

INTERNATIONAL JOURNAL OF RESEARCH IN COMMERCE, ECONOMICS & MANAGEMENT

I
J
R
C
M



A Monthly Double-Blind Peer Reviewed (Refereed/Juried) Open Access International e-Journal - Included in the International Serial Directories

Indexed & Listed at:

Ulrich's Periodicals Directory ©, ProQuest, U.S.A., EBSCO Publishing, U.S.A., Cabell's Directories of Publishing Opportunities, U.S.A.

Open J-Gate, India [link of the same is duly available at Inlibnet of University Grants Commission (U.G.C.)],

Index Copernicus Publishers Panel, Poland with IC Value of 5.09 & number of libraries all around the world.

Circulated all over the world & Google has verified that scholars of more than 2151 Cities in 155 countries/territories are visiting our journal on regular basis.

Ground Floor, Building No. 1041-C-1, Devi Bhawan Bazar, JAGADHRI – 135 003, Yamunanagar, Haryana, INDIA

<http://ijrcm.org.in/>

CONTENTS

Sr. No.	TITLE & NAME OF THE AUTHOR (S)	Page No.
1.	BANKING FOR THE POOR IN THE CONTEXT OF ISLAMIC FINANCE <i>DAVOOD MANZUR, HOSSEIN MEISAMI & MEHDI ROAYAE</i>	1
2.	THE RELATIONSHIP OF INSURANCE SECTOR DEVELOPMENT AND ECONOMIC GROWTH IN ETHIOPIA: EMPIRICAL EVIDENCE <i>ADERAW GASHAYIE</i>	5
3.	ETHNIC CONSIDERATION IN POLITICAL COVERAGE BY NIGERIAN MEDIA <i>DR. IFEDAYO DARAMOLA</i>	10
4.	ECONOMICS OF PROMOTING HIGHER EDUCATION: A CASE OF ROLE OF PRIVATE UNIVERSITIES AND COLLEGES IN THE SULTANATE OF OMAN <i>HASINUL HUSSAN SIDDIQUE</i>	14
5.	ANALYSIS OF CHRONIC AND TRANSIENT POVERTY IN RURAL OROMIYA - ETHIOPIA <i>DEREJE FEKADU DERESSA</i>	19
6.	TOWARDS A NEW MODEL FOR POVERTY REDUCTION IN NIGERIA <i>DR. AHMAD SANUSI, DR. AHMAD MARTADHA MOHAMED & ABUBAKAR SAMBO JUNAIDU</i>	25
7.	PERCEIVED EASE OF ACCESS/USE, PERCEIVED USEFULNESS, PERCEIVED RISK OF USAGE AND PERCEIVED COST OF USAGE OF MOBILE BANKING SERVICES AND THEIR EFFECT ON CUSTOMER COMMITMENT FROM SELECTED COMMERCIAL BANKS IN RWANDA <i>MACHOGU MORONGE ABIUD, LYNET OKIKO & VICTORIA KADONDI</i>	29
8.	LOST IN TRANSLATION: A CLOSER LOOK AT THE SWEDISH ORGANIC CERTIFICATION AGENCY – KRAV <i>KHAN RIFAT SALAM & MAHZABIN CHOWDHURY</i>	35
9.	STOCK MARKET, INFLATION, AND ECONOMIC GROWTH IN NIGERIA (1990-2010) <i>ADEGBITE, TAJUDEEN ADEJARE</i>	38
10.	DETERMINANTS OF CUSTOMER SATISFACTION OF TRADITIONAL AND MODERN FORMATS IN FOOD AND GROCERY: THE CASE OF INDIAN RETAIL <i>DR. SNV SIVA KUMAR & DR. ANJALI CHOPRA</i>	44
11.	THE IMPACT OF SOCIAL NETWORKING TO FACILITATE THE EFFECTIVENESS OF GREEN MARKETING: AN EMPIRICAL STUDY <i>DR. D. S. CHAUBEY & K. R. SUBRAMANIAN</i>	52
12.	PROBLEMS FACED BY THE WOMEN ENTREPRENEURS IN THENI DISTRICT-AN OVER VIEW <i>DR. A. SUJATHA</i>	61
13.	AN ANALYTICAL STUDY ON PROFITABILITY AND CONSISTENCY OF INFORMATION TECHNOLOGY SECTOR IN INDIA <i>MOHAMMED NIZAMUDDIN & DR. PERWAYS ALAM</i>	64
14.	WHAT HAS BEEN SOWN HAS NOT BEEN HARVESTED: THE CURIOUS CASE OF FARM SUBSIDIES IN INDIA <i>B. SWAMINATHAN, M. CHINNADURAI & K. C. SHIVA BALAN</i>	69
15.	ANALYSIS OF VARIOUS POULTRY SOCIETIES IN VARIOUS DISTRICTS OF JAMMU & KASHMIR STATE <i>AASIM MIR & SHIV KUMAR GUPTA</i>	72
16.	SHG – BANK LINKAGE PROGRAMME IN ANDHRA PRADESH: A SWOT ANALYSIS <i>DR. M.SREE RAMA DEVI & DR. A. SUDHAKAR</i>	74
17.	A STUDY OF ISSUES AND CHALLENGES WITH REFERENCE TO THE WOMEN EMPOWERMENT IN INDIA <i>DR. MARUTHI RAM.R., MANJUNATHA.N., ASRA AHMED & PARVATHY.L</i>	78
18.	INFLUENTIAL FACTORS OF CEMENT CONSUMPTION IN INDIA FOR 2011-12 <i>ANJAN REDDY VISHWAMPATLA & DR. P. SRINIVAS REDDY</i>	82
19.	WOMEN IN HANDLOOM INDUSTRY: PROBLEMS AND PROSPECTS <i>S.VIDHYANATHAN & DR. K. DEVAN</i>	87
20.	NON-FARM SECTOR LOANS BY DINDIGUL CENTRAL COOPERATIVE BANK IN TAMIL NADU <i>DR. T. SRINIVASAN</i>	91
21.	DEVELOPMENT OF WEAKER SECTION OF SOCIETY: A ROLE OF STATE FINANCIAL CORPORATIONS <i>DR. SUSHIL KUMAR & MAHAVIR SINGH</i>	94
22.	AN EMPIRICAL STUDY ON CONSUMER BUYING BEHAVIOR WITH RESPECT TO CONSUMER DURABLES <i>ANU GUPTA & PRIYANKA SHAH</i>	97
23.	A STUDY ON THE GROWTH OF SCHEDULED COMMERCIAL BANKS IN INDIA <i>C.A VISALAKSHI & K. BABY</i>	100
24.	ROLE OF GRAM SACHIV IN RURAL DEVELOPMENT - A CASE STUDY OF KURUKSHETRA DISTRICT <i>PARDEEP CHAUHAN</i>	105
25.	AGMARK CERTIFICATION AND CONSUMERS' PERCEPTION- A STUDY WITH REFERENCE TO MADURAI DISTRICT OF TAMILNADU <i>DR. M. SANTHI</i>	108
26.	PERFORMANCE AND PROSPECTS OF HOPCOMS IN KARNATAKA – A DIRECT LINK BETWEEN FARMERS AND CONSUMERS <i>KRISHNA.K M. & DR. S. MOKSHAPATHY</i>	114
27.	HEALTH IMPACT OF IRON ORE MINES: A COMPARATIVE STUDY ON MINING AND NON-MINING INHABITANTS OF KEONJHAR DISTRICT OF ODISHA <i>MINATI SAHOO</i>	118
28.	IMPACT OF GLOBALIZATION AND LIBERALIZATION ON SCs AND STs IN INDIA- A BIRD VIEW <i>DEEPA HANMANTHRAO & PADMAVATI R. SOMANI</i>	122
29.	TO STUDY THE RELATIONSHIP BETWEEN STRESS-WORK LIFE BALANCE AND WORK ALIENATION AMONG WOMEN EMPLOYEES OF KERALA STATE GOVERNMENT IN TRIVANDRUM DISTRICT <i>CHITHRA MOHAN.K</i>	126
30.	DALITS AND DISTRIBUTION OF LAND IN ANDHRA PRADESH <i>SATRI VEERA KESALU</i>	130
	REQUEST FOR FEEDBACK	137

