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POPULISM AGAINST GLOBALIZATION AND NEOLIBERALISM: IDEOLOGICAL AND INTELLECTUAL DEBATES IN SLOVENIA AND BEYOND

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Abstract: *The text deals with the recent outbursts of populism in the USA and Europe. The thesis is that populism is a reaction to anomalies and unintended consequences of globalization. Proceeding from the three models of social development shows that populist leaders accentuate the loss of national sovereignty, the dominance of supranational institutions (including the EU), as well as the penetration of big capital and multinational corporations. It is important that the EU takes on a more active role in the regulation of free trade, flow of capital, and migrations by combining openness and the autocentric model. Should this not occur, the populists will tend to more closed national systems.*

Keywords: *populism, globalization, neoliberalism, nationalism, democracy, autocentric vs. dependent development*

1. Introduction

Populism in politics is currently a trending topic. But it is not just about the style and rhetoric (emphasizing a community based on national identity and opposing supranational institutions) nor is it some kind of a deviation from "true" democracy. Whichever opinion we may hold about this phenomenon – represented by such leaders as Trump in the USA, the events related to the withdrawal of Great Britain from the EU (Brexit), Orban and Kacynsky in Poland, or outside the EU like Putin in Russia and Erdogan in Turkey – we need to recognize and admit that now more than ever the limits of globalization in the sense of free trade (respectively, the free movement of people, goods, and capital) as well as transnational integration, have become problematized (cf. Russell Mead 2017). Ironically, a year ago mass protests took place in (Western) Europe – mainly under the aegis of the Left – against the trade agreement between the USA and the EU. After that came the rapid rise to power of the right-winged Donald Trump who wishes to abolish all

these agreements without even having the intention of starting new ones. All of this, apparently, in the name of the alleged damage that such agreements would cause to the American workers and American national interests.

The thesis I represent, is that populism skillfully took advantage of the inability of the Left and the Right – as well as the EU – to articulate and implement a program of regulating world trade, migration, financial industry, tax havens, and the grossly overextended role of multinational corporations. In short, contemporary populism is a reaction to the anomalies and (unintended) consequences of globalization. But whether this reaction is adequate or whether it brings any solutions for these anomalies is very doubtful.

On the other hand, populism is an extreme consequence of the personification of politics (Tomšič and Prijon 2013) and the arrival of strong leaders (from Berlusconi in Italy, Orban in Hungary, to Macron in France who won the last election as a "new-comer" without the apparatus of one's own party). Undoubtedly, it is the crisis of the representative (palamentiary) democracy which is accelerating the shifts towards demagogic leadership. However, as pointed out before, our focus is on populism as a reaction to the issues and anomalies of globalization, such as free trade, migrations, and the enlarged influence of big techno-economic corporations. Free trade is destroying the workplaces in the EU and the USA (Damijan 2017),[1] global migrations have been met with poor integration measures and consequent cultural conflicts but large (multinational) corporations and financial institutions continue still with active pursuits for various tax evasion channels ('tax havens'), handsomely rewarding their managers and owners along the way, thereby contributing to the rise of social inequity.

It could be said that globalization, in cunjunction with the technological advancement of the last two decades, has changed the (social) character of both developed and underdeveloped societies. Populism can hence be taken

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1 Slovenian economist Jože P. Damijan (et al.) conducted an analysis on how global trade as well as technological advancements has influenced the labour market in the USA and the EU. Their conclusion (included in OECD Employment Outlook for 2017) is that free trade, institutionalised in the form of WTO, contributed to the loss of 5.7 million jobs in the period from 2001 to 2011 in the USA and even more in the EU countries (7.2 million). In contrast, one of the neoliberal opponents of present Trump's politics of protectionism states that free trade was not at all responsible for the loss of employment in American industry. However, this is the only statement without any statistical or empirical evidence. The author is an American academic economist; it seems that in this case he is primarly an ideologue and not a scientist (Irwin 2017).

as a signal of political transformations as well as of those pertaining to deeper social relations and modes of integration. The big question on how to regulate globalization processes to reduce negative and increase the positive effects thus remains unanswered. Individual states appear to be helpless although populist leaders tend to spread the illusions that closed national systems could provide for the shelter against global issues. Nevertheless, it remains true that the EU could surely benefit from a more active approach and the utilization of its full knowledge potential regarding its role and significance in defining the course of international relations and future developmental model. However, we know that the EU in its present form and way of functioning is incapable to focus on such delicate and complex issues. Therefore, not only reforms are needed but elaboration of new concepts and intellectual revitalization.

Regarding the structure of the text, first the often opposing definitions of the populism will be presented, then the three models of societal development with the emphasis on autonomous (autocentric) and dependent type of socio-economic (international) interrelations are elaborated. From the point of view of recent electoral success of Donald Trump as well as Victor Orban in Hungary, the essence and the future of populist anti-globalist ideology will be illustrated. Finally, the role of the European Union as more pro-active global player in regulation of global processes is underlined.

