



CURRENT ECONOMIC CONDITIONS AMONG DALIT FAMILIES: AN ANALYSIS OF INCOME AND EXPENDITURES (WITH SPECIAL REFERENCE SELECTED DALIT FAMILIES IN PAVAGADA TALUK, TUMKUR, KARNATAKA)

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ABSTRACT

KEYWORDS:

Dalits, Income, Expenditure,
Economic Status, Assets

The main objective of the paper is to examine the current income and expenditure among dalit families. Income of an individual or society is usually considered an indicator of his or its economic class. The term economic class is based economic resources. Needless to say, untouchability is not only a religious system but also an economic system. In a caste ridden society like India, competition is not on the basis of talents and natural aptitudes but on the basis of caste in which one is born. 82.8 percent of the land of our country is owned by the caste Hindus. It said that only 7 percent of the land is owned by the dalits, among them 70 percent have less than one acres (Seminar on Abedkar, New Delhi). They are assets less, being mostly landless agriculture labourers or small artisans. The study is purely based on primary data the required primary data have been collected from interview schedule. For this purpose total 120 families in Pvagada Taluk, Tumkur District, Karnataka have selected as sample size by employing random sampling technique. Statistical tools like mean graphs, Chi-square and correlation matrix have been employed to analyze the data. Finally the study reveals that, majority of the dalits families still living in Kuccha House, Firewood is the main source for cooking, No toilet facilities, No transport facilities, low number of members are working, maximum dalits people still depending on casual work, landlessness, no financial from banking systems, wage payment is main source of earnings among dalits. Therefore, it could be said that, majority of the dalits have low economic conditions.

INTRODUCTION

The present study is concerned with current economic scenario among dalit families, income and expenditure among dalit families with respect to their economic development. Income of an individual or society is usually considered an indicator of his or its economic class. The term economic class is based economic resources. Needless to say, untouchability is not only a religious system but also an economic system. In a caste ridden society like India, competition is not on the basis of talents and natural aptitudes but on the basis of caste in which one is born. 82.8 percent of the land of our country is owned by the caste Hindus. It said that only 7 percent of the land is owned by the dalits, among them 70 percent have less than one acres (Seminar on Abedkar, New Delhi). They are assets less, being mostly landless agriculture labourers or small artisans. In this back drop the present study is play more important role in examining the present economic scenario among dalit families and their opportunities and challenges with respect to development of economic conditions. India is considered to be the most stratified of all known societies in human history with its

peculiar form of caste. The caste system is 'peculiar' in the sense that it is one of the greatest separating forces that have been used .to divide human beings, mainly into two categories; higher castes and lower castes. This simple division is backed by certain religious sanctions, which yield to what sociologists' term 'purity' and 'pollution' concepts. These religious sanctions make possible a renewal of legitimacy of Indian caste system even after it is challenged throughout the course of history. Thus, the caste system with its myriad variations of super-ordination and subordination still exists in all the regions of India with different degrees of rigidity. It is due to this irrepressible caste system that the untouchables of India, who number more than 220 million and are known today as Dalits, have been systematically neglected and ostracized in Indian society throughout ages. The dalits in our country are known by many other names given to them by others, mostly to despise them or to show contempt. A man is not a mere label but a disclosure of a reality. They are *Avarnas*, colorless and non-descript; or *panchamas*, those left over as it were after the four castes have been counted; or aspirations of a vast victimized section of the Indian population right down the ages.

REVIEW OF LITERATURE

No doubt, Since Independence we have made remarkable progress in the fields of science and technology, industrial and infrastructure development, but as per the issue of development of weaker sections especially the scheduled caste/scheduled tribes, we have also progressed significantly but the desirable outcome is still far away from the reality. Empirical studies in this field are few. Some attempts have been made in by scholars in the area of economic status of dalit's families, which are reviewed here under;

Prakash lamani & P M Honakeri (2012)ⁱ studied on Migration among SCs. The aim of the study is to examine the level of work and problems faced by respondents at migrants place and to evaluate their level of improvement for migration. The researcher used primary data, the data were collected through exhaustive field work from Bijapur taluk of Karnataka State. It reveals that migration of scheduled caste to neighboring state like Goa, Maharastra and Andra Pradesh, where lack of opportunities available for their livelihood and better work options that are complementary to migration ; the availability of surplus labour within the household and also found that seasonal migration of labour for employment has become one of the most durable components of livelihood strategies of people living in rural areas.

