

## Consciousness of Rural Development Programmes among Scheduled Castes : A Case Study

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*The Scheduled Castes constitute as one of the most disadvantaged groups in Indian society. They are not only stigmatized people and, on this account, suffer from numerous disabilities which are regulated through religious beliefs and practices, but they have also suffered from various types of socio-economic problems. The rural development generally refers to the process of improving the quality of life and economic well-being of people living in relatively isolated and sparsely populated areas. These development programmes are playing an important role in the upliftment of all weaker sections in rural areas, including the SCs and STs. This paper aims to analyze consciousness of rural development programmes among Scheduled Castes based on case studies. It has been shown that there are some changes in the occupation, life style, increase in income, increase in interaction with other castes, participation in local politics and slight change in status of Scheduled Castes due to utilization of different rural development programmes in both the rural settings.*

[**Keywords** : Consciousness, Rural Development Programmes, Scheduled Castes, Beneficiaries]

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## **1. Introduction**

Scheduled Castes have remained socially, economically and educationally backward since the beginning of caste stratification of Indian society. Most of Scheduled Castes live in villages. They have lower status, lower confidence and lack of guidance, lack of educational development. So these conditions of their lowerness have obstructed their social development and social mobility. The condition of Scheduled Castes in term of residence, housing, health and standard of living is precarious. B. S. Cohn (1955) observed that the Jatavas occupied a subordinate place in all the economic and political affairs of the village under the provisions of the constitutions. The government has initiated many programmes related to awareness, development and implementing these under both rural and urban development policies. In addition to the government, there are many groups such as Social Scientist, Economists, Politicians and NGOs which are providing helping hand to the government for eliminating the problems of Scheduled Castes. Various programmes have already been implemented of which some are fruitful while others are not.

## **2. Perspective/Approach to the Study**

The programmes are received by the beneficiaries who are placed in a rural social structure. How the process of taking the benefit is related to the other units of this social structure involves a structural functional perspective.

Beneficiaries in two rural social structures (two villages) have been selected for intensive study, one village (where the scheduled castes are numerically preponderant (45%) and in the other village, they are not numerically preponderant. The comparison of the beneficiaries of the two villages involves a comparative perspective to an extent.

## **3. Methodology**

As we initially proposed two villages *i.e.* Wair Badshahpur and Bhohra be selected for the study. All the Scheduled Caste people of both the villages have constituted the universe of study. In order to draw a representative sample, a list of households belonging to SCs and categorization of these households in both the villages have been done/prepared. All the recipients/beneficiaries of SCs of rural

development programmes in both the villages have been chosen/selected for study. This number was expected somewhere around 72 in each village. In addition to beneficiaries a set of non-beneficiaries belong to SCs have been also taken up for study.

Thus approximately 200 respondents have constituted the size of sampled households for collection of data/facts from two villages. A small set of respondents of both the villages have been selected for the case studies for exploration of maximum possible aspects. 5 respondents of each village who lies in the group of different Scheduled Castes have been selected for intensive case studies.

The data have been collected with the help of specific research techniques like observation, interview, personal records and other secondary records etc. Secondary records have been collected from the local, block and district headquarter. We proposed two stages for the collection of data. At the first stage, data have been collected through general observation and case study method. Later, at other stage, after conducting the case studies, a survey of 200 households/respondents was carried out with the help of an interview, which became feasible after exploring the process of development programmes, its awareness and its effects through case studies.

The data have been analyzed qualitatively and quantitatively. Data collected through case studies and observation about the nature process and effect of development programmes on Scheduled Castes have been analyzed qualitatively. Quantitative analysis has been done of the data collected through interview from 200 respondents. Through univariate and bivariate analysis of the various aspects by constructing single variable and bivariate tables.

#### **4. Selected Case Studies of Beneficiaries**

According to P. V. Young (1975 : 247), case study may be defined as “a comprehensive study of a social unit-be that unit a person, a group, a social institution or a community is called a case study”. A case study is an intensive study of a social unit which may be an individual, an institution, a system, a community, an organization, or even the entire culture. It is a kind of research design which usually involves the qualitative method of selecting the source of data. It presents the holistic account that offers insights into the case under study. Case study is not a method of data collection rather

it is a research strategy or an empirical inquiry that investigates a contemporary phenomenon by using multiple sources of evidence.

Three types of case studies are attempted in this section - the recipients of different rural development programmes, the non-recipients from the same socio-economic strata and agents (guarantor/intervener/mediators). These have been done in order to understand how and why the select few respondents could get the benefits of the development programmes and some others could not get. Thus to find out maximum possible aspects of the process of utilizing the benefits of rural development programmes eleven case studies have been selected out of 200 respondents in both the villages. All case studies have been selected on the basis of their caste, education, sources of awareness, connection with other caste persons and degree of utilization of the rural development programmes. The case studies are based on quasi participant observation. The field work in both the villages have been done in 2014.

#### **4.1 Case Study-1**

The ego is a 65 years old man. He belongs to the Jatav Caste. He is educated upto 12th standard. He goes to He was a computer operator in Ghaziabad. He joined on Rs. 65/- per month salary in the company. When he retired from this factory he was drawing salary of Rs. 6000/- per month. He lived in a *Kuchcha* house with his parents. Now he lives in pukka house with his children. His father runs a dairy in the village. His family life was running smoothly. After few years his father died. His father ran that dairy for 32 years in the village before his death. Then the ego ran that dairy with a partner of his own caste. He stopped this occupation due to lack of time and continued his job till retirement. He has two sons. His elder son is working as operator in Mall. He gets salary of Rs. 8,000/- per month. He is married man. His wife is house wife and live in the village Faridpur. He has five children i.e. (three sons and a daughter). Among the children, his elder son goes to school. His another son is working as labourer in factory. He runs a buffalo cart (Bhaisa n Buggi) in the factory. He carries waste material from the factory and he earns Rs. 200 per day. He lives in the village with his family. He lives in pukka house with his five children (three sons and two daughters). All the children go to school. One of them goes to a intermediate college out Sikandrabad. The 'Ego' has got bigha of agricultural land. He grows maize, wheat as main crops iii his land.

During his job, he interacted with many persons. So he knows very well about various rural development programmes. At first, time he took a loan of Rs. 24,000/- from the Gramin Bank, Bulandshahr. He spent this money to buy a buffalo. He sold milk and earned money to pay back paid to the bank. He got Rs. 40,000/- on his Kissan Credit Card from the Cooperative Society. He paid this money with interest and renewed his credit card every year; He takes fertilizer from the Cooperative Society. After some years he tried to get the benefits under Indira Awas Yojana. The Pradhan did not help him. When the present Pradhan became the village Pradhan for the first time, then ego took the benefits from development programmes. The ego took benefits under Indira Awas Yojana in the name of his younger son. His son got of Rs. 20,000/- under this scheme.

Beside this, the ego availed the benefit from free boring scheme. Under this scheme he took loan of Rs. 12,500/- for an engine. He bought an engine and rents it for irrigation. After three years, he had returned this loan with 50% subsidy back. Now he has television, one bike, an electric motor two buffalos, cow and two kids of buffalos in his house.

Now his elder son bought a plot of 100 yards in Dankaur. His son constructed a house on this plot set and rent it to a family. His son earns Rs. 1,000 per month from this house. He knows very well about V.D.O., B.D.O. and Tehsildar also. So he does not suffer in every department. He is healthy relation with each and every village pradhan in the village.

Now he knows all the functions of village Pradhan's position and complexities of taking benefits from rural development programmes. He is a beneficiary-cum-agent in the village. He got benefits to many persons of development programs in the village during his tenure as up-Pradhan. For this, he took commission from the recipient. He has many sources of earnings. His economic condition is better in comparison to other fellow men. He has good thinking about himself for serving as an agent. He says that many persons of his village have been benefitted from development programmes due to his cooperative nature. He wants to get more and more benefits in favour of his villager in general and his caste fellows in particular, He has a positive attitude towards taking benefits of development programmes. All the villager calls him Pradhanji in the village. He feels good about himself.

#### **4.2 Case Study-2**

'Ego' is a young man of about 35 years in age. He is a Jatav by caste. In the childhood, he went to the village school and passed class 8 from there. He used to live in nuclear family. There are five member in his family. His father is illiterate and is working as agricultural labourer. His father has got 4 bigha of agricultural land. He has two brothers. One of them is younger and other is elder brother than him. The youngest, then unmarried lived with him and other elder brother married lived separately along with his wife and two children. He worked as labour on daily wages and his mother & sister had to keep a buffalo at home for livelihood. They used to sell milk and worked as wage labourers. His mother and sister used to work for buffaloes in the fields of farmers for collecting the fodder for animals. In the meantime, Ego got his sister married with a literate man. Ego also got married with a literate women. After sometime, Ego became father of two sons and two daughters. Now he lives separately along with his wife and four children. One son and a daughter, go to primary school, which is run by the government in the village Wair Badshahpur. Both the children of Ego get scholarship from the school. Both the children also get wheat and rice on control rate monthly from the school. Ego's younger brother and his parents live separately along with his wife and a child. His brother works as labourer in the village and nearby villages also. They live in pukka house. There are two rooms, veranda and a small *Chauk* (Courtyard) in the house In 1985, when the scheme of loans for weaker sections was being implemented in the area through the lead bank (OBC Bank, Wair). He was not much aware of the scheme as such, However by keeping in touch with higher caste persons he came to know that a loan can be taken for raising the quantity of milk, number of buffalos, piggery and for opening shops. He was also in touch with other fellows of his own caste like Rajwati and Kamal, who were an active members of his caste in the village. Then after he met the field officer to get more information about the various loan schemes. The information got from the bank was verified by him through Rakesh (who was working as mediator between the bank and needy persons). The next day, he applied for loan for a buffalo. He gave four photos to the agent (Rakesh). Rakesh found a guarantor, got income certificate from the tehshil and filled the application form. After one week, he opened an account for loan of Rs. 50,000. Ego got this money in two installments. In the first

installment he got 20,000 rupees. Ego spent this money to open a *Kirana* shop in the village. His *Kirana* shop is running very well because his shop is situated at a crossing which connects the main streets of the village.

The veterinary doctor however came to check the buffalo for which loan was taken for insurance. Then Nobat presented his old buffalo to veterinary doctor for medical inspection. The doctor did not recommend the buffalo for insurance. Then the agent helped him, because the agent had got Rs. 3,500 as bribe for completing the whole process i.e. documentation and lasing for any hindrance in loan disbursal. So Ego got the insurance of his old buffalo due to giving bribe. Then after six month he got 2<sup>nd</sup> installment of the loan for buffalo. The maximum time limit of the loan scheme recovery was five years. The amount (Rs 1,000/-) was fixed to return in the form of recovery. As far as the repayment/recovery of loan was concerned, he repaid the first two-three installments regularly. After that he could not repay the loan, because the agent told him that the government is discussing about such debt. Hence he did not repay the remaining money. This matter about loan debts reconsideration would start from the coming year. In the meantime Ego was depositing Rs. 300/500) every month in the loan account. One day when Ego went in the Bank (OBC Bank Wair) to ask about the remaining amount of loan. There, a person of higher caste told him "*Tum bekar ke Chakkar mai pad rahe ho ye to maph hona hi hai*" (You are unnecessarily worried about it. This is going to be written off without doubt). After hearing these words he went never to the Syndicate Bank again. However he saw that the amount of loan would not be written off. Ego met to the field officer about this matter, then field officer told him, your loan will not be written off because your account was not continued till the year 2009. So he regrets on his thinking of not repaying the loan and said in few words "If I had deposited the loan in regular installments, I would have come in the category of written off (Liquidation). His network of social relations was also limited to the leading persons of the village, agent and his own caste persons. He considered his acquaintance of scheduled caste persons, most of whom were taking necessary loans, as a negative reference group, particularly a lady Rajwati. Now he thinks that he was not able to take more benefits due to lack of awareness and mis-communication of higher castes and his own caste fellows. Now he expects to get a subsidy for repaying this loan amount.

### **4.3 Case Study-3**

Ego belongs to Jatav caste. She is 45 years old illiterate lady. She lives in a nuclear family including her husband and three children. Her husband works as mason (Raj Mistri) in the village and other places also like Dadri, Dankaur and other cities. He also engages in agriculture labour work. When he goes outside his village for constructing work, his son engages in motor mechanic work in the village. He earns of this work 300 per day approximately. He is educated upto 8th standard. His elder son goes to school and other two sons are still infants. Ego is a house wife. She is a landless labourer. As and when she finds agricultural wage labour. When the programme of Indira Awas Yojana for poor persons in general and scheduled caste in particular was being implemented in the block through the government. She was not much aware of the programme as such. She knew about the scheme as a Sarkari Yojana. Through her husband contacts his caste fellows she came to know very well about the programmes. One day when the panchayat secretary was moving in the village then her husband met with secretary to know about such schemes. The Panchayat Secretary told her husband if he is interested in constructing his house, he has to co-operate with him (Panchayat Secretary) and give some kharcha pani (expenses). After hearing these words said by panchayat secretary, he discussed the situation with his wife and decided to give some part of the benefits, coming form Indira Awas Yojana to the secretary. Her husband gave Rs. 4,000 to the Panchayat Secretary. Next day, she went to bank to open an account. The Panchayat Secretary helped her in opening the account in the bank. All the entries of application were fulfilled by the Panchayat Secretary except photo of applicant, signature and no-dues of other banks.

After three months she got Rs. 20,000/- in two installments under Indira Awas Yojana from the bank. She went to get money from the bank with her husband every time. She utilized money properly for the said purpose coming from Indira Awas Yojana. Her husband constructed her house. She had some money saved before constructing her house, That money was saved by herself and her husband. She spent this money for establishing a shop of book binding. Her elder son runs this shop in the left corner of his house. Her family income has increased due this shop and her husband earnings. She is happy now a day. She says her experience about



development programmes if she would not have utilized money properly for the said purpose then her family would not be so happy. Now a day she is eager to take more and more benefits through various rural development programmes. She has positive attitude towards the utilization of development programmes.

#### 4.4 Case Study-4

The 'Ego' is Female. She belongs to Jatav Caste. She is 60 years illiterate lady. She had 06 bigha agriculture land. She has a son who is 37 years old and married for 9 years. He is a 8th passed. he is a working as a shopkeeper for last 12 years. He gets Rs. 6000 a month from the shop. His mother (ego) gets a lot of respect from village people and is respected by the people of every caste of the village. She used to visit at her field daily. But now she visits her field once a week. Her farm is at a distance of 2.5 kms. from the village. She lives in a joint family. She lives in a pukka house in which there are three rooms with *baranda*, a separate small kitchen and a latrine-bathroom. Her nephew and grandson are running a shop of electronics repair and tailoring etc.

She is aware of development programmes in the form of Sarkari yojana being run by the government. She has awareness about these programmes through village Pradhan and her son also. Her husband borrowed money from OBC bank under the scheme of Kissan Credit Card (K.C.C.) and she is still keeping the K.C.C. Besides it, she borrowed loan on shop under the scheme of I.R.D.P. Village Pradhan helped her getting money easily from the bank. While the village pradhan belongs to Thakur Caste, She invested the money coming from development programmes on her grandson's shop. For getting money under I.R.D.P. she had to pay Rs. 3,500 as a bribe to the agent for him and the bank manager. She got only 16500 rupees from the bank. She has 3 borings including two at field and one is in her 'gher' She got pipes with valve for tubewell boring under the free boring scheme.

She and her son grow the crops of sugarcane, wheat, peddy, juar, Barsim, urd and others. The main crop of her farm is sugarcane. Her son fetches/carries the sugarcane to the sugarcane factory. Her family income may be about Rs. 90,000 per annum.

Now she is able to send her grandsons and grand daughter to school because she has knowledge of the role of education in the

processing of development programmes. She says that we had passed our life without education but at this time it has become a natural requirement to rise in life.

After benefitted by the development programmes her life style has changed upto some extent and her economic status has improved slightly. She used to take grains, Bajara's rote, bajara khichri and pulse of pea in the whole day. It means all the food was made of bajara in place of wheat. She used to work at the home of higher caste people like sweeping, cleaning and at their farms also. But now she does not work at the houses of higher castes and their farms also. Now she has got a television, radio, bike and bicycle. She says that one who has money, everyone wants to join them and talk to them also. She also says one who cleans his/her house and oneself, everyone likes to take food at that home. But the children do not follow her views and they take non-veg food also occasionally.

The amount she got from government through different development programmes only partly responsible for improving her socio-economic

Status but some other sources like agriculture on her land, shop and employment of her son are all responsibly. At last he says that all the development programmes are useful for us. She feels that she could not use more de to lack of education. She says, "If I had been educated, I would have used more of it." After benefitted through development programmes she further says, "The process of getting money in the form of loan and subsidy is not so easy."

#### **4.5 Case Study-5**

Ego belongs to Dhobi caste. He is a 57 years old illiterate man. He has five children. Children are two daughter and three sons. First daughter is 15 years old and second is 10 years old. First son is 8 years old, second son is 5 years old and third son is 2 year old. He has 8 bigha of agricultural land. He grows jawar and wheat in his field as main crops. He and his wife visit their field daily. His first looks after the house. She works on every task in the house perfectly. She keeps her house neat and clean. She lives in pukka house. There are two halls, one veranda and a kitchen in the house. The house has a separate tin shade for their animals/catties. He has three buffalos. He has got an engine machine to cut the fodder (*chara*) for animals.

He is aware about development programme in the forms of Sarkari yojana being run by the government. He has become aware

about development programmes through local middle men (agents) and his community members. He got pipes with valve for tubewell boring under the free boring scheme. For this he has a diesel engine. He used to irrigate his agricultural land from the water of private tubewell and pay Rs. 20/- per hour. Forgetting this materials a village person named Nem Pal (who is working as an agent) of Thakur caste helped him without any personal interest. Reason behind it was that Nem Pal knew him very well and used to take rick with him daily at that time.

Besides it, he had borrowed money in the form of loan from the OBC Bank Wair under the scheme of home loan. For this, a village person named Rakesh (who is working as an agent) advised him, The agent new about the whole procedure of getting loan. For getting loan from the OBC Bank all the formalities except signature of beneficiary are completed by the agent like guarantor, photos, land record and no-dues from other institutions/bank. All the paper work is completed by the agent. After completing all formalities, the agent with him (ego) got the money in the form of first installment. He got Rs. 80,000 in the form of first installment from the bank.

After six month, agent with him got Rs. 70,000 in the form of second installment. But the agent borrowed Rs. 50,000 from the recipient at the same day of withdrawal. After six month when the ego went to the house of agent to get his borrowed money back, then the agent replied that the some money had been spent in the process of getting loan and rest he charged for material bought by ego (i.e. Rs. 7,000/- on khal, Rs. 3,000/- on daily uses item and rest on dealing). Ego spent the loan money to buy 4 buffalos and to construct a house. He sells milk. His family income is about Rs. 90,000/- per annum. Now he wants to send his children specially boys for higher education. He accepts that he could not benefit from development programmes due to lack of education. After being benefitted by the development programmes his life Style has changed upto some extent. His economic status has also improved slightly. He used to work with his wife in his fields as well as field of others also. Now they engage in their own field whole year, except during harvesting period and in winter season for getting fodder for animals. Now he has got a television, radio and bicycle. His family eats/takes non-vegetarian food also. He has utilized the loan money for different purposes.

We can say that the money he got from bank through different development programmes is responsible for improving his socio-economic status. The money coming from other source i.e. agriculture is also responsible for his development. He actively participates in the village level politics.

#### **4.6 Case Study-6**

Ego is 50 years old lady. She belongs to Valmimi Caste. She is illiterate. She lives in a pukka house with her children. She has three children i.e. (two sons and one daughter). All the children are married. Her sons wives are house wives. Their wife engage in agriculture work. Their husband work as wage labourer in a company at Ghaziabad. They carry waste material from the factory to other place. They earn Rs. 200/- per person daily. When they find agricultural work or road construction work in nearby village they do it, otherwise they are continuously engaged in the factory. Ego's husband has died. He was a labourer. She has no agricultural land. She engages in her traditional occupation (sweeping) in the houses of select persons of higher caste in the village. She has goats and pigs at her home. She also cleans all the Kharanja and Nali (Sever) in the village. As an when she finds agricultural wage lab our she does it otherwise she is engaged in her sweeping work in the village.

She did not know about the development programmes as such. She knew about Indira Yojana in the form of Free home Yojana. She was in touch with higher caste persons and some other fellow of Jatav Caste like Sanjay and Babita. She came to know that the government benefits/facilities can be taken for construction a house. Next day she met an gent with her younger son for getting the benefits under development programmes like Indira Awas Yojana.

He gave him (ego) all the information about the Indira Awas Yojana and also the procedure of getting benefits from Indira Awas Yojana. She requests him to her help. The agent asked her to give Rs. 2500/- if she wants to get benefits from Indira Awas Yojana. He then met the Panchayat Secretary and village Pradhan about her matter/problem. The village Pradhan gave her name for construction of house under Indira Awas Yojana. The Panchayat Secretary verified her house and decided to give the facility under this scheme. He asked her (ego) to open an account in the bank. She went with agent to bank in Wair for opening the account. The next day her application

was filled in by the field officer in the presence of intervener (agent), including her guarantor. For opening the account in the bank she needed to go to town for photographs along with her younger son. The photos were necessary for creating the account in the bank. After two weeks she could get Rs. 25,000 under Indira Awas Yojana. She constructed a house with two rooms and veranda. It means she has utilized the money coming from Indira Awas Yojana properly for the said purpose. In the whole process of getting benefits from Indira Awas Yojana she has helped by the agent. She said that she had to give some *Kharcha pani* (expenses) to the agent and then she got a new house. She said that she herself and her children had been educated, she would have not give bribe (*Kharcha pani*) to any person. Thus she decides to send her grand children to school at any cost. Now she knows about the importance of education. Education is necessary for living better life.

#### 4.7 Case Study-7

The ego is 36 years old. He is just literate. He belongs to Valmiki caste. He lives in Pukka house along with his wife and children. There are 5 members in his family. In previous/past time he used to live in a joint family along with his parents and his three brothers. When he got married then he was living in a *kuchcha kotha* in the joint family. His father is working as sweeper in Noida and his mother is also working as dai in Ghaziabad. She was very popular in the village Wair Badshahpur also because she used and to go and attend every pregnant lady of every caste, at any time. For the delivery of male child she got many gifts and money also however on the delivery of a female child. She would accept and remuneration given by the family. Every person of her own caste and other higher caste knew about her being a trained dai. Both the younger brothers of 'Ego' are working in Noida. One works in tele-communication office as a peon and other is working as a sweeper. Both the brothers are married. The younger two brothers of Ego are collecting garbage in Dhobi. He lives in pukka house separately along with his wife and children. There are two rooms with veranda and a small chouk (courtyard) in this house. This house is constructed under the scheme of Indira Awas Yojana. For getting this money he has to open an account in the OBC bank, Wair. He received Rs. 25,000 from the bank. The village pradhan and a educated young boy who helped him at different steps to get the money under Indira Awas Yojana (from

giving information about the scheme to actually getting/receiving the benefits). The money coming from Indira Awas Yojana is totally free from recovery.

He is a landless sweeper and labourer. When he finds agricultural wage labour he does it otherwise he is engaged in his sweeping work of a few lower caste and, other higher caste like Thakur and Brahmins of the village. He keeps goats and pigs which are the additional source of earning/income in the family. He has two, children i.e, one son and one daughter. Both the child go to school till 5<sup>th</sup> standard in the village. When he went to Noida to do something. All the members of his family got engaged in their traditional work (sweeping) in the village. She takes/gets 2 quintal wheat, 3 basket (*Tokara*), 5 sarees, 30 kg gur or sakker and many other items per Jajman family in a year in the village. Except it, all the Valmiki come at the gate of higher caste like Thakur, Brahmins get some items/material on the occasion of marriage and some ritual ceremonies and, at the time of lunar eclipses and solar eclipses also. His son is also engaged in trade of pigeons. After finishing the sweeping work his son used to move whole day from one place to other place in the village without any piece of work. He earns Rs. 5000 in Noida through his job. He came to village once a month. He spends/gives some money to his family. This family wanted to go to Noida but when he has got his new house under the Indira Awas/Yojana in the village then his wife does not want to go to Noida and remains engaged in her traditional work with her children. The children, (especially her son) does not engage in this occupation. Ego says that all person of his caste (Who are poor or homeless) want to get the same facility from the government. He got such benefits under the Indira Awas Yojana of rural development programmes due to his higher caste connection in the village. So his jajman and other scheduled caste recipients acted as his positive reference group. Now his economic status/condition in comparison to his own caste fellows and other scheduled caste (Dhobi and Jatav) has become slightly better. His son goes to Noida and other city frequently. Due to this tendency and his own caste connection, his son does not want to engage in his traditional occupation. Now 'Ego' is very desirous to gain benefits coming from rural development programmes for scheduled castes in the form of loan-cum-subsidy.

## 5. Selected Case Studies of Non-Beneficiaries

### 5.1 Case Study-1

The ego belongs to Valmiki caste. He is 35 years old. He is 5th class passed. He is engaged in Traditional work (Scavenging) in the village and outside village. He lives in a nuclear family. There are four members in his family. He has three children. Two are sons. He lives in a *Kuchcha Kotha* (room).

His wife works as labourer in the field of higher caste and her caste persons also. He can hardly earn his livelihood. He has limited sources of earnings for running his family. He is very poor in comparison to his caste fellows. Even he has no woolen cloths for the winter season. Sometimes, he engages as labour in the village or traditional work etc.

He knows about the rural development programmes in the form of Sarkari Yojana/Sarkari Chhoot. However he did not know how to apply and get the benefits from these programmes/yojanas. He met his caste fellows and discussed about these programmes with them. The Ex-Pradhan (who is Jatav) told him about the procedure of getting benefit of development programmes. After knowing the procedure he tried to get the benefits from Indira Awas Yojana. He requested the Ex-Pradhan to help him. For this, the Pradhan said him if you want to take the benefits from Indira Awas then you have to give *Kharcha Pani* (expenses) or a small part of the total amount. He demanded Rs. 2,000 at a time. After hearing these words, he (ego) was surprised and said to husband of ex-Pradhan “*Tum to hamari Biradari Ke ho phir bhi rispat (Kharcha Pani) mang rahe ho*” (You are one of my caste members and still you ask for bribe).

He was the supporter of ex-Pradhan. Then he (Pradhan) told ego that it is a requirement of *kagji karwahi* (documentation). So he has to give the required money. Ego refused to give the bribe and hence he could not take the advantages from the development programmes.

### 5.2 Case Study-2

Ego is a young man of about 35 years. He is a Dhobi by caste. He is educated upto 9<sup>th</sup> standard. He is a married man. He has got 5 children i.e. two sons and three daughters. There are 7 members in his family. His wife is a illiterate housewife. He lives in Kuchcha

(mud) house. He has 4 bigha agricultural land. He engages/works as a peddler. He sells daily use elements/items in his village and neighbouring villages. He earns about Rs. 300 per day through his profession. He works side by side as a labourer in the village. He does not have any cattle in his house. He can hardly runs/earns his livelihood from both the professions (travelling hawker and labourer). Her children used to go to school in the village but they do not go now because of his inability to pay Rs. 5/- as tuition fees. The other reason is the poor economic position of their father.

He knows about development programmes like Indira was yojana, land reforms and other loan schemes. Even after knowing about the development programmes, he opts for getting the benefits from development programmes. He instead borrowed Rs. 15000 from the higher caste person of the village. He used this money on his wife's illness. His wife was pregnant at that time and after operation she delivered a baby.

After 2 years, he returned this money with 5% interest to the higher caste person (Who was engaged in business of Bike selling and purchasing in the village. He belongs to Jatav caste). He used to think that the development programme were not actually helping the scheduled castes/poor but were, a medium of corruption in the society. If you take benefits from development programmes in the form of subsidy or loan then you have to pay some part of the benefits. When you give a part of the benefits to the officials, you can't utilize the amount properly.

He has no additional source of income except his traveling hawker and labour work. He does not fulfill his family's basic needs and he is always thinking if he should construct his house at first or should he fulfill his family's basic needs? Now a days this dilemma is always keep in his mind. Thus he contacted to the village pradhan for constructing his house under Indira was yojana last year but he did not get it. The village pradhan says him that we will take your mater next year. The reason behind it is that, ego did not give vote and support in favour of present village pradhan. He knows very well about this problem. Thus now he is opting to get the benefits of the rural development programmes by other source (agent). Till now he has not got any facility coming from rural development programmes while he wants to take advantage.



## 6. Selected Case Studies of Agents

### 6.1 Case Study-1

The ego is 65 years old man. He belongs to Jatav caste. He is educated 8th standard. He has four children. He lives in a pukka house. All these children are married. They work some where in Delhi as wage labourers. One of his son lives with him along with his wife and two children. His son works as an tailoring in the village. His wife also helps in his work. He gets Rs. 300 to 500 per day. Ego has 8 bigha agriculture land. He grows wheat and Paddy in his fields. His son helps in the agriculture work and he gets profit of Rs. 20000 every year. He knows very well about different rural development programmes. He knows the B.D.O, V.D.O and Tehsildar also. Every person of village knows about his behaviour and knowledge.

He always keeps in touch with several people of his own caste and other higher castes. All the time he keeps away from physical work. He could secure a plot of good cultivable land in his own name. it was a 4 bigha agriculture land. He got this putta land due to his own efforts. After this event, he is called Netaji by the villagers.

He tried to take loan under rural development programme from the bank. For this he opened an account in the bank. He met the bank manager for opening an account in the bank. The manager told him to fulfil all the requirements for opening the account in the, bank. He filled the application form and he got a guarantor, photos, no dues from other banks and institutions. After fulfilling all the requirement he became an account holder. Next day he tried to get loan under integrated rural development programme. After one week he got first installment or Rs. 15,000 under the I.R.D.P. scheme. He bought a buffalo out of this money. He got identification certificate, with insurance by the veterinary doctor from the block. He used to go to block and tehsil during time daily. So he came to know many persons in the block and tehsil also. In the mean time he also helped another castes person to get loan from the bank under I.R.D.P.).

After this event, he started working as an agent in the block and tehsil. He took some parts of benefits from the recipients. He says, if any person wants to get the benefits from the development programmes then he has to give some *kharcha pani* (expenses). It is a part or requirement of completing the procedure of getting benefits

in the form of loan or subsidy from the development programmes. So the beneficiary has to give the required bribe,

He is working as an agent. He has helped many persons to get money/facilities coming from the development programmes and he takes 5 to 10 percent parts of benefits from the recipients. He wants to provide more and more benefits in favour of his caste fellows, coming from rural development programmes. He has a positive attitude towards taking more and more benefits coming from the development programme. He says that neither the development programmes will stop nor his act of intervention stop.

## **6.2 Case Study-2**

The Ego belongs to Thakur caste. He is a young man of 39 years. He is a post graduate. He has been married for the last 16 years. His wife who has studied up to 10<sup>th</sup> class, is a house wife. He has three children i.e. one son and two daughters. His younger son and daughter go to school in Village Wair. He lives in a joint family. His father is a retired teacher along with his farming activities. His father has got 8 bighas of agricultural land. His father grows Paddy, wheat, bajra as a main crops. His parents work with him in his field. They do every task by themselves related to agriculture during the whole year. His father has got 6 animals including 3 buffaloes. They give 20 liter milk per day. The rate of milk is Rs. 35 to 40 per liter in the village. His younger brother is B.B.A. His father is also running a kirana shop in the village. The youngest brother engages in mill selling along with his farming activities. The Ego has a sister. She is married. She is studying in B.A. II<sup>nd</sup> year. She is unmarried. She helps to clean the house with her Bhabhi. Sometimes she goes to farm with her parents. She helps to bathe the animals and sweep in the gher also.

First time when the ego went to OBC Bank. He wanted to open an account for getting grant under P.M.R.Y, (Pradhan Mantri Rojgar Yojana). He met the bank manager directly without any hesitation. He told him about his problem. He had awareness about P.M.R.Y. very well. After long discussion, the bank manager was very happy with him and accepted that he has enough knowledge about these schemes. After this, ego told the bank manager that I will give you loan cases and you should provide loan from the bank. After one month ego gave a case of scheduled castes under animal husbandry

scheme. Under this scheme, there are two categories of buffalos. In the first category, the cost of one buffalo decided by bank is Rs. 1500/- and under second category, the cost of buffalo is Rs. 25,000/-. Under this scheme the maximum amount of loan is Rs. 50,000/-. For getting this loan, the bank manager demanded some necessary requirements like one photo of applicant, one guarantor (who has account in O.B.C Bank) identification certificate of buffaloes, insurance of buffaloes etc. For getting/ the identification certificate of buffalo the applicant had to go to veterinary doctor in the block. For getting the identification of the buffalo they had to pay Rs. 300/- per buffalo to the doctor as bribe. The insurance officer was always presents in the block. The recipient also had to; pay Rs. 500-600/- of per buffalo for insurance as bribe. There is collaboration between the and United Insurance Company. Under this scheme, the benefits are given in two phases. Two buffaloes are given to recipient in first installment. After verification of these given buffaloes, then other buffalo is bought. After this case the reputation of ego became very good in the sight of bank manager and he began working as an agent for the villagers. Till the bank manager was transferred he had already been doing this job for the four years.

After this case he decided to take (8-10) percent commission from the recipient. He has to pay 5% to the bank manager and rest of the amount he keeps for himself. This procedure had been running till last year when the new bank manager came here. He has no contact with any agent and does not take bribe. Now the programme of loan providing and recovering has become very slow. The needy persons then started approaching the local money lenders. Since loans from the bank became difficult. The money lenders take 3 to 5 percent interest per months from the borrower. This interest is more high than the banks interest. For paying his old debt he takes a large amount (large sum) from the bank but a major portion of this amount is paid to the money lender.

Recently he has joined a private firm as Finance Company named Raj Finance Service which was situated at Noida. His share in the company is Rs. 20,000/-. He works/engages in the capacity of agent in the company. He deals with the whole district of Bulandshahr. He searches and contacts the loanee or needy person. He provides the loan from the company on 7% interest rate and he gets 3% commission from the company.

## **7. Findings of Case Studies**

### **7.1 Socio-Economic Background of the Cases**

The case studies suggest that the respondents are both males and females. They belong to all age groups - young, middle aged and of old age. respondents belong to all the three Scheduled Castes - Jatav, Dhobi and Valmiki. They are illiterate, little literate, primary standard high school and graduate also. Respondents are landless, very small land owners and small land holders. They are engaged in agriculture labour in the fields of higher castes and work on their fields, work as wage labourers in nearby city and also do their traditional work (scavenging). Respondents come from low and middle income categories with the village standards, They live in nuclear and joint families, belong to middle size and big size families.

### **7.2 Awareness and Utilization of Rural Development Programmes**

Largely respondents are aware about rural development programmes as such, some know as 'Sarkari Yojana' (government programmes) and some others have no awareness about rural development programmes. Some have awareness about different development programmes. The respondents have different degrees of awareness about various rural development programmes. They are aware about different development programmes through various sources like village Pradhan, government officials, local middle men available in the village and by themselves. Some respondents have been benefitted and others have not. Beneficiaries have utilized money/facility coming from different development programmes, for the said purpose and also for social events (marriage and repaying old debts).

### **7.3 Role of Key Persons**

The recipients have been benefitted by the help/intervention of village Pradhan, local local middle men and also by self efforts, The role of key persons - village pradhan, local local middle men and by self efforts has remained important in channelizing the benefits of the rural developments programmes.

Those who could not take any benefits/facility from the development programmes lack literacy, awareness, contacts with the key persons - village pradhan, local local middle men of the village

and government officials outside the village, are poor and could not participate in the corruption that usually takes place in the process of getting benefits.

## 8. Conclusion

There are some changes in the occupation, life style, increase in income, increase in interaction with other castes, participation in local politics and slight change in status of Scheduled Castes due to utilization of different rural development programmes in both the rural settings.

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