2. Neoliberalism, Populism, and Democracy

Many see the populist parties and movements as connected with (proto)-fascism. Others are trying to use more analytical ways to describe this phenomenon from different points of view. It seems that a better approach would be to understand the specific features of contemporary populism. Its ideology is not always consistent and acts on various levels. The dilemma how to interpret or formulate conclusions is also present in a special publication dedicated to populism, issued by the Slovenian magazine *Mladina*. Some authors insist that populism is the first step toward a fascist regime while other domestic and foreign authors remain more cautious in defining, or respectively resisting, an immediate stigmatization of populism (Zupančič Žerdin 2016-2017;[2] Rizman 2016-2017). On the other side, French philosopher Alain Badiou maintains that we are dealing with

[2] Alongside Slavoj Žižek and Mladen Dolar, Alenka Zupančič Žerdin is the third musketeer of the Slovenian Lacanian School.

"democratic fascism." Populist leaders may indeed act within the democratic constitution but they likewise act outside and their actions are beyond it (like Mussolini and Hitler in the 1930s) – justifiably hence being labelled as fascist (Badiou 2016-2017).[3]

A completely different, wholly affirmative attitude towards this phenomenon was expressed by (Slovenian) sociologist Tomaž Mastnak. His thesis is that neoliberalism, not populism, is closer to fascism and the only real opponent of neoliberalism, cosmopolitanism and antinationalism, represent populist politics. This is how he concludes his discussion: "[o]pposing populism means opposing democracy. The political choice, which we face today, is a choice between liberalism and democracy. In the given situation the choice is: either neoliberalism or populism" (Mastnak 2016-2017, 47).

The Left, Mastnak claims, is mainly on the side of the neoliberal elites. He claims that multiculturalism, inclusivism, cosmopolitanism, genderism, lgbtism, xenophilia, and Islamophilia "are the death of the Leftist political language." The Left – both the social-democratic and the more radical – is dysfunctional and may be doomed to disappear. This is the harshest appraisal of the role of the Left – and it comes from under the pen of an author who used to define himself as a radical Leftist. The only alternative to neoliberal global domination and the dismantling of democracy is a return to economic nationalism, national sovereignty, and the rule of the people (not elite) – and that is the program of populist parties.

It is interesting that Mastnak (a long-standing visiting professor at the University of California, USA) has published a number of similar contributions, in the main left-leaning Slovenian newspapers *Delo* and *Dnevnik* (where he holds a regular column). In them, he expressed support for Trump's election as well as previously standing up for Victor Orban and the Kaczynski party in Poland.[4] In his last column, he analyzed the

[3] *Inter alia*, Badiou collaborated with another known philosopher, Slavoj Žižek, to organize a congress in London on the future of communism a few years ago. Now they have very different, even opposing opinions about populism. It is known that Žižek expressed some understanding for Trump, namely that he will shake-up the establishment and interrupt the *status quo* (Žižek 2016; Zupančič Žerdin 2016-2017).

[4] It is interesting and intriguing to note that the main Slovenian opposition party (SDS), a member of the European People's Party (EPP), maintains a good relationship with Orban, who was also invited to partake in the party congress in May this year. The media reported that his speech to the delegates was greeted with long acclamation. The SDS party is, in contrast to Orban, rather anti-Putin oriented.

presidential elections in France and expressed his preference for Marine Le Pen. Surprisingly, these claims and analyses have provoked almost no objections or controversy neither among his former like-minded adherents nor in the wider intellectual public. I believe that Mastnak's analyses help us to understand the essence of populism and the dynamic restructuring of the political space. But it is more difficult to accept his simplified dilemma between neoliberalism and populism, in particular, the statement about the nonselective closure into national frameworks, including the withdrawal from EU membership.

There are, however, differences between populist leaders. Orban and Kaczynski might have a close relationship, but in their attitude towards Putin, they are not in the same boat. Furthermore, Poland and Hungary are highly unlikely to exit the EU (which was one of the main program elements of Le Pen at the last election although she too, as most populist leaders, including presumably Trump, has close relations with the Kremlin), as both are dependent on the financial resources they draw from EU structural funds.

But in many countries the erosion of the Left as a consequence of populist ideological offensive is actually taking place, in Hungary and especially in Poland while in France and apparently in the Netherlands, Germany and Austria it appears to be losing ground.

3. The Closure and Openness of National Systems

In terms of ideal types, the sociological literature distinguishes between three models of development. The first is the autocentric model based on closure, the second is the autocentric model based on openness, while the third is the dependent-peripheral model (Menzel and Senghaas 1986). Autocentricity means that the social or national system controls the resources and the ability for self-regulation by making key strategic decisions. This serves to maintain the boundaries and the identity of the system. However, there is a substantial difference between open and closed autocentric model. The autocentric model based on openness is a combination of endogenous developmental factors and actors, and of the integration into the international environment, including, of course, a certain dependence on this environment.