Lakshmi Iyer et. all (2013)ⁱⁱ studied 'Caste and Entrepreneurship in India' It examines, it is now widely accepted that the lower caste have risen in indian politics. Has there been a corresponding change in the economy? Using comprehensive data on enterprise ownership from the economic senses of 1990, 1998 and 2005 and concludes that there are substantial caste differences in entrepreneurship across India. The SC and ST are significantly underrepresented in the ownership of enterprise and the share of the workforce employed by them.

Dr. B P Mahesh C G, V Shanmugam & H S Shivaraju (2015)ⁱⁱⁱ analysed SC/ST welfare activities of social welfare department of Karnataka state. The social welfare department is the nodal department to monitor the overall department of SC&ST people in Karnataka. The percentage of STs living in permanent houses with better civil amenities is lower when compared to SCs and other population. Adequate funds are not spent on various socially beneficial activities by the department of social welfare and also found that, the contribution of central government is inadequate for the social empowerment of SC & ST population.

John C B Webster (2001)^{iv}, the dalit situation in India Today. The Researcher studies, Dalit political, Economic, social, Religious strategies and found that dalit have been divided over whether to pursue political power independtity of other caste or in alliance with those member of other caste and communities. Dalit's as an improvised and independent source of cheap labor and also found that over the past 125 years, so many daliy have converted to Christianity that today the majority of Christian population of India is Dalit.

Barbara Harriss and Aseem Prakash (2008)^v studied social discrimination in India- A case economic citizenship. In this paper made an attempts to analyse social discrimination and its manifestation and to suggest possible strategies at the conceptual level to tackle it. Finally concludes that the demand of equality is not only an individual moral claim to respect as human being but also a political claim on the state of a citizen.

R Suresh and B C Mylarappa (2012)^{vi} studied Socio-economic status of rural Scheduled Caste female students in higher education. It is indeed difficult to point the social educational status of women including untouchability throughout Indian history till the down of the independence on the canvas of a limited space. To analysed the socio-economic background of SC female students in higher education. The area of the study has been confined to Tumkur town. The sample size of 250 students was drawn on the basis of simple randam technique. The sample size fixed in the view time and availability of the resources. The major tool of collection of primary data has been the interview scheduled. Majority (98.8%) of students are distributed in the younger or middle age group only, a small 1.20 percent is in the older age group. The prime motive of the study is to SC women are institutional problem of the SCs including hour is to remodel or redesign our institutional arrangement through a ractical structural change with emphasis on equity and equality of women as par with men in all spheres of social life. Moreover the insights emerging from the study point the need for further research in the area. They could also be useful to the planners and policy makers to evolve new struggles for educational development of SC women.

Darshan Singh (2009)^{vii} studied Development Of Scheduled Castes In India – A Review the polity of our country has realised the significance of the development of weaker sections specially the scheduled castes since Independence. Consequently, planned efforts have been made for their upliftment by the government. This paper has examined the progress made with regard to their social (health, housing, workforce participation, availability of basic amenities and wage employment under income generation schemes), educational and occupational status. Based on secondary data, it has been found that no doubt, a positive change on various socio-economic parameters has been recorded but, that change has touched merely less than half of their population. Further, the gap between the mainstream and scheduled caste population still persists significantly in our traditional society. Therefore, there is an urgent need to reorient and focus the strategy in order to support the lesser privileged by providing qualitative education and infusing among them the individualistic and moralistic values of self-denial, temperance, forethought, thrift, sobriety and self-reliance essential to bring these downtrodden into the national mainstream.

Hoshiar Singh (2014)^{viii} examined A Study on Socio-Economic Status of Scheduled Caste People of Kangra. For accomplishing the objectives two fifty cases of scheduled castes men and women were selected. For recording their narratives, Interview, Fuzzy Cognitive Mapping and qualitative analysis & interpretation were prepared. The narratives were recorded, processed, analyzed and tabulated in order to derive major themes and subthemes. The result based on qualitative research revealed that the Socio-Economic condition of some Respondents is not good. It s very hard to them to provide good quality education to their children. Most of the families were depend upon agriculture, but due to some various problems the output of agro products was not good. Majority of respondents stayed in sami kucha house. Most of respondent have electricity, water connection and latrine facility. MGNREGA was the only rural employment programme in the village MGNREGA was the only rural employment programme in the village, which villager known. And many of them took the benefit of this scheme.