CHIEF PATRON

PROF. K. K. AGGARWAL

Chancellor, Lingaya's University, Delhi
Founder Vice-Chancellor, Guru Gobind Singh Indraprastha University, Delhi
Ex. Pro Vice-Chancellor, Guru Jambheshwar University, Hisar

FOUNDER PATRON

LATE SH. RAM BHAJAN AGGARWAL

Former State Minister for Home & Tourism, Government of Haryana
Former Vice-President, Dadri Education Society, Charkhi Dadri
Former President, Chinar Syntex Ltd. (Textile Mills), Bhiwani

CO-ORDINATOR

DR. BHAVET

Faculty, M. M. Institute of Management, MaharishiMarkandeshwarUniversity, Mullana, Ambala, Haryana

ADVISORS

DR. PRIYA RANJAN TRIVEDI

Chancellor, The Global Open University, Nagaland

PROF. M. S. SENAM RAJU

Director A. C. D., School of Management Studies, I.G.N.O.U., New Delhi

PROF. M. N. SHARMA

Chairman, M.B.A., HaryanaCollege of Technology & Management, Kaithal

PROF. S. L. MAHANDRU

Principal (Retd.), MaharajaAgrasenCollege, Jagadhri

EDITOR

PROF. R. K. SHARMA

Professor, Bharti Vidyapeeth University Institute of Management & Research, New Delhi

CO-EDITOR

DR. SAMBHAV GARG

Faculty, M. M. Institute of Management, MaharishiMarkandeshwarUniversity, Mullana, Ambala, Haryana

EDITORIAL ADVISORY BOARD

DR. RAJESH MODI

Faculty, Yanbu Industrial College, Kingdom of Saudi Arabia

PROF. SIKANDER KUMAR

Chairman, Department of Economics, HimachalPradeshUniversity, Shimla, Himachal Pradesh

PROF. SANJIV MITTAL

UniversitySchool of Management Studies, Guru Gobind Singh I. P. University, Delhi

PROF. RAJENDER GUPTA

Convener, Board of Studies in Economics, University of Jammu, Jammu

PROF. NAWAB ALI KHAN

Department of Commerce, Aligarh Muslim University, Aligarh, U.P.

PROF. S. P. TIWARI

Head, Department of Economics & Rural Development, Dr. Ram Manohar Lohia Avadh University, Faizabad

DR. ANIL CHANDHOK

Professor, Faculty of Management, Maharishi Markandeshwar University, Mullana, Ambala, Haryana

DR. ASHOK KUMAR CHAUHAN

Reader, Department of Economics, Kurukshetra University, Kurukshetra

DR. SAMBHAVNA

Faculty, I.I.T.M., Delhi

DR. MOHENDER KUMAR GUPTA

Associate Professor, P.J.L.N.Government College, Faridabad

DR. VIVEK CHAWLA

Associate Professor, Kurukshetra University, Kurukshetra

DR. SHIVAKUMAR DEENE

Asst. Professor, Dept. of Commerce, School of Business Studies, Central University of Karnataka, Gulbarga

ASSOCIATE EDITORS

PROF. ABHAY BANSAL

Head, Department of Information Technology, Amity School of Engineering & Technology, Amity University, Noida

PARVEEN KHURANA

Associate Professor, Mukand Lal National College, Yamuna Nagar

SHASHI KHURANA

Associate Professor, S.M.S.Khalsa Lubana Girls College, Barara, Ambala

SUNIL KUMAR KARWASRA

Principal, Aakash College of Education, Chander Kalan, Tohana, Fatehabad

DR. VIKAS CHOUDHARY

Asst. Professor, N.I.T. (University), Kurukshetra

TECHNICAL ADVISOR

AMITA

Faculty, Government M. S., Mohali

FINANCIAL ADVISORS

DICKIN GOYAL

Advocate & Tax Adviser, Panchkula

NEENA

Investment Consultant, Chambaghat, Solan, Himachal Pradesh

LEGAL ADVISORS

JITENDER S. CHAHAL

Advocate, Punjab & Haryana High Court, Chandigarh U.T.