Such societies need to be meritocratic because they have to activate all the knowledge potentials and develop high-quality institutions in order to be able to parry the demands of a more complex environment. The autocentric model based on closure seeks to reduce its dependence on the

environment, stresses national sovereignty and self-sufficiency. In the modern globalized world, such a model is, of course, unrealistic. We can at best talk about a tendency towards a lesser or greater closure/openness. If we connect this framework to the current debate, then we can say that populist politics tend towards a greater closure in regard to the model of autocentric development based on (relative) closure. Trump's program is typical here: he would build a wall on the Mexican-USA border and abandon trade agreements or other international commitments (especially environmental ones and connected to climate change).

The main feature of the third model – the peripheral-dependent – is that it is too open towards the environment, thus outside interests dictate the major decisions, and the domestic actors lose their capability for independent operations. In the more extreme cases, we are talking about the so-called neo-colonial situation, while, in a milder version, we are talking about such a model where domestic actors have no right strategy to align foreign capital or foreign policy interests with national priorities. The populist ideology emerges precisely from the feeling that their countries have strayed onto a path of peripheral development, that they have lost the attributes of a strong state, and are now unable to face external pressures. Brexit was born out of such feelings. And in the Eastern part of the EU, the opinion of being subordinated to the EU, especially on the loss of autocentricity, is spreading – inevitably leading to populism and state-led capitalism.

4. Neocolonialism, Globalism, and Nationalism

It is known that some social scientists speak of a neo-colonial relationship of the Eastern and Southern EU member states in relation to the core states. This was often voiced in connection to Greece. An influential group in the framework of the so-called Social Anthropology of Transition is especially loud. However, since this group is composed mostly of Neo-Marxists, they are not especially enthusiastic about nationalism and populism. They are waiting for the anti-capitalist revolution or for the emergence of the "Great Man," as the Slovenian anthropologist Vesna Godina puts it in her book (2014). Is this already closer to a populist leader?

Victor Orban garnered such great support in Hungary because he was able to articulate the feelings of the population about the fact that during the reign of their Left (the former Communists) the country had lost the attributes of sovereignty, has been flooded by foreign capital, and hence become dependent on large foreign corporations and big capital. This is also

supposed to be the fault of the EU, respectfully of Brussels, concluding that it is necessary to assert national interests in this regard, even at the cost of a dispute. With the migration crisis, all this has deepened even further and has somehow managed to unite the Visegrad countries. However, the situation is similar in the West, where one of the main reasons for Brexit was the control over migration flows and for a large proportion of the public immigration from the Eastern EU countries was just as controversial.

The well-known Czech economist and philosopher Tomáš Sedláček[5] sees an irreconcilable contradiction between national identity and the openness of globalism (Gole 2017). To him, you are either a closed nationalist or a globalist committed to openness. There is no middle path. Sedláček mentions that the Czech Republic has not fared best in the migration crisis but he, nevertheless, expresses the opinion that his country will soon join the first leading group of countries in the EU. But he fails to explain (as he did not explain earlier), despite being an analyst for the Central Bank, why the Czech Republic refuses to adopt the Euro. If he would have conducted this particular analysis, he would probably no longer think in terms of either-or categories. Namely, this issue is not just relevant to his country, since Sweden and Denmark also refuse to join the Eurozone. This is certainly an element of closure, respectively of exercising national sovereignty at the expense of Europeanization.

However, we cannot say that either the Czech Republic or the aforementioned Scandinavian countries are economically or otherwise self-sufficient. But they want to keep their hands on the levers of their monetary policy. And they are not doing badly either. Two years ago, the Czech Republic's GDP, in terms of purchasing power, overtook Slovenia, while the other two countries, we well know, belong to the circle of the most advanced in the world. This should not be taken as a recommendation to follow them but rather to contest Sedláček's thesis about the exclusionary relationship between systemic closure and openness. In actuality, there are tradeoffs and different combinations of closure and openness here.

5 T. Sedláček is the author of a book, published in English (and translated into other languages as well) that became a bestseller for a short time (Sedláček 2012). The gist of it is that economics should not be so technical and should become more open to humanities and philosophy.

5. How and Why a Neo-liberal Fortress Became a Populist Heaven

Trump's electoral victory by way of mobilizing the 'losers of globalization' as well as the decision of the British referenda for "Brexit" have been to an extent surprising; especially since both (Anglosaxon) countries represent the most typical form of the so-called Liberal Market Economies (LMEs) and neoliberal politics. It is true that for the time being it can be hardly argued that there is a populist party in the UK since even Nigel Farage, the purest type of a populist politician, has disappeared from political scene after the last election. On the other side, there are politicians like Boris Johnson who are not typical populists but have some potential to transform into them. There is also a question on how long the Trump administration will be able to survive and come to terms with the serious allegations regarding their potential connections with Russian officialsduring the campaign. He is also confronted with the opposition from various parts of society. However, it can be said that Trump is the most typical representative of populist politics in contemporary world. However, specific American context (as well as other national contexts where populists play important role) should be taken into consideration, too.

If we follow Trump's public appearances, we can find out that they are a mixture of trade unionism, missionary approach, and robust simplification. The rally in Pennsylvania in late April 2017 was very telling and also interesting from the perspective of studying the iconography and distribution of Trump's followers (respectively, of the closest invitees) who formed his escort. I noticed (at least) two representatives of the working class – miners, that is. One of the major emphases of this congregation was the promise that the new government will reopen the coal mines and provide work for 48 thousand unemployed. What will be the environmental consequences of a renewed operation of mines and the use of coal for power, of course, went by unmentioned. But Trump has, furthermore, promised new jobs in companies that he will supposedly convince not to relocate their operations to other countries. How will he achieve this, remains unclear. The plans for his infrastructure projects likewise remain to be seen (cf. Paulson 2017).

One of the highlights was also the fact that a trade agreement between the US, Mexico, and Canada cannot simply be discontinued but Trump aims to re-negotiate it and achieve an adjustment of the agreement to favor national interests. One of the most common words used was "re-negotiate." As one commentator said, Trump's policy is marked by a "brilliant incoherence".

Speaking of the wall on the USA-Mexican border, what comes to mind is a book written by an American economist and a British political scientist entitled *Why Nations Fail?* (Acemoglu and Robinson 2013). The book, published a few years ago, became a true bestseller. The main thesis is that a successful socio-economic development necessitates quality and inclusive institutions as opposed to extractive institutions that hinder development. Already the first chapter mentions the city of Nogales, Arizona, which is divided into the American and the Mexican part. The authors show how the American part of the town is an example of prosperity, while the Mexican part, despite the city being located in the most prosperous part of Mexico, still lags considerably behind the USA urban area. What could be the reasons? In addition to the historical heritage of the Spanish colonization of Mexico, the reason is supposed to be the fact that Mexico had a one-party reign of the Institutional Revolutionary Party up until the year 2000. Only after had it attained democracy. The problem that comes up today is that Trump wants to build a wall that would separate two democratic countries. Or does the organized crime - which, in certain parts of Mexico, has reached truly grotesque proportions - disregard all democratic institutions?

Another question is how these institutions function in anomic and clientelistic societies such as the Mexican one. Whatever the case may be, the authors of the aforementioned book give a very schematic and also quite useless theory of development. Above all, they are uncritical towards the situation in the United States. The victory of Donald Trump is likewise a result of shifts in the character of the society since the American society is losing its meritocratic orientation and is approaching a plutarchic society (a society where a handful of super-rich rule). This means that it is not self-evident that inclusive institutions still dominate in the USA, as the authors claim.[6]

[6] On the last page, they describe Chinese society as a society based on extractive institutions which hinder growth. However, the question remains how to explain its high growth rate in the last decades. They simply say that also countries with extractive institutions may experience a short-term growth, like the Soviet Union in the 1970s. In regard to China, it can be said that this country is a unique case and that the authors do not respect that. It has a one party system, the Communist party is hence very powerful, but on the other side, we have to do with the mixture of state capitalism and powerful crony capitalists. It seems that China is economically better-off due to its skillful adaption to globalization and a certain respect for meritocracy (Bell 2015).

6. The Future of Populism

Over the last 20 years, the world has experienced many changes in its social structure, values, and international relations. The effects of globalization are contradictory: for certain countries, regions or social groups they are beneficial while for others they remain negative. If Trump had not won in the USA, we would possibly not even know that elections in this country can be won by mobilizing both the losers and opponents of globalization. We were all convinced that the USA is the main driver of globalization but it turns out that this is not entirely so. We know - and this is said also by the aforementioned Sedláček - that China is now the one who is most interested in the smooth operation of free trade and the movement of capital (which was also evident at the meeting in Davos). But this is not the same as openness (as claimed by the same author). Although China does, to a certain extent, take into account meritocratic principles it is yet to become a democratic society (the thesis about the meritocratic nature of this country is represented by the USA sinologist and political scientist D. Bell 2015). It is not open internally and it is not an open society (Shirk 2017).

The European Union should be more interested in the greater regulation of the disordered and anarchic globalization processes and assert itself more as a global actor in terms of an autocentric model based on openness. This does not necessarily mean a trade war and brute protectionism, as imagined by Trump. It does, however, mean that global trade needs to be in the function of sustainable development and marked by the quality of consumer goods, high safety standards, and consumer rights. This would limit the currently excessive low-quality consumerism and the wild proliferation of shopping malls (in this regard, Slovenia is neoliberal *par excellence* and even at the forefront in the EU).