Some of respondents take debt from the banks for the education purpose, health purpose and some other purpose. All respondents have mobile phone facility but the least vehicle (car) facility. Most of children are studied in private school within village. Most of people have less awareness about the Govt. schemes and programme for the education development. All most every house hold has the livestock like cow, buffaloes, sheep, goat etc. But most of them they don't use them for the business purpose. They use for their own purpose. Dowry system prevails in the society and it is on demand. But still most of respondent not afraid of giving dowry. Caste system exists in the society. Due to MNREGA the financial condition of the SC women improved. By this the role of female also increased in family decision making and are also helped the children and other members of family in their financial requirements. The level of confidence is also increased. The social and economic status of scheduled caste people improved in comparison of earlier time. This is due to the education improvement and also due to the reservation to the scheduled caste people in many sectors.

Victor S D'Souza (1962)^x studied 'Changing Status of Scheduled Castes'. It has been argued, among others by F C Bailey ('Caste and the Economic Frontier'), that while the social status of most castes may change in response to change in their socio economic conditions, that of the Brahmins at the top and the Scheduled Castes at the bottom of the caste hierarchy is fixed. It follows that whatever the change in occupations or economic standards, the Brahmins cannot come down in social estimation and the Scheduled Castes cannot rise. However, a re-examination of Bailey's own data and evidence from other studies shows that this may not be true. An attempt is made here to show that the causal connect on between social status and socioeconomic conditions holds good even in the case of Scheduled Castes.

K R Nayar (2007)^x studied Social exclusion, caste & health: A review based on the social determinants framework. Poverty and social exclusion are important socio-economic variables which are often taken for granted while considering ill-health effects. Social exclusion mainly refers to the inability of our society to keep all groups and individuals within reach of what we expect as society to realize their full potential. Marginalization of certain groups or classes occurs in most societies including developed countries and perhaps it is more pronounced in underdeveloped countries. In the Indian context, caste may be considered broadly as a proxy for socio-economic status and poverty. In the identification of the poor, scheduled caste and scheduled tribes and in some cases the other backward castes are considered as socially disadvantaged groups and such groups have a higher probability of living under adverse conditions and poverty. The health status and utilization patterns of such groups give an indication of their social exclusion as well as an idea of the linkages between poverty and health. In this review, we examined broad linkages between caste and some select health/health utilization indicators. We examined data on prevalence of anaemia, treatment of diarrhoea, infant mortality rate, utilization of maternal health care and childhood vaccinations among

different caste groups in India. The data based on the National Family Health Survey II (NFHS II) highlight considerable caste differentials in health. The linkages between caste and some health indicators show that poverty is a complex issue which needs to be addressed with a multi-dimensional paradigm. Minimizing the suffering from poverty and ill-health necessitates recognizing the complexity and adopting a perspective such as holistic epidemiology which can challenge pure technocentric approaches to achieve health status.

OBJECTIVES OF THE STUDY

To Analyse the Current income and expenditure among dalit families

RESEARCH METHODOLOGY

a. Sample Design:

In this study convenience sampling designs are selected. Convenience sampling is obtained by selecting convenient population being investigated which is selected neither by probability nor by judgment but by convenience. In the present study a sample size of 120 Dalit families was taken from various villages viz. T N Kote, Ivarahalli, Nagenahalli, Thimmalapura, Y N Hoskote, Thimmammanahalli of Pavagada Taluk, Tumkur District.

b. Data Collection:

To achieve the objectives of study both primary and secondary data were used. The primary data has been collected from Interview Scheduled Method and Secondary data has been collected from the data of census 2001 & 2011 and the report of planning commission, Ministry of Social Justice and Empowerment, Economic survey and also used various journals, articles and websites etc.

c. Analysis Tools:

For the purpose of analysis and for testing hypothesis, the statistical tools like Mean, Percentage, Graphs, standard deviation, F-test, Chi-Square Test have been employed.

ANALYSIS AND INTERPRETATION ASSETS AMONG DALIT FAMILIES

As far as assets of the households is concerned, assets can be classified in to three categories, Movable assets, Land, Other assets like, Jewellery, LIC, Cash etc. the same have been taken in the present study.