CHANDER BHUSHAN SHARMA

Advocate & Consultant, District Courts, Yamunanagar at Jagadhri

SUPERINTENDENT

SURENDER KUMAR POONIA

CALL FOR MANUSCRIPTS

We invite unpublished novel, original, empirical and high quality research work pertaining to recent developments & practices in the area of Computer, Business, Finance, Marketing, Human Resource Management, General Management, Banking, Insurance, Corporate Governance and emerging paradigms in allied subjects like Accounting Education; Accounting Information Systems; Accounting Theory & Practice; Auditing; Behavioral Accounting; Behavioral Economics; Corporate Finance; Cost Accounting; Econometrics; Economic Development; Economic History; Financial Institutions & Markets; Financial Services; Fiscal Policy; Government & Non Profit Accounting; Industrial Organization; International Economics & Trade; International Finance; Macro Economics; Micro Economics; Monetary Policy; Portfolio & Security Analysis; Public Policy Economics; Real Estate; Regional Economics; Tax Accounting; Advertising & Promotion Management; Business Education; Management Information Systems (MIS); Business Law, Public Responsibility & Ethics; Communication; Direct Marketing; E-Commerce; Global Business; Health Care Administration; Labor Relations & Human Resource Management; Marketing Research; Marketing Theory & Applications; Non-Profit Organizations; Office Administration/Management; Operations Research/Statistics; Organizational Behavior & Theory; Organizational Development; Production/Operations; Public Administration; Purchasing/Materials Management; Retailing; Sales/Selling; Services; Small Business Entrepreneurship; Strategic Management Policy; Technology/Innovation; Tourism, Hospitality & Leisure; Transportation/Physical Distribution; Algorithms; Artificial Intelligence; Compilers & Translation; Computer Aided Design (CAD); Computer Aided Manufacturing; Computer Graphics; Computer Organization & Architecture; Database Structures & Systems; Digital Logic; Discrete Structures; Internet; Management Information Systems; Modeling & Simulation; Multimedia; Neural Systems/Neural Networks; Numerical Analysis/Scientific Computing; Object Oriented Programming; Operating Systems; Programming Languages; Robotics; Symbolic & Formal Logic and Web Design. The above mentioned tracks are only indicative, and not exhaustive.

Anybody can submit the soft copy of his/her manuscript **anytime** in M.S. Word format after preparing the same as per our submission guidelines duly available on our website under the heading guidelines for submission, at the email address: infoijrcm@gmail.com.

GUIDELINES FOR SUBMISSION OF MANUSCRIPT

1. **COVERING LETTER FOR SUBMISSION:**

DATED: _____

THE EDITOR
IJRCM

Subject: SUBMISSION OF MANUSCRIPT IN THE AREA OF.

(e.g. Finance/Marketing/HRM/General Management/Economics/Psychology/Law/Computer/IT/Engineering/Mathematics/other, please specify)

DEAR SIR/MADAM

Please find my submission of manuscript entitled ' _____ ' for possible publication in your journals.

I hereby affirm that the contents of this manuscript are original. Furthermore, it has neither been published elsewhere in any language fully or partly, nor is it under review for publication elsewhere.

I affirm that all the author (s) have seen and agreed to the submitted version of the manuscript and their inclusion of name (s) as co-author (s).

Also, if my/our manuscript is accepted, I/We agree to comply with the formalities as given on the website of the journal & you are free to publish our contribution in any of your journals.

NAME OF CORRESPONDING AUTHOR:

Designation:

Affiliation with full address, contact numbers & Pin Code:

Residential address with Pin Code:

Mobile Number (s):

Landline Number (s):

E-mail Address:

Alternate E-mail Address:

NOTES:

- a) The whole manuscript is required to be in **ONE MS WORD FILE** only (pdf. version is liable to be rejected without any consideration), which will start from the covering letter, inside the manuscript.
- b) The sender is required to mention the following in the **SUBJECT COLUMN** of the mail:
New Manuscript for Review in the area of (Finance/Marketing/HRM/General Management/Economics/Psychology/Law/Computer/IT/Engineering/Mathematics/other, please specify)
- c) There is no need to give any text in the body of mail, except the cases where the author wishes to give any specific message w.r.t. to the manuscript.
- d) The total size of the file containing the manuscript is required to be below **500 KB**.
- e) Abstract alone will not be considered for review, and the author is required to submit the complete manuscript in the first instance.
- f) The journal gives acknowledgement w.r.t. the receipt of every email and in case of non-receipt of acknowledgment from the journal, w.r.t. the submission of manuscript, within two days of submission, the corresponding author is required to demand for the same by sending separate mail to the journal.

2. **MANUSCRIPT TITLE:** The title of the paper should be in a 12 point Calibri Font. It should be bold typed, centered and fully capitalised.

3. **AUTHOR NAME (S) & AFFILIATIONS:** The author (s) **full name, designation, affiliation (s), address, mobile/landline numbers, and email/alternate email address** should be in italic & 11-point Calibri Font. It must be centered underneath the title.

4. **ABSTRACT:** Abstract should be in fully italicized text, not exceeding 250 words. The abstract must be informative and explain the background, aims, methods, results & conclusion in a single para. Abbreviations must be mentioned in full.

5. **KEYWORDS:** Abstract must be followed by a list of keywords, subject to the maximum of five. These should be arranged in alphabetic order separated by commas and full stops at the end.
6. **MANUSCRIPT:** Manuscript must be in **BRITISH ENGLISH** prepared on a standard A4 size **PORTRAIT SETTING PAPER**. It must be prepared on a single space and single column with 1" margin set for top, bottom, left and right. It should be typed in 8 point Calibri Font with page numbers at the bottom and centre of every page. It should be free from grammatical, spelling and punctuation errors and must be thoroughly edited.
7. **HEADINGS:** All the headings should be in a 10 point Calibri Font. These must be bold-faced, aligned left and fully capitalised. Leave a blank line before each heading.
8. **SUB-HEADINGS:** All the sub-headings should be in a 8 point Calibri Font. These must be bold-faced, aligned left and fully capitalised.
9. **MAIN TEXT:** The main text should follow the following sequence:

INTRODUCTION**REVIEW OF LITERATURE****NEED/IMPORTANCE OF THE STUDY****STATEMENT OF THE PROBLEM****OBJECTIVES****HYPOTHESES****RESEARCH METHODOLOGY****RESULTS & DISCUSSION****FINDINGS****RECOMMENDATIONS/SUGGESTIONS****CONCLUSIONS****SCOPE FOR FURTHER RESEARCH****ACKNOWLEDGMENTS****REFERENCES****APPENDIX/ANNEXURE**

It should be in a 8 point Calibri Font, single spaced and justified. The manuscript should preferably not exceed **5000 WORDS**.

10. **FIGURES & TABLES:** These should be simple, crystal clear, centered, separately numbered & self explained, and **titles must be above the table/figure. Sources of data should be mentioned below the table/figure.** It should be ensured that the tables/figures are referred to from the main text.
11. **EQUATIONS:** These should be consecutively numbered in parentheses, horizontally centered with equation number placed at the right.
12. **REFERENCES:** The list of all references should be alphabetically arranged. The author (s) should mention only the actually utilised references in the preparation of manuscript and they are supposed to follow **Harvard Style of Referencing**. The author (s) are supposed to follow the references as per the following:
 - All works cited in the text (including sources for tables and figures) should be listed alphabetically.
 - Use **(ed.)** for one editor, and **(ed.s)** for multiple editors.
 - When listing two or more works by one author, use --- (20xx), such as after Kohl (1997), use --- (2001), etc, in chronologically ascending order.
 - Indicate (opening and closing) page numbers for articles in journals and for chapters in books.
 - The title of books and journals should be in italics. Double quotation marks are used for titles of journal articles, book chapters, dissertations, reports, working papers, unpublished material, etc.
 - For titles in a language other than English, provide an English translation in parentheses.
 - The location of endnotes within the text should be indicated by superscript numbers.

PLEASE USE THE FOLLOWING FOR STYLE AND PUNCTUATION IN REFERENCES:**BOOKS**

- Bowersox, Donald J., Closs, David J., (1996), "Logistical Management." Tata McGraw, Hill, New Delhi.
- Hunker, H.L. and A.J. Wright (1963), "Factors of Industrial Location in Ohio" Ohio State University, Nigeria.

CONTRIBUTIONS TO BOOKS

- Sharma T., Kwatra, G. (2008) Effectiveness of Social Advertising: A Study of Selected Campaigns, Corporate Social Responsibility, Edited by David Crowther & Nicholas Capaldi, Ashgate Research Companion to Corporate Social Responsibility, Chapter 15, pp 287-303.

JOURNAL AND OTHER ARTICLES

- Schemenner, R.W., Huber, J.C. and Cook, R.L. (1987), "Geographic Differences and the Location of New Manufacturing Facilities," Journal of Urban Economics, Vol. 21, No. 1, pp. 83-104.

CONFERENCE PAPERS

- Garg, Sambhav (2011): "Business Ethics" Paper presented at the Annual International Conference for the All India Management Association, New Delhi, India, 19–22 June.

UNPUBLISHED DISSERTATIONS AND THESES

- Kumar S. (2011): "Customer Value: A Comparative Study of Rural and Urban Customers," Thesis, Kurukshetra University, Kurukshetra.

ONLINE RESOURCES

- Always indicate the date that the source was accessed, as online resources are frequently updated or removed.

WEBSITES

- Garg, Bhavet (2011): Towards a New Natural Gas Policy, Political Weekly, Viewed on January 01, 2012 <http://epw.in/user/viewabstract.jsp>

IMPACT OF GLOBALIZATION AND LIBERALIZATION ON SCs AND STs IN INDIA- A BIRD VIEW

DEEPA HANMANTHRAO
RESEARCH SCHOLAR
DEPARTMENT OF SOCIAL WORK
GULBARGA UNIVERSITY
GULBARGA

PADMAVATI R. SOMANI
RESEARCH SCHOLAR
DEPARTMENT OF STUDIES & RESEARCH IN SOCIAL WORK
GULBARGA UNIVERSITY
GULBARGA

ABSTRACT

Present study was based on the secondary sources and explores information on the status of SCs and STs by impact of globalization and liberalization. Globalization may be defined as a process by which international interactions have increasingly greater importance on decision making at all levels: local, regional, national, and international. It is also a powerful driving force in today's processes of economic, social and environmental change in the world. In spite of constitutional safeguard and state intervention in favor of Scheduled castes and Scheduled tribes, their socio-economic condition is deteriorating and the main objective of social and economic equality remain mirage for them. Most of SC and ST population who resides in rural areas are engaged in Unorganized sector as landless laborers become more vulnerable, because of positive discrimination policy could not help them much and the new economic reforms have little or nothing favorable for them in the agenda. The country needs economic liberalization but not at the cost of the fiscal deregulation and concepts of a welfare state. It is desirable that in restructuring of country the equality concern of SCs and STs should be given priority so that they could empower themselves to take benefit of reforms. Strong intervention of the state is essential to protect the weak and disadvantaged sections and to provide level playing ground and an adequate safety net to those who are directly and indirectly affected by new reforms of Liberalization Privatization and Globalization. Therefore the prerequisite to reforms could be distributive justice and the effective implementation in rural India.

KEYWORDS

Scheduled castes, Scheduled tribes, Dalits, Globalization Liberalization Privatization, Socio-economic.

INTRODUCTION

At the first time the suffering of these people agonized by the great soul of Lord Gautam Buddha. He introduced the concept of 'equality' to the society. This was the first opportunity imparted to these people to prosper and live in dignity. In the 19th century the social reformers especially Mahatma Jyotiba Phule, Chhatrapati, Shahu Maharaja and Dr. Babasaheb Ambedkar started many movements to impart them human rights. After independence, the Constitution of India piloted by Dr. Babasaheb Ambedkar prescribed certain protection and safeguards for the SCs and STs to promoting their educational, economic and political interests. It is observed that the Government programmes - especially those concerning SC and ST welfare are never taken seriously, and there are no effective monitoring system to pinpoint the failures of the plan objectives. There are diversion of resources and lack of utility of the schemes. Therefore, the condition of these communities is remained very miserable. Most of the SC and ST communities are still striving to fulfill their basic needs of food, clothing and shelter. Besides these, today they require better opportunities to live in dignity and self-respect. Hence, ample opportunities should be made available to them, which would ensure them a secured and dignified life in this 21st century which is practicing new reforms like Globalization Privatization and Liberalization. This paper puts a light on the title called impact of globalization and liberalization on SCs and STs.

MEANING OF GLOBALIZATION AND LIBERALIZATION

In a general sense, **Globalization** is the increasing worldwide integration of economic, cultural, political, religious, and social systems. Economic globalization is the process by which the whole world becomes a single market. This means that goods and services, capital, and labour are traded on a worldwide basis, and information and the results of research flow readily between countries. According to economists, there are a lot of global events connected with globalization and integration like Improvement of International Trade, Technological Progress, Increasing Influence of Multinational Companies, Power of the WTO, IMF, and WB, Greater Mobility of Human Resources across Countries, Greater Outsourcing of Business Processes to Other Countries and Civil Society refers to NGOs (nongovernment organizations). Globalization however the word is understood implies the weakening of state sovereignty and state structures.

Liberalization refers to laws or rules being liberalized, or relaxed, by a government. Economic liberalization is generally thought of as a beneficial and desirable process for emerging and developing countries. The underlying goal is to have unrestricted capital flowing into, and out of the country to boost growth and efficiencies within the home country. The effects of liberalization should interest investors as it can provide new opportunities for diversification and profit.

AN OVERVIEW OF SCHEDULED CASTES AND SCHEDULED TRIBES

The 'Sudras' were classified as inferior and the last varna to other three varnas, in ancient social system in India. Along with this several social, economic and political restrictions were imposed on them. They were treated as untouchable castes. These untouchables or castes were officially defined as depressed castes in 1932 and they were systematically listed in the 1931-Census of India. The Simon Commission in 1935 first coined the term 'Scheduled Castes'. All the untouchable castes, which were listed in 1931-Census of India, came to be known as the 'Scheduled Castes' (SCs) through the Government of India Act of 1935. The Scheduled Castes are defined under article 366 (244) of the Constitution of India as, "the Scheduled Castes means such Castes, Races, Tribes or parts of, or groups within such Castes, races or tribes, deemed under article 341 to be Scheduled Castes for this Constitution." Thus the Scheduled Castes are those castes which are listed as Scheduled Castes in the Constitution of India. The Scheduled Castes constitute a significant demographic strength in India. In the year 1935, the Scheduled Castes were estimated as about 5 Crores, According to the 2001 Census, the Scheduled Caste population in India is 166,635,700 persons, constituting 16.2 percent of the country's total population. Being rural people, four fifth (79.8 percent) of them live in rural areas and rest one-fifth (20.2 percent) live in urban areas. The highest percentage of Scheduled Caste population to the total Scheduled Caste population of the country live in Uttar Pradesh (21.1 percent) followed by West Bengal (11.1 percent) and Bihar (7.8 percent), Andhra Pradesh (7.4 percent) and Tamil Nadu (7.1.percent). In fact, more than 57 percent of total Scheduled Castes population inhabit in these five States.

IMPACT OF GLOBALIZATION AND LIBERALIZATION ON SCs AND STs

The international capitalist economy is undergoing a process of fundamental transformation in the organizations of production accompanied with institutional arrangements necessary for such transformation. Neo-liberalism, the structural adjustment policy of the World Bank and the International Monetary Fund and the WTO followed by the new GATT agreement constitute the institutional framework for transnational capitalism. This transformation since lasted two decades is known as a process of Globalization. Two more processes, namely, Privatization and liberalization accompany it. With the globalization and economic reforms there is a sea change in the debate on SC/STs rights. Globalization eased the marginalization of SCs and STs from socio, economic and cultural fields at the same time consolidating the opportunities in the hands of privileged. Under globalization caste conflicts and atrocities against SC and STs are migrated from individual ethical space to social and economic space. Globalization opened new opportunities for the upper caste cluster. The changed scenario helped them to sustain their hegemony over the economy as well as over the social life in rural India with the coupling of upward linkages made available to them under globalization with already existing inward linkages within the systems.

Even after sixty years of independence, the reservation status of SCs in all Government branches has been unsatisfactory. The rate of disparity in the implementation has been high. In the phase of globalization, the government policy is discouraging the reservation policy. This situation has created various social and economic problems in the contemporary period. In a way, the social justice for the SCs has been denied even in the contemporary period. In spite of Constitutional provision, the reservation policy has been neglected. This must be taken as violation of Constitution. There must be significant representation of SCs in the decision-making posts, which could help further, for the development of SCs, as a whole. Similar kind of trend could be found among Scheduled Tribes (STs).

Owing to the democratic process since independence, increasing means of communication and the spread of education, there is increasing awareness among all the sections of society and the Scheduled Castes are not exceptions to it. The Constitution has released the forces of liberalism. Because these forces, an era of politicization has started in all walks of life and traditional gap between politics and society has come to an end. Now politics has become a new instrument for achieving socio-economic development. Socio-economic development of the Scheduled Castes would be the precondition for their integration in the mainstream of society, which the constitution has visualized. Much has been done by way of constitutional provisions, administrative efforts and proper response from a larger section of the upper castes. However, whatever is done is not enough to match the rising expectations of the weaker sections including then Scheduled Castes. Still they are unorganized and constitute the larger chunk of the population. On the other hand, the organized sections even in Scheduled Castes have grabbed the benefits of socio-economic development. If we want to analyze this reality, the study should be interdisciplinary and based on variables -caste, class, religion, region, ideology, gender, identity etc. Because the problem of the Scheduled Castes is interdisciplinary, having many dimensions, and complex, it is also dynamic in nature.

Liberalization is an intrinsic aspect of globalization. "The essence of liberalization is that economic management should be left to the market. The prices determined by the interaction of demand and supply forces, whether they be for commodities, labour power, capital, land, or foreign exchange, should be flexible in either direction and should be capable of clearing the market. The resulting allocation of resources, commodities, labour power, foreign currency etc., would be optimal and efficient, while any deviation from it would entail avoidable social costs. In order to ensure that markets are allowed to undertake their jobs, all controls and regulations, as also measures that constitute barriers to entry, should be done away with. It follows from this that the state should take a back seat in economic matters. The liberalization is followed by privatization. Globalization does not occur in a vacuum however. Its corrosive effect on democratic governance is being hastened by a cognate ideology of privatization that is prevalent both in the international scene and within the countries whose economies are being globalized. Privatization is an ideology that shapes democracy by attacking public power, by arguing that markets can do everything government once did better than government and with more freedom for citizens. Privatization within nation states open the way for a deregulation of markets and in turn eases the globalization of the economy. It softens up citizen to accept the decline of political institutions and tries to persuade them that they will be better off that way and more 'free'. As an ideology, it insists that government is about illegitimate public power and calls for the substitution of private power, which is simply assumed, without any argument, to be legitimate.

FOLLOWING POINTS MAY BE CONSIDERED FOR THE DEVELOPMENT OF SCHEDULED CASTES/SCHEDULE TRIBE IN AN ERA OF GLOBALIZATION AND LIBERALIZATION**1. NEED OF POLITICAL EDUCATION**

We have accepted a democratic form of government in an un-democratic society. It is, therefore, necessary to give political education to the people about the need and genesis of welfare policies for the weaker sections. Political education means education about nature, working and the functions of a political system in which you live. This was the duty of the elites and the leaders in the political process. Unfortunately both have miserably failed in their tasks. As a result of it, there is a lack of understanding about the problems of weaker sections which results in social tensions.

2. LACK OF POLITICAL WILL

There is a lack of political will regarding the development of Scheduled Castes. There is increasing populism to fetch the votes of Scheduled Castes and very few sincere efforts for their development. Many a time the political process has divided the Scheduled Castes. It is observed that the welfare schemes remain on paper but because of the policies there is a backlash among the upper castes.

3. FAILURE OF ADMINISTRATIVE MACHINERY

A news item in Hindu (9 APR 2007) regarding the failure of administrative machinery in implementing the policies for the Scheduled Castes would throw light on its apathy and indifference. "Budgetary allocation and expenditure for Dalit welfare had fallen, and dedicated funds had been diverted to other departments, Mr. Venkatesh pointed out that Water resource, Food, Civil supplies and Consumer Affairs, Forests, Public Works, Rural Development and Panchayat Raj and Fisheries Departments did not have any specific programmes for Dalit welfare. The committee, he said, was aghast that the Public Works Department did not have any scheme for the Dalits and diverted more than Rs. 200 crore for roads, arguing that it would improve the living condition of Dalits as they also use the roads." In Maharashtra, it is experienced that twenty percent budgetary provision in Panchayati Raj bodies is not spent and the amount is transferred to the main budget to other items. There are five development corporations for the welfare of the Scheduled Castes and the Other Backward Classes. But for a long time their evaluation has not been made. The amounts declared, amount sanctioned and the actual amount spent is different. The last one being very meager. Three points emerge from such a situation. Number one, the policy provisions by the political process create unrest among the upper castes, as there is no adequate political education. Secondly, despite constitutional and legal provisions the Scheduled Castes remain deprived of their adequate due in nation's development. And lastly, the injustice on the part of the Scheduled Castes continues in different forms, which leads to increase social tensions and social disintegration.

4. CHALLENGE OF GLOBALISATION

In fact it is a high time that the leaders in the political process and academicians give a serious thought to the consequences of Liberalisation, Privatisation and particularly Globalisation. On the lines of the Scheduled Castes. In globalization the old concepts like nationalism, sovereignty are gradually waning and there is an erosion of a nation-state. Samuel Huntington argues that now the culture would be an important variable in international politics and not the concepts like nationalism or sovereignty. There is increasing international interdependence on the one hand causing internationalism. On the other hand, the narrow and parochial loyalties are playing significant role. How to reconcile this contradiction? Here we need long term well as short-term policies and avoid adhocism, opportunism and populism. As we have seen above globalization needs quality and the quality assumes acquiring various skills necessary for individual and social development. Because of changing nature of economy and social conditions now there are new needs, which have arisen in society, now new sections have come up in society and they have non-traditional needs. They include the needs of senior citizens, the employed married couples in metropolitan cities, and the demand for crèche is on increase. Multiplexes, food malls, shopping malls, etc have changes the life style of the middle class. In this way new needs can be found out and an attempt can be made to give response to these demands by way of providing service to them. The 21st century is a century of multi- skills and a person having more than one skill will have definitely a bright future.

5. DEMAND FOR CHANGE IN THE EDUCATION SYSTEM

Dr. Ambedkar gave a message-“educates, agitates and organizes.” But what kind of education? Present education is fast becoming irrelevant to the changing needs. It is to be understood that the present education system is the product of the colonial rule and the post-independence period governments have done very little to change the same. In addition to increasing educational opportunities, our demand should be to make the education system more meaningful and more relevant to the changing needs in society. It may be remembered in a way, that present unemployment is mostly false one. It is unemployment of the unskilled people. Therefore an attempt is to be made to improve the quality of the people. It could be achieved by way of acquiring knowledge, skills and attitudes in the changing context.

6. MODEL OF NEO-BUDDHISTS FOR DEVELOPMENT

Neo-Buddhists can be a good model for other Scheduled Castes for their development. During last sixty years the neo-Buddhists have done a remarkable progress. In all walks of life. It was found in 1971 census that their literacy has become equal to that of the Brahmins and all other castes and Scheduled Castes lag behind them. The neo-Buddhists have modernized themselves, removed superstitions among themselves and entered various professions and occupations. They speak for all weaker sections. They assert for removal of injustice, equal opportunity, organize them and have a clear perception of development. Now there are many more doctors, engineers, pleaders, professors, technicians, artists in films and on the stage, administrative officers. They have surpassed the dominant Maratha caste in many respects. They have ably utilized the policy of reservation in particular and policy of protective discrimination in general. They have made use of the Constitution and the political process in an efficient manner. There would be surprising if any other community has made such a remarkable development in such short period in the history of the world. Progress made by the neo-Buddhists is more because of the strong will for development created by their leader Dr Ambedkar. The spirit among the neo-Buddhists consists of removal of inferiority complex, willingness for hard work, sense of responsibility etc. This spirit is lacking in other Scheduled Castes. They may not follow the neo-Buddhists in totality. However the inspiration from them would be very useful for their development. The other Scheduled Castes should follow this model.

7. RESERVATION POLICY

The policy of reservation should be viewed as a part of the total policy for the development. Efforts should be made to observe that it is carried out sincerely and honestly. However it would be well to remind us that the reservation would not be enough for the development.

8. HELP FROM LIBERAL HINDUS

An effort should be made to seek the help from the liberal Hindus. Contrary to general belief, there is a strong element of liberalism among the Hindus. Dr. Ambedkar made its use wisely in the fight against untouchability. There should be fighting against the conservative elements and not all the Hindus. It should not be treated as a cold war between Scheduled Castes and the Hindus.

9. CASTES AND CLASS

In post-independence period, every caste is now roughly divided into three classes. The elites, middle class and the masses. They have different attitudes. What are necessary are the efforts for the development of the masses in Scheduled Castes. They badly need that it. Globalization has posed a challenge to all and more to the Scheduled Castes. Unless such efforts are done the values in the constitution would not be materialized.

EXPLAINING CAVEATS - SCs/STs, GLOBALIZATION AND ECONOMISM

This paper claims at the outset that four caveats have to be underlined to discern the relationship between SCs/STs and globalization.

1. It's in the binary analysis that the argument that so far the state has not done anything for dalits versus globalization would do the required; Caste Capitalism versus Casteless Capitalism; Openness versus Closeness; American Companies versus Indian Companies; American Democracy versus Indian Democracy; Availability of Goods versus Scarcity of Goods; Restricted Consumptions versus Liberated Consumptions and so on. The severest deficit of issues like exploitation and presence and role of structure in relational manner like inter linkages of various exploitative structures and their working in concert. The issues picked up by them are important but solutions end up as mere appendages in form of reaction to the existing theories and practice. And this does not lead to transgression of other theories/realities' and complete analysis. This analysis begins and ends with reaction in place of transcendence.
2. The second caveat is rejection of 'referential' treatment of SCs discourse. Referential treatment entails that there has been an arrival of arguments in defense of globalization and it is referred as 'globalization for SCs' without exhibiting tenets of SCs discourse and evaluation from its perspective. Actually evaluation of globalization has been done thoroughly from neoliberal perspective under the influence of binary analysis and there is a complete absence of analysis from the perspective of SCs discourse. The defenders never take pain to arrive at the argument from within SCs discourse rather impose it from outside and term it as great emancipator.
3. The third caveat is rejection of 'preferential' treatment to 'sovereignty' over democratic rights. The sovereignty of the nation state and democratic rights though linked, occupies a different sphere altogether. As far as the 'external' aspect is concerned, both 'sovereignty' aspect and democratic rights share the common podium because without sovereignty of the nation states, democratic rights would not exist. And it is also possible that in the 'presence' of sovereign nation state, democratic rights may not be functional. Moreover, without sovereignty certain classes and castes would benefit because globalization needs alliance of dominant social forces in each country. The analysis of globalization is vital and becomes complete only when it takes both factors into awareness: 'sovereignty' to discern the nation state and 'democratic rights' to explore the sovereignty of deprived sections in various aspects.
4. The fourth and last is straight away rejection to coalescing modernity with globalization. Modernity is the enabling factor for billions of people who have been deprived and subjugated in the name of orthodoxy, superstition and heavenly orders. Globalization is a distinct phenomenon. The buzzword in globalization is 'integration' not 'inquiry.' Modernity enables the people to question whereas globalization focuses on acceptance of 'integration.' At best, globalization can be described as a process of modernization. The process of modernization that is globalization also cannot be termed modernity. The difference between two is that one can be modernized without being modern.

WELFARE AND EMPOWERMENT OF SCs AND STs IN THIS GLOBALIZED AND LIBERALIZED WORLD SOME POINTS DISCUSSED AS FOLLOWS IN UNDER TWELFTH FIVE YEAR PLAN (2012-17)

- To review the progress of the implementation of the existing legislations related to the SCs, STs and mechanisms for their enforcement and suggest corrective measures.
- To review the existing approach, strategies and priorities, the on-going programme and their implementation for the welfare, development and empowerment of SCs, STs and suggest rationalization/ minimization of the on-going related programmes and effective inter-sectoral convergence and harmonization of schemes with the other similar social groups.
- To identify neglected areas and groups, gaps, weaknesses and bottlenecks in the implementation of schemes and take note of the persisting and emerging problems/ situations related to welfare, protection, development and empowerment of SCs, STs and other groups in the changing scenario and suggest necessary interventions.
- To assess the impact of the on-going economic reforms and progressive globalization/liberalization of economy on the socio-economic conditions of the SCs, STs and suggest effective strategies to cope up with the situation.
- To assess/evaluate the efficacy, strengthening and expanding the NGOs network, PRIs /Local Self Government and suggest specific measures for their effective involvement in the planning process to reaching the most needy on priority basis to SCs, STs.
- To undertake special issues pertinent to the sector, which needs study so that a suitable policy framework may be formulated by the working group.

CONCLUSION

Globalization has primarily been defended by the integrators who either fathom the emancipatory virtues out of it or expect its 'would be' fruitions. The fruitions get explication through economic integration especially in the realm of political and social integration. Dalits are not worried about globalization per se but share therein. They are afraid that in the name of unity for the struggle against globalization, their own struggle could be asked to be suspended' Ambedkar's basic faith was in representative political bodies "To empower both the SC/STs and non-SC/STs economically he proposed that the state should be given political power for the regulation and control of both key industries and agriculture. To this end he proposed the economic powers should be incorporated into the body of the constitution itself" Concerning economic rights and its vitality, Ambedkar appositely calls attention: "What we must do is not be content with mere political democracy. We must make our political democracy, a social democracy as well. Political democracy cannot last unless their lies at the base of it a social democracy...We must begin by acknowledging the fact that there is complete absence of two things in Indian society. One of these is equalities. On the social plane, we have in India a society based on the principle of graded inequality, which means elevation for some and degradation for others. On the economic plane, we have a society in which there are some who have immense wealth as against many who live in abject poverty". And the second aspect is to investment in the realms of education, health, house, water, and so on. Both constitute empowerment and envisage the subjugation free world thereby nonnegotiable variables. The fundamental aspect of democratic rights has to ensure the availability of these as non-negotiable resources. The functionality of globalization contravenes the democratic rights. The democratic rights not only ensure the SC/STs partaking in decision making process but also the exhibition of acme sensibility, intervention and initiation by the Legislative and Legislatures.

REFERENCES

1. 12th Five year plan Report of the Steering committee on "Empowering the SC/STs" (2002-2007).
2. Dasgupta, Biplab (2006), "Globalisation: India's Adjustment Experience", New Delhi: Sage Publications.
3. Desai, A.R. (1966) *Social Background of Indian Nationalism*, Popular Prakashan, Bombay, (4th ed), 1966, p.263.
4. Dhananjay Rai - Dalits, Globalization and Economies.
5. Guru, Gopal (2000), 'The Man who Thought Differently: An Inquiry into the Political Thinking of Dr. Ambedkar', in K.C. Yadav (ed.) "From Peripheral to Centre Stage, Ambedkar, Ambedkarism and Dalit Future", New Delhi: Manohar Publication.
6. Jagan Karade, (2008) "Development of Scheduled Castes and Scheduled Tribes in India", Edited book, Cambridge Scholars Publishing 15 Angerton Gardens, NE5 2JA, UK
7. Kakade, S.R, (1990) *Scheduled Castes and National Integration*, Radiant publishers, New Delhi, 1990, p 2.
8. Kakade, S.R. (1993) *Political Attitudes of Neo-Buddhists in Western Maharashtra*, post-doctoral research funded by ICSSR, New Delhi.
9. Prasad, Chandra Bhan (2009b), 'Change in Capitalism', *The Pioneer*, January 11.
10. SC, ST (prevention of atrocities) Act: 20 years after - Veeraiah Konduri
11. Zelliott, Eleanor (1996), "From Untouchable to Dalit, Essays on Ambedkar Movement", New Delhi: Manohar Publication. Dalits, Globalization and Economism / 243 VOLUME 13

REQUEST FOR FEEDBACK

Dear Readers

At the very outset, International Journal of Research in Commerce, Economics and Management (IJRCM) acknowledges & appreciates your efforts in showing interest in our present issue under your kind perusal.

I would like to request you to supply your critical comments and suggestions about the material published in this issue as well as on the journal as a whole, on our E-mail info@ijrcm.org.in for further improvements in the interest of research.

If you have any queries please feel free to contact us on our E-mail infoijrcm@gmail.com.

I am sure that your feedback and deliberations would make future issues better – a result of our joint effort.

Looking forward an appropriate consideration.

With sincere regards

Thanking you profoundly

Academically yours

Sd/-

Co-ordinator

ABOUT THE JOURNAL

In this age of Commerce, Economics, Computer, I.T. & Management and cut throat competition, a group of intellectuals felt the need to have some platform, where young and budding managers and academicians could express their views and discuss the problems among their peers. This journal was conceived with this noble intention in view. This journal has been introduced to give an opportunity for expressing refined and innovative ideas in this field. It is our humble endeavour to provide a springboard to the upcoming specialists and give a chance to know about the latest in the sphere of research and knowledge. We have taken a small step and we hope that with the active co-operation of like-minded scholars, we shall be able to serve the society with our humble efforts.

Our Other Journals