As far as populism is concerned, it is possible that it will never become established as a dominant political option but it will continue to persist and thus present a considerable challenge for both the political groupings in different countries as well as for the EU (Müller 2016). Many still maintain that populism is the result of demagogic leaders who are slightly 'evil.' But this is not true - it is primarily an expression of a response to the alienation and diffuseness, maybe even to the hyper-complexity of the globalized world in which we live. The need for identity politics, in the sense of Gemeinshaft vs. Gesellschaft, provided for by populist leaders is deeply rooted in human nature (Russell Mead 2017).[7]

[7] It is worth quoting a wider formulation: "Western elites believed that in the twenty-first century, cosmopolitanism and globalism would triumph over atavism

7. Conclusion

The first characteristic of modern populism is the personification of politics. In other words, parties or movements are identifiable by their founder or leader. Members and their constituency see the leader as the embodiment of the political program and a guarantor of its implementation. Some analysts claim that pluralism and democracy are in danger, which may be true, but in some countries with a strong populist party or rule, the mechanisms of "check and balancies" still exist.

However, a person-based politics is not just the trait of populism since politics of the present day has likewise gone through many changes, from mediatization and adjustments to the media portrayals all to the increasingly greater role of public relations. Furthermore, the use of internet (namely Twitter) fosters a possible direct communication between a leader and the people (constituency). The adulation to specific social groups as well as the promise and forecasts of what one strong leader (or a party lead by a strong persona) can accomplish for the people has been in the limelight of modern day politics. Interestingly enough, the *enfant terrible* of the Austrian politics, Sebastian Kurz (acting foreign minister) intends to run at the 2017 election on a ballot of his own (The List of Sebastian Kurz - Austrian People's Party). Although already a member of an established conservative party, his name is in the forefront, and the party represents only the formal framework. In this connection, Boris Johnson, the 'brains behind Brexit,' should be mentioned, for whom it is probably only a matter of time before following Kurz's model. Macron in France is another representative of the personification of politics (although not a populist he is, *au contraire*, praised for defeating Le Pen's populist National Front). It is known that the leading Slovenian party (SMC) was initially named after its founder and leader Miro Cerar (acting prime minister) who was, as a new face in Slovenian politics and with some (selective) populist elements, able to secure the elections in 2014.

One other characteristic and intention of populism is the re-establishment of the souvernity of the people and genuine political

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and tribal loyalties. They failed to understand the deep roots of identity politics in the human psyche and the necessity for those roots to find political expression in both foreign and domestic policy arenas. And they failed to understand that the very forces of economic and social development that cosmopolitism and globalisation fostered would generate turbulence and eventually resistance, as Gemeinshaft (community) fought back against the onrushing Gesellschaft (market society), in the classic terms sociologists favored a century ago" (Russell Mead 2017, 7).

community within national (or local) boundaries and the revolt against international connections and international institutions. However, as described in the text, even with a dominant populist power that can only be done to a smaller extent. This text has stressed what other authors and analysts of populism neglected (cf. Müller 2016) – the consequences of political, cultural, and economic internationalization and globalization. The populist ideology will argue that threats like the loss of national souverenity or economic dependency can be solved by a strong state; but a strong leader and a strong state are two sides of the same coin. Put shortly: populist regimes inevitable lead to state capitalism (cf. Sallai and Schnyder 2015 for Hungarian example).

Let me conclude with the following thought: in order to reduce the attractiveness of populism, on the one hand, we should be encouraging discussions on the revitalization of democracy in the national as well as in the EU context (Müller 2016). On the other hand, we should be utilizing the knowledge on ways of reaching more contextual (discrete) mechanisms of regulating globalization processes. As was indicated, the process of deep reformation and re-orientation in cognitive and political levels is needed. We should take and learn from the lessons of different sources, even from contemporary populism. That is the main message from this text. This means: the phenomena like populist politics should be studied and considered from different points of view since various sources must be taken into account in order to avoid ideological and subjective opinions. The value assesment on the meaning and consequences of populism is allowed and expected but should not be the starting point of analysis (cf. Berger 2011 on ideological bias of sociological research).

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OUTLINING RISK FACTORS FOR YOUTH PROBLEM GAMBLING WITH POSSIBILITIES FOR PREVENTION – SITUATION IN MUNICIPALITY OF NOVA GORICA

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Abstract: *Research in gambling prevalence in Slovenia is fairly under-researched and the data from the first national prevalence survey (from 2008) showed that very small percentage of population has gambling-related problems (SOGS ≥3 =1.91 %). Additional calculations reviled there is larger percentage of young people having problems with their gambling habit (age group 18-30, SOGS≥3 =5.38 %). Main goals of the study are two, first being in outlining the main objective causes which may lead to excessive gambling among youth and the second being in testing the ground for possibility on establishing school-based prevention programme to decrease the gambling related problems along youth with the aim of preventing it. Methods used were both quantitative (questionnaire sample encompassed 1113 final year high school pupils attending high schools in 8 different Slovenian towns, age M=18.15) and qualitative (focus groups and interviews with school social workers, NGO leaders, therapists, and representatives of the municipality of Nova Gorica, total 3 focus groups and two interviews were undertaken). Regression analysis showed that in terms of risk factors contributing towards higher SOGS-RA scores, there is: playing roulette with croupier in casino; sports betting; internet gambling; gambling to avoid every-day problems; a wish to get a financial reward; parental and colleague's gambling; and receiving pocket money or stipend money. Qualitative research on the other hand reviled high motivation of social workers, municipality representatives, therapists, and NGO leaders to shape and start executing a coherent preventive programme for high school pupils in Nova Gorica municipality. To sum up, regarding the Slovenian youth gambling habits and current state of art in the field of prevention organisation and implementation, the conclusion is that*

there is much more to be done in terms of organising and undertaking the sufficient methods of school-based prevention.

***Keywords**: youth gambling, Slovenia, SOGS-RA, prevention mechanisms, qualitative, quantitative*

1. Introduction

Slovenia is a country of two million inhabitants who gained its independence from Yugoslavia in 1991 and its membership to EU in 2004. Slovenia is a young state with fairly long tradition in legalised gambling. According to Macur et al. (2009) the first casino opened in nowadays Slovenian territory of Portorož in 1913. It was in 1946 when lottery gambling was permitted and it was in 1962 when the first basic legislation in gambling was adoptedand It was in 1964 (Portorož) and 1965 (Bled) that first two casinos were opened (ibid.). From the beginning, casino gambling was understood as tourist offer for exclusively foreign (mainly Italian) guests. In 1984 the first 'American' style casino was opened in Nova Gorica, town bordering with Italy. The predominant industry in town nowadays remains gambling industry. The proliferation of casinos, both along the western Slovenian-Italian border and across the country, continued through 1990s (also with abolishment of prohibition of gambling for Slovenians) and has reached its peak at the beginning of 2000s where in 2012 was encompassing 9 casinos with 260 tables and 3950 slot machines, and 32 gambling halls with 4716 slot machines (UNPIS 2011) contributing to Gross Gaming Revenue (pay-ins decreased by pay-outs) of 359.1 million EUR in that same year (ibid). To sum up, Slovenian gambling industry has contributed 1.04% to national GDP and was in 2011 lowest since 2005 (UNPIS 2013).

Knowing this, it is somewhat interesting to observe the level of research conducted in this field. Most of it has been focused on the economics of casino gambling and are not even fully available for interested public to see, just like there are not fully available some minor studies conducted by the Faculty of Sports (regarding the recreational habits of casino employees) or of the Institute of Public Health, Koper (gambling among university students). More research has been undertaken by School of Advanced Social Studies in Nova Gorica, regarding gambling habits among casino employees (Besednjak 2008), National Gambling Prevalence Survey (Makarovič et al. 2008) and Youth Prevalence Survey introduced in the following text. The latter was found to be of extreme importance, since some results in National Gambling Prevalence Survey indicated the increased number of gambling

related problems among younger population (from 18-30). This lead to the decision to additionally monitor the gambling prevalence and the prevalence of gambling related problems (using the established South Oaks Gambling Screen adapted for Slovenian high school population). The results are introduced later on.

2. Problem Formulation

2.1. Youth gambling

Proliferation of gambling raised interest in gambling research, being focused heavily on the phenomenon of so called 'problem gambling' (Cosgrave 2010, Reith 2007) or in some cases even 'gambling addiction' (ibid.). The focus has been most often placed on general public but also different social sub-groups like college students, immigrants, minorities, and elderly (Cosgrave 2010).

Special consideration has also been given to youth and adolescents (Govoni, Rupcich and Frisch 1996, Griffiths 1995, Ladouceur, Dubé and Bujold 1994, 1994a, National opinion research Center (NORC) 1999, National research council 1999, Stinchfield and Winters 1998, Wiebe, 1999, Derevensky and Gupta 2000, Molde et al. 2009). It was in 1999 when National Research Council (1999) and National Gambling Impact Study commission (1999) stated that young population is at higher risk for gambling problems compared to their adult counterparts (see also Shaffer and Bethune 2000). In this respect, most extensive work in the field has been done by Derevensky and Gupta (see Derevensky and Gupta 2004, Gupta and Derevensky 1998, Derevensky and Gupta 1996, 1997; Gupta and Derevensky 1998a) but also other works indicate the existence of a problem (Acuri, Lester and Smith 1985, Lesieur and Klein 1987, Shaffer and Hall 1996, National Research Council 1999, Jacobs 2000, Wickwire et al. 2007). Other surveys tend to embrace population prevalence but results outline higher frequencies of both gambling and problem gambling within youngest age groups. See for example, Slovenia (Makarovič et al. 2008), and Belgium (Druine 2009), where in other countries independent research on youth gambling has already been undertaken. Those are the following: Estonia (Laanso and Niitt 2009), Finland (Jaakkola 2009), Germany (Meyer and Hayer 2009), United Kingdom (Griffiths 2009), Lithuania (Skokauskas 2009), Spain (Becoña 2009), and Sweden (Jonsson and Rönnberg 2009).

Reviewing the literature there can be found two main characteristics of youth gambling. Firstly, youth engage in different types of gambling

(Boldero et al. 2010) than do adults and the levels of gambling related problems are higher among youth than among adults. The engagement in different games can be explained by both limited finances and legal restrictions when it comes to entering gambling venue (ibid.), where the latter has been explained by the adolescents being prone to engage in health risk behaviours (Clayton 1992 as cited in Winters and Anderson 2000).

When it comes to different games being more played among adults some differences between countries have been outlined, namely between United States of America and Australia (Boldero et al. 2010). Differences were outlined in the following manner: US adolescents play more frequently card games, bet on sports events and games of skills (see also Engwall, Hunter and Steinberg 2004, Welte, Barnes, Tidwell and Hoffman 2009). The situation is slightly different in Australia where it was researched (see Defabbro, Lahn and Grabosky 2005) that the most popular games among problem gamblers were card games, racing, Electronic gaming devices (EGMs), sports and the Internet (ibid.). The reasons for this division could also lye in different types of legislation with enforcement of different age limits for access to gambling.

It is apparent, from the literature, that young males are more likely to participate in gambling activities than young females and they are also more prone to develop gambling related problems (see research by Adlaf and Ialomiteanu 2000, Westphal et al. 2000, Johanson and Gotestam 2003, Delfabbro et al. 2003, Moodie and Finnigan 2006, Huang and Boyer 2007, Kessler et al. 2008, Molde, Pallesen, Bartone, Hystad and Johnsen 2009). When it comes to favourite types of gambling among boys and girls, results from Canada (Auger et al. 2010) show, that young boys are more prone to playing games for money where girls are more prone to buying lottery tickets. In the Slovenian case, boys tend to play all games significantly more often than girls. However, the differences are far the most significant for sports betting, playing cards with friends for money and internet gambling.

When it comes to levels of risk gambling several studies have been conducted showing fairly high numbers in the past (Shaffer et al. 1999) reaching up to 14.8% of at-risk gamblers and 5.7% of problem or pathological gamblers in US and Canada (see also Moodie and Finningan 2006). Several more recent studies have found declines in rates of problem gambling (see Stinchfield 2011) especially in terms of frequency of gambling and underage gambling in US.

Speaking about risk factors for problem gambling, studies show links between problem gambling and personal psychological characteristic.

Derevensky and Gupta (2001) reviled the links with lower self-esteem, depression, and anxiety (see also Magoon, Gupta and Derevensky 2007).

2.2. Risk Factors

It is noticed that adolescent probable and pathological gamblers tend to have some history in of delinquency (Hardoon, Derevensky, Gupta (unknown), but also Stinchfield 2000, Winters et al. 1993). There have also been analyses in connections between problem gambling, delinquent behaviours and substance abuse (Barnes et al. 1999, Winters and Anderson 2000, Shaffer and Korn 2002, Vitaro et al. 2001, Barnes et al. 2005).

In terms of accessibility some less research have been undertaken, but still, they show some tendencies in terms of greater accessibility being related to a corresponding increase in gambling, increased money spending on gambling and increasing the number of problem gamblers (more in (Hardoon, Derevensky and Gupta (unknown)).

In terms of familial influences, some early research (Gupta and Derevensky 1996, 1997, 1998, 1998a, 2000) shows that early initial gambling experience of adolescent pathological gamblers took place with family members in their own home. Additionally, Felsher, Derevensky and Gupta (2003) showed that youth's perceptionof parent involvement with lottery plays an important role in the initiation and maintenance of lottery participation for youth. As children get older tend to change the gambling pattern away from parent and towards friends (more in Hardoon, Derevensky and Gupta (unknown)). Strong peer modelling and social learning component has been researched and reported by Hardoon and Derevensky (2001).

2.3. Prevention and treatment

In terms of prevention and treatment Nower and Blaszczynski (2004) suggest, that school services in the form of gambling education represent an ideal means of protecting youth from potential progression towards gambling related problems (p. 26). In this regard, the main purpose is harm minimization along with the need for parental education about youth gambling related problems. The need for implementation of school – based harm minimization strategies for youth and parents have also been outlined by Shaffer et al. (2000). Harm minimization strategies in this context are being strategies not promoting abstinence but rather safe engagement in risky behaviour, where each individual is aware of the risks (Dickson, Derevensky and Gupta 2003). Messerlian, Derevensky and Gupta (2005) have introduced Youth Gambling Risk Prevention Model which illustrates at

the continuum of gambling risk the primary, secondary and tertiary prevention intervention points (p. 73). Primary prevention starts at the level of no risk gambling with its main objective in increasing the knowledge/awareness of risks in youth, parents and public. Secondary prevention starts at the level of at-risk gambling with increased early identification, assessment, intervention and referral. It also prevents progression of problems. Tertiary preventions at the level of gambling problems tend to minimize harm to individual, family and community (ibid.).

In terms of content of prevention, the following have been outlined: education curriculum, where youth can learn to make distinction between concepts of skill and luck but also students can learn to understand common myths and fallacies about gambling (Williams and Wood 2010). Additionally, youth prevention programmes must aim towards developing life and coping skills, such as decision making and problem-solving skills (Turner et al. 2008, Messerlian, Derevensky and Gupta 2005).

3. Structure of the analysis

After identifying the prevalence and major patterns of problem gambling within the analysed segments of scientific literature on youth gambling we outline the most important questions we address within further research work. These are: What are the major risk factors that may contribute to problem and pathological gambling among finishing year high school pupils of two Slovenian regions? And more specifically, what type of games are those contributing towards higher SOGS-RA scores? Is it internet gambling resulting to be the riskiest one? What is the role of peers and parental gambling in respect of high SOGS-RA scores and what gambling motivational factors also contribute towards high SOGS-RA scores?

In terms of qualitative research, we are interested in possibilities to establish coherent prevention for youth gambling in Goriška region focusing on Nova Gorica municipality.

3.1 Methods applied

3.1.1 Sample

Quantitative study on free time activities and gambling habits was conducted in high-schools in 8 Slovenian towns in two regions, namely Goriška region and Dolenjska region. Totally 1113 pupils (F= 62,7%; M=

37,3%, age M=18,15) of the finishing, fourth year, of high school was included in the research.

The second research, qualitative, took part in municipality of Nova Gorica – Goriška region, where totally three focus groups were conducted with social workers employed in participating high schools, representatives of Nova Gorica municipality and addiction therapist. Two interviews were executed; one with a therapist who agreed in participation but did not managed to participate at focus group and second with NGO representative – with the same reason.

3.1.2. Instruments

The quantitative study is based on an extensive questionnaire, which included several aspects of pupils' characteristics, motivations and behaviour. They are the:

- the patterns of spending leisure time, including the activities such as socialising with friends, watching TV, playing computer games, reading books, recreational and cultural activities, drinking alcohol, using drugs and gambling;
- the presence of gambling and addictions in the pupils' social environment, including playing games by the peers, parents, talking to follow pupils about gambling, suspecting that follow pupils have problems with alcohol, drugs or gambling;
- the direct contact with playing different games, including various types of lottery and tombola, scratch cards, gambling machines in gambling halls and casinos, cards and roulette in a casino, electronic roulette, dice games in a casino, sports betting, cards and other games with friends for money, sports games (such as billiard, bowling, golf...) with friends for money, internet gambling;
- the main motivation for gambling, including the wish to win the financial reward, entertainment and relaxation, socialising with people, curiosity, challenge and avoiding everyday problems;
- the inclusion into prevention mechanisms such as listening to lectures on drug addiction and gambling addiction, considering such mechanisms as useful, knowing who to contact to get information and help concerning drug and alcohol addiction;
- the presence of regular monthly income, including stipend, pocket money, students' work and other sources;
- the presence of commuting to school and the place of living during the studies, including the possibilities of living at home, in a pupils' dormitory, with relatives or in some other place.

- Gambling problems were assessed using SOGS-RA questionnaire (Winters, Stinchfield and Fulkerson 1993 – v Molde et al.), adopted for Slovenian high school pupils

Distinguishing between 'normal', 'risky', 'problematic' or 'pathological' gambling based on the SOGS-RA results may be – despite the conventional use of such concepts – rather arbitrary. Therefore, for the purposes of our analysis we would not distinguish between these categories and measure, for instance, the probabilities of being a pathological gambler. Instead, we would simply take the SOGS-RA score as such as a measure of the intensity of gambling problems. This also implies using the possibility of a linear regression model to assess the relative impact of particular variables instead of a binary logistic regression.

We have been using the linear regression model as a simplified approximation to get some general impression about the relative impact of particular motivations, behaviours, experiences and social environments to the SOGS-RA score as the dependent variable. The categorical (nominal) independent variables based on the survey results have been dichotomised, i.e. expressed by dummy variables whenever necessarily.

Qualitative research encompassed 3 focus groups and 2 interviews based on guideline open ended questions elaborating the following topics:

- Regarding the prevention programmes in Slovenia the discussion touched the field of prevention that is encompassed in national gambling law, the lack knowledge about the functioning of gambling within society and lack of actual data on gambling prevalence, and regarding the role of schools in terms of exercising prevention. Within focus groups, the willingness of stakeholders to act upon the situation was discussed.
- In terms of treatment of youth gambling problems, the results show, the topics is more than just unrecognized. The main characteristic is the lack of data, experts' expectation was pointed out in terms of future trends of youth behaviour. The aspect of financing bot prevention and treatment has also been addressed.

3.1.3. Design

The linear regression model was generated by the SPSS computