak	-	-
Balmiki	-	-
Sansi	15.3	0.7
Khatik	-	-
Others	27.6	1.5
BC	18.3	0.8
Carpenter	28.2	1.4
Nai	13.3	0.5
Lohar	-	-
Kumhar	-	-
Jhinwar	53.2	1.1
Kamboj	78.0	7.5
Others	19.3	0.8
UC	87.4	5.7
Jat	89.4	4.5
Brahman	92.3	4.8
Rajput	100.0	8.0
Baniya	52.0	2.0
Other	77.5	7.5

Source: Field Survey

Table 5 shows the details of caste-wise landholding and its size in the various sample households. Their average size is 0.3, 0.8 and 5.7 acres among Scheduled Castes (SCs), Backward Castes (BCs) and Upper/higher Castes respectively. Among SCs sub-constituents, Sansi and others are in a slightly better position.

The condition of BC people is better than that of the SC people. But both these categories lag far behind upper caste people whose average size of landholding is 5-7 acres and 87.4% of them are owners of landholding. Financial disparity between the upper castes and lower castes can be attributed to the former being landowners of big size of landholding and the latter being either landless or the owners of insignificant size of landholding.

2.5 Land Ownership

Most of the Scheduled Caste people have no land of their own. It could be attributed to the vicious caste system that plagued the society in the past. Scheduled caste people worked under the higher caste people and their economic condition was really pathetic due to the exploitative and oppressive nature of the caste system and the scheduled caste people were the worst sufferers. They had to work in the fields of the higher caste people and they were given very meagre payment for their hard labour. Having no agricultural land of their own, they were not in a position to make any progress in life and they had to live at the mercy of their landlords. Their low castes were the main cause for their socio-economic backwardness. Agriculture was the source of income for the majority of the population and most of the SC people were landless. Thus the unfair and discriminatory system of casteism pushed them into the quagmire of poverty. So the policy of reservation was essential for social justice.

Scheduled Caste ownership of agricultural land is minimal and the majority of landholders have small and unviable holdings.

Table 6: Category-wise land ownership status of the sample households

Caste		Nature of holding ownership							
		Hereditary	Purchased	Gifted	Others	Total	Leased in	Leased out	Operational holding
SC	Total Area	-	24	2	-	26	48	2	78
	Areaper household	-	0.18	0.03	-	0.18	0.38	0.03	0.59
BC	Total Area	37	18	2	2	56	23	13	67
	Areaper household	0.63	0.27	0.03	0.04	0.85	0.47	0.18	1.18
UC	Total Area	485	107.5	23.5	163	680	88	105	801
	Areaper household	2.80	0.77	0.15	0.98	4.8	0.58	0.73	5.23

Source: Field Survey

It is essential to know about their land holdings in order to assess their socio-economic conditions in the state of Haryana in particular and in India in general. Their social and economic status can be determined to a great extent on the basis of whether they have agricultural land of their own or whether they have purchased it or it has been allotted to them by the govt. The scheduled Caste students who were pursuing higher education in the six selected divisions of Haryana were asked the question whether they had agricultural land or not.

Table 6 shows the status of category-wise ownership condition of the sample households. It shows clearly the nature of holding ownership and the size of operational holding. The table depicts that there is a low size of operational holding i.e. 0.59 among SCs. It is 1.18 and 5.23 among BCs and Upper Castes (UCs) respectively.

This table also throws light upon the reason of the richness of the upper castes people. Operational holding of the upper caste people is many times more than that of the SC and BC people. SC people being landless in majority have to work asagricultural labour with very low wages. That is why their financial condition remains pathetic.

2.6 Borrowing and Lending:

Table 7 represents that the position of borrowing and lending among the various caste and caste groups. It shows that mostly respondents have borrowed money from market and local money lenders. The banks are noted more for accepting deposits than extending loans.

Table 7: Caste-wise position of borrowing and lending of money

Caste	Borrowing (%)				Lending* (%)			
	Bank	Local money lender	Govt. schemes	Others	Bank	Local money lender	Govt. schemes	Others
SC	3.8	81.1	4.9	10.2	34.4	3.4	24.5	12.5
Chamar	2.4	71.8	8.3	17.5	26.4	--	42.3	10.5
Dhanak	6.3	71.3	4.8	17.6	40.2	1.7	23.4	15.7
Balmiki	1.0	67.4	16.4	15.2	32.8	--	15.4	6.3
Sansi	17.8	69.3	--	12.9	22.8	15.6	9.2	14.6

Khatik	--	79.3	--	20.7	15.4	--	--	15.1
others	--	67.3	--	32.7	2.3	--	--	31.2
BC	9.1	78.5	6.3	6.1	29.7	8.1	9.8	13.7
Carpenter	19.3	69.1	--	11.6	55.7	19.3	10.7	8.1
Nai	--	81.2	--	18.8	21.3	--	14.1	23.8
Lohar	--	100.0	--	--	34.0	--	--	--
Kumhar	7.3	76.2	6.4	10.1	19.4	--	8.5	8.7
Jhinwar	--	50.0	--	50.0	60.0	--	--	40.0
Kamboj	45.0	35.0	--	20.0	60.0	20.0	--	20.0
Others	8.3	71.2	15.5	5.0	10.1	10.1	26.3	19.3
UC	7.3	53.4	16.2	23.1	34.4	7.2	28.6	21.7
Jat	5.7	70.2	6.3	17.8	24.8	6.7	36.1	28.5
Brahman	19.3	8.3	25.8	53.4	74.8	8.2	--	10.1
Rajput	--	52.8	--	47.2	29.8	15.4	--	27.8
Baniya	--	2.0	73.0	25.0	78.0	2.0	--	--
Other	14.5	9.3	31.2	45.0	42.0	9.3	21.6	15.3

Source: Field Survey

Table 7 reveals that SC and BC people have to depend upon local money lenders for borrowings to meet their day-to-day needs. Loans advanced by banks to them are quite minuscule and insignificant.

More then seventy percent people of these two categories have to depend upon local money lenders. While the dependence of the upper caste people on local money lenders is 53.4%. It is an open secret that local money lenders charge exorbitant rates of interest from borrowers.

That is why SC people and BC people are not able to come out of the debt trap. In case banks start advancing loans to them liberally, their exploitation by the money lenders and their financial condition can improve perceptibly.

Table 8: Reservation helps to improve the socio-economic status ofscheduled castes.

Particulars	Respondents	Percentage (%)
Yes	831	77.00
No	249	23.00
Total	1080	100

Source: Field Survey

Whether the reservation system helps to improve the socio-economic conditions of the scheduled caste people was investigated most of the respondents hold the view that reservation helps to improve the socio-economic condition of the SC people. The data given in the table reveals the importance of reservation in the context of the SCs. About 77.00% express the view that reservation system improvesthe socio-economic status while only 23.00% of them don't subscribe to this view point. According to them, even reservation has not helped improve the socio-economic conditions of the SCs.

III.   KNOWLEDGE ABOUT THE WELFARE SCHEMES AND PROGRAMMES FOR SCHEDULED CASTES:

The various special economic development programmes and schemes introduced in rural and urban areas have not produced the expected results. Loan facilities and self-employment schemes have more often not reached the needy and are often used by the upper castes and, in some cases, by the rich among the castes. An attempt has been made to know the respondents' knowledge of welfare schemes and programmes for the welfare of the caste. It has been found that 68.43% of the respondents in the sample are not aware of the different welfare schemes and programmes initiated by the government for the welfare of the caste, while only 31.57% of the respondents have knowledge of these schemes and

programmes for the welfare and development of the caste. This shows that the planned castes in the area under study are not very well aware of the various welfare schemes and programmes initiated by the government for their development. It has been noted that only those respondents who are well educated, exposed to mass media and urban areas have knowledge of these schemes and plans in government and semi-government jobs. It shows, therefore, that the majority of castes in rural areas have no knowledge of all welfare schemes and programmes initiated by the government for their emancipation and upliftment.

Table 9: Knowledge about the Welfare Schemes and Programmes for Scheduled Castes

Particulars	Respondents	% Percentage
Aware	341	31.57
Not aware	684	68.43
Total	1080	100

IV. CONCLUSION

On the basis of all these financial indicators covered in this chapter, a fairly good idea can be formed about the socio-economic conditions of the scheduled caste people. No doubt, their socio-economic conditions due to reservation policy and other welfare schemes initiated by the various governments has improved significantly, but they are still far behind the upper castes in terms of their living conditions, economic educational status and other parameters of human wellbeing.

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