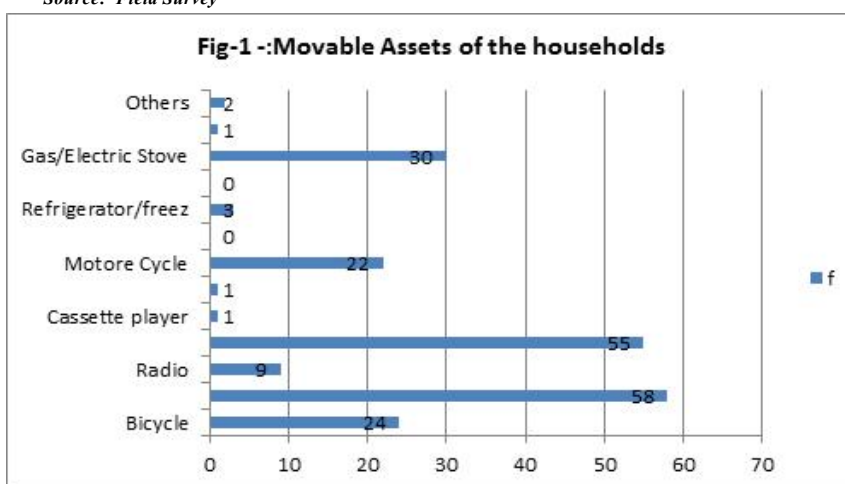
Movable Assets:

Movable assets refers to any assets other than land and building, e.g. Bicycle, telephone, Television set, car, washing machine, furniture, motor cycle, refrigerator etc. it can be seen from the table-1 is that, out of 120 respondent dalit families, 20% have bicycle, 48.33% have Telephone, 45.83% of the families have telephone set, 18.33% of the families have motor cycle and 25% of the families have Gas (Bottle gas) and little furniture found in only one house of selected respondent dalit families. From this analysis it is clear that, 50% of the dalit families do not have minimum assets which required for day to day consumption, entertainment etc.

Table-1: Movable Assets of the households

Type of asset	f	percentage	Total
Bicycle	24	20.00	120
Telephone	58	48.33	120
Radio	9	7.50	120
Television Set	55	45.83	120
Cassette player	1	0.83	120
Sewing Machine	1	0.83	120
Motore Cycle	22	18.33	120
Car/Truck	0	0.00	120
Refrigerator/freez	3	2.50	120
foam matters	0	0.00	120
Gas/Electric Stove	30	25.00	120
Furniture suite	1	0.83	120
Others	2	1.67	120
Total	206		

Source: Field Survey



Land and other assets:

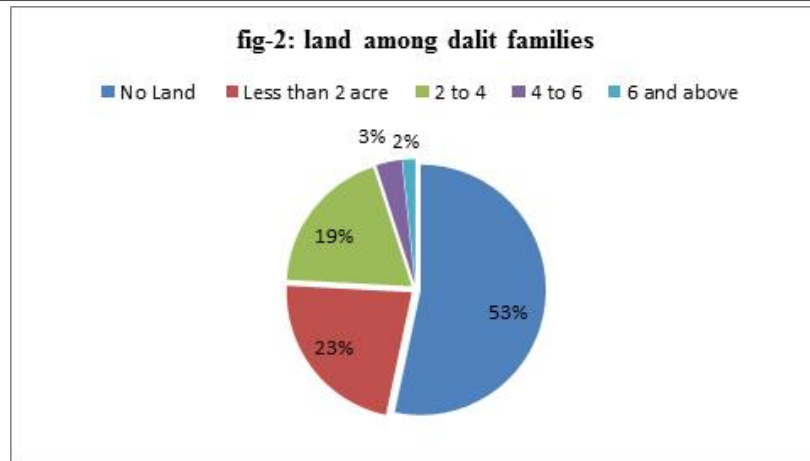
Land is the basis of economic activity. It is the most important assets in an agrarian economy like, India where majority of the population in rural areas are dependent on agriculture, labour and animal husbandry. The 1999-2000 national statistical survey (NSS) data illustrated that, around 10% of the dalit households were landlessness as compared to 13.33% in 1992 and 19.10% in 1982. the present study reveals that (see table-2), 53.33% of dalit respondent households are landlessness and 22.5% of the families have less than 2 acre of the land, 19.17% of the families have 2 to 4 acre of land and only 5% of the dalit families have more than

4 acre of land. This result also supported from 2 test, the calculated 2 value is greater than critical value at 5% level of significance. Therefore, there is significant difference in distribution of the land among dalit families. As far as other assets of the dalit families is concerned (from table 4.16) only 11.67% of the families have little jewelry and watches of daily uses and 21% of the families have life insurance policies and 3% of the dalit families have bank account. This results indicates that, Majority of the dalits do not have awareness towards the future secured assets like LIC, Medical Insurance etc.

Table-2: Land and Building owned by the Households

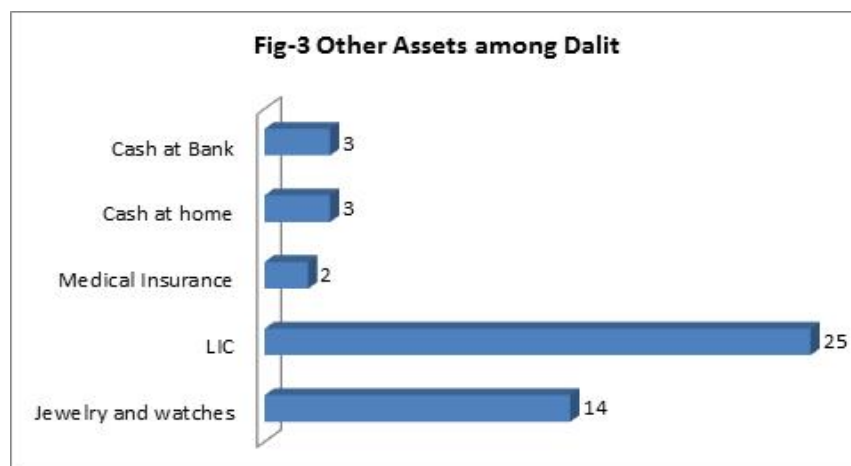
Size of the land	f	Percentage
No Land	64	53.33
Less than 2 acre	27	22.50
2 to 4	23	19.17
4 to 6	4	3.33
6 and above	2	1.67
Total	120	100
χ^2		92.35
Df		4
Sig($\alpha=0.05$)		9.488

Source: Filed Survey

**Table-3: Other Assets of the family**

Particulars	f	total	Percentage
Jewelry and watches	14	120	11.67
LIC	25	120	20.83
Medical Insurance	2	120	1.67
Cash at home	3	120	2.50
Cash at Bank	3	120	2.50
Total	47	**	**
χ^2		156.64	
Df		4	
Sig($\alpha=0.05$)		9.488	

Source: Primary data

**Sources of financial among dalit families:**

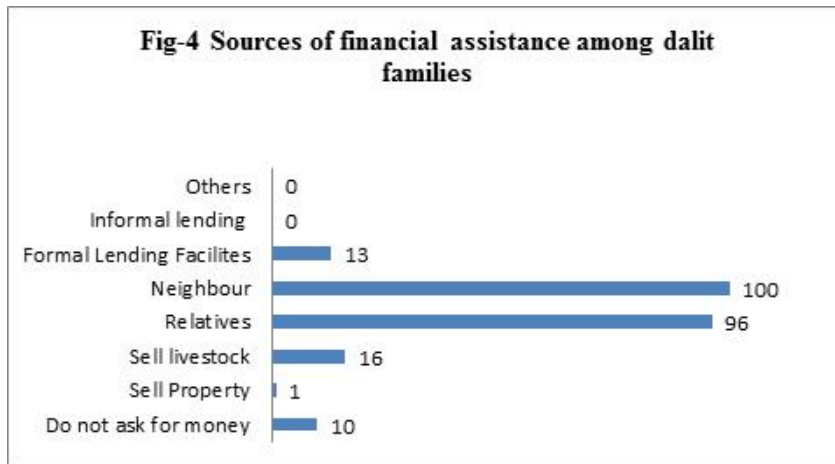
Everyone need financial assistance for both anticipated and non anticipated expenses and every households consists common expenses like, Education, Health, festivals, travelling, cloth, emergencies, etc. it can be seen from the table 4 is that, majority (i.e., 80%) of the dalit respondent families will take

financial assistance from relatives and Neighbor. 13.33% of the families sell the livestock for their financial emergencies and 10.83% of the families will get assistance from formal lending facilities, 8.33% responded that, do not ask for money. It indicates that, dalits do not have much awareness towards the financial assistance of Banks and other financial institutions.

Table-4.: Sources of financial assistance among dalit families

Sources	F	Total	Percentage
Do not ask for money	10	120	8.33
Sell Property	1	120	0.83
Sell livestock	16	120	13.33
Relatives	96	120	80.00
Neighbour	100	120	83.33
Formal Lending Facilites	13	120	10.83
Informal lending	0	120	0.00
Others	0	120	0.00
Total	236		

Source: Primary data



Source of earnings among dalit families:

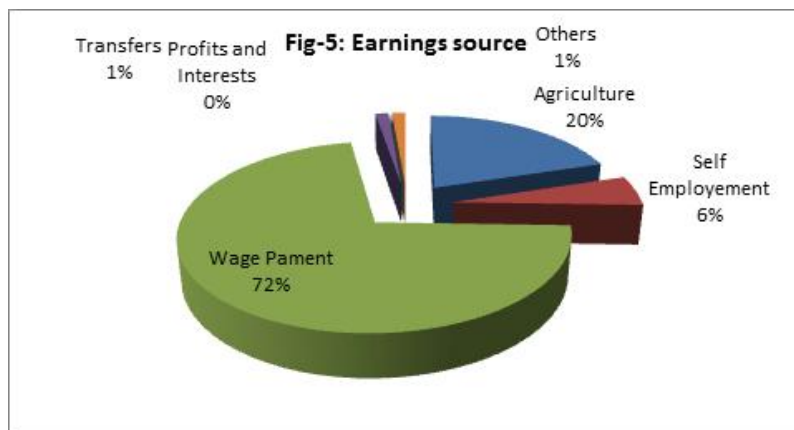
It is clear from the table 4.13 is that, majority of the dalits depends on casual work i.e. 78%, which is also supported from table-4.18, it can be seen that, for majority of the dalits (i.e. 89.17%) , wage payment is the is important source of earnings, for 25% of respondent have agriculture

income as a main source of earnings, 6.67% have self employment and 2 respondent in sample size responded that, transfers is the main source of earnings for the families. from this analysis it can be said that, due to landlessness and very less educational background dalits still depending on casual work to lead their families.

Table-5: Source of earnings among dalit families

Types of earnings	F	Total	Percentage
Agriculture	30	120	25.00
Self Employment	8	120	6.67
Wage Pament	107	120	89.17
Transfers	2	120	1.67
Profits and Interests	0	120	0.00
Others	2	120	1.67
Total	149		

Source: Field Survey



Expected Annual income among dalit families:

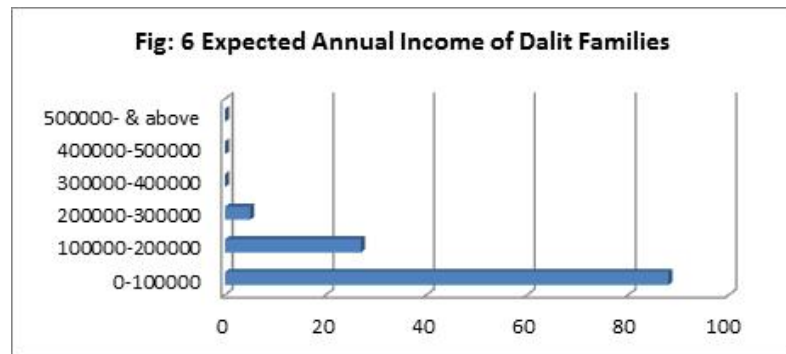
Anticipated annual income of dalit families have been classified in general and presented same in table 4.19. it is found in the study that, 73.33% of the respondent family's expected annual income is less than Rs. 100000, 22.5% of the families have lack to 2 lack annual income and 4.17% of the families said that, their annual income is on an average 2 to 3

lack and it is found in the study that, none of the families income is more than 3 lack. This is because, majority of the dalits depends on casual work (see table 6), obviously their income cannot be exceeded Rs. 1 lack. Further the calculated χ^2 value is greater than the critical value at 5% level of significance ($14.163 > 11.07$). Hence, there is a significance difference between expected annual incomes among dalit families.

Table 6: Expected Annual Income among dalit families

Expected Income	f	Percentage
0-100000	88	73.33
100000-200000	27	22.50
200000-300000	5	4.17
300000-400000	0	0.00
400000-500000	0	0.00
500000- & above	0	0.00
Total	120	100.00
χ^2		14.163
Df		5
Sig($\alpha=0.05$)		11.07

Source: primary data



Expenditure among dalit families:

It can be seen from the table-7 is that, majority of the respondent are responded that food, education, health are very strongly effect on family expenditure with a percentage of 91.67%, 68.33% and 77.50% respectively. Average number of respondent said that transport and cloths are very strongly effected family expenditure with a percentage of 54.17 and 56.67 respectively. Very less number of respondent responded that, Dowry, hire labor and agriculture inputs very strongly effect on family expenditure with average percentage of 10, 6.67 and 8.33 respectively. 36.67% of transport and 40.83% of cloths are strongly effected expenditures in the families. Further the calculated χ^2 value higher than critical value at 5% level of significance ($\chi^2, 1000 > 40.13$, df 27). Hence it can

be concluded that, there is significance difference among the family expenditure of dalit families. To know the association between the family expenditure of the dalit families correlation coefficient have been employed, the calculated correlation matrix presented in table 4.21. it shows that, there is a high degree of positive correlation between food to education, food to health and food to transport with r of 0.973, 0.999 and 0.834 respectively and also high degree of positive correlation between health to education and transport to education with r of 0.982 and 0.850 respectively and there is also positive correlation between cloth with food, education, health and transport (0.804, 0.803, 0.812 and 0.994). Therefore it can be concluded that, food, education, health, transport and cloth are the major expenses of dalit families.

Table-7: Most effected expenditure among dalit families

Items	Very Strong Effect	Strong effect	Minor Effect	No effect	Total
Food	110	10	0	0	120
	91.67	8.33	0.00	0.00	100*
Education	82	18	20	0	120
	68.33	15.00	16.67	0.00	100*
Health	93	15	8	4	120
	77.50	12.50	6.67	3.33	100*
Transport	65	44	10	1	120
	54.17	36.67	8.33	0.83	100*
Funerals	0	8	92	20	120
	0.00	6.67	76.67	16.67	100*
Dowry	12	22	76	10	120
	10.00	18.33	63.33	8.33	100*
Cloths	68	49	3	0	120
	56.67	40.83	2.50	0.00	100*
Hire Labour	8	12	32	68	120
	6.67	10.00	26.67	56.67	100*
Agriculuture Inputes	10	25	43	42	120
	8.33	20.83	35.83	35.00	100*
Others	6	25	72	17	120
	5.0	20.8	60.0	14.2	100*

Source: Primary data, *Calculated percentage, $\chi^2 = 1000.194$ df (k)= 27 Sig($\alpha=0.05$) =40.13

Table-8: Correlation Matrix: Most effected expenditure among dalit families

Items	Food	Education	Health	Transport	Funerals	Dowry	Cloths	Hire Labour	Agriculuture Inputes	Others
Food	1.000									
Education	0.973	1.000								
Health	0.999	0.982	1.000							
Transport	0.834	0.850	0.845	1.000						
Funerals	-0.520	-0.357	-0.499	-0.613	1.000					
Dowry	-0.412	-0.209	-0.382	-0.389	0.958	1.000				
Cloths	0.804	0.803	0.812	0.994	-0.685	-0.468	1.000			
Hire Labour	-0.590	-0.709	-0.618	-0.883	0.231	-0.050	-0.852	1.000		
Agriculuture Inputes	-0.893	-0.872	-0.897	-0.983	0.704	0.518	-0.984	0.784	1.000	
Others	-0.576	-0.390	-0.549	-0.529	0.970	0.982	-0.594	0.087	0.654	1.000

Source: Compiled from Table-20

Expected annual expenditure among dalit families:

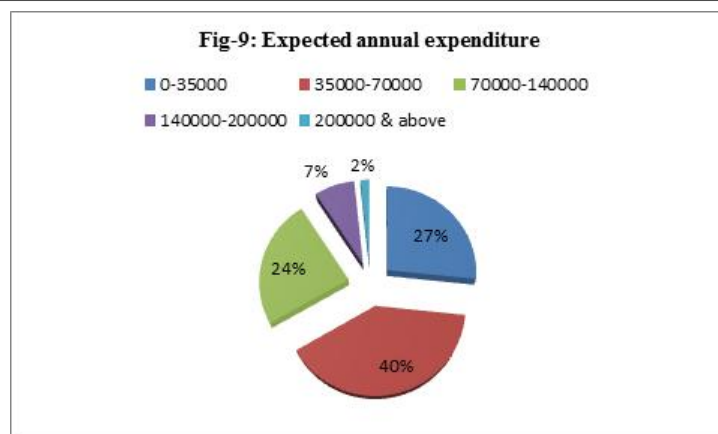
It is found in the study that, 26.67% of dalit respondent families said that, their household expenditure is less than 35000, 40% of the families have 35000 to 70000 expenses, 24.17 percent of the families stated that their anticipated expenditure is more than 70000 and very less

percentage of the families expected more than 14000 expenses to run their families. Further the calculated chi square value i.e., 57.25 is greater than critical value 9.48 at 5% level of significance. Therefore, it can be concluded that, there is significant difference among expected annual expenditure of the dalit families.

Table-9: Expected annual expenditure

Amount	f	Percentage
0-35000	32	26.67
35000-70000	48	40.00
70000-140000	29	24.17
140000-200000	9	7.50
200000 & above	2	1.67
Total	120	100
χ^2		57.25
Df		4
Sig($\alpha=0.05$)		9.48

Source: primary data



FINDINGS AND CONCLUSION:

From the analysis of the data the following findings were drawn;

1. 50% of the dalit families do not have minimum assets which required for day to day consumption, entertainment etc.
2. 53.33% of dalit respondent households are landless and 22.5% of the families have less than 2 acre of the land, 19.17% of the families have 2 to 4 acre of land and only 5% of the dalit families have more than 4 acre of land.
3. Majority (i.e., 80%) of the dalit respondent families will take financial assistance from relatives and Neighbor.
4. Majority of the dalits (i.e. 89.17%), wage payment is the important source of earnings, for 25% of respondent have agriculture income as a main source of earnings, 6.67% have self employment and 2 respondent.
5. 73.33% of the respondent family's expected annual income is less than Rs. 100000, 22.5% of the families have lack to 2 lack annual income.
6. Majority of the respondent are responded that food, education, health are very strongly effect on family expenditure with a percentage of 91.67%, 68.33% and 77.50% respectively.
7. 26.67% of dalit respondent families said that, their household expenditure is less than 35000, 40% of the families have 35000 to 70000 expenses.

Dalits are entitled to constitutional safeguards, reservation benefits and welfare benefits and welfare opportunities. They are also fully entitled to certain rights and privileges, which were denied to them in the past on the ground of the caste system and practice of untouchability. Both central and state governments, through social welfare departments, formulated various programmes and schemes for the upliftment of schedule castes and schedule tribes especially for their integrated development since 1956. In order encourage the members of the dalits and to develop them economically, governments have been launched the various programmes such as, Housing schemes, training programmes, self employment schemes, land acquisition

schemes, financial assistance schemes etc. But some of the studies like Aneka Lal Barman, Shobods Varmal, Kumar, Victor's D'souza, have been reveals that, the economic conditions of the dalits is low. In the present study, it is observed that, majority of the dalits families still living in Kuccha House, Firewood is the main source for cooking, No toilet facilities, No transport facilities, low number of members are working, maximum dalits people still depending on casual work, landlessness, no financial from banking systems, wage payment is main source of earnings among dalits. Therefore, it could be said that, majority of the dalits have low economic conditions.

End Notes

ⁱ Prakash lamani & P M Honakeri 'Migration among SC' *Journal of Economics and Social Developments*, Vol. VIII, No.1 2012 Pp 81-88.

ⁱⁱ Lakshmi Iyer, Tarun Khanna, A Varshney 'Caste and Entrepreneurship In India' *Economics and Political Weekly*, February 9, 2013. Vol. XLVIII No.6

ⁱⁱⁱ Dr. B P Mahesh CGV Shanmugam & HS Shivaraju, 'SC/ST Welfare Activities of Social Welfare Department of Karnataka State' *International Journal Applied Services, Marketing Perspective at Pezzotaite Journals*, Vol-4 No.3 September 2015. PP 1692-1699.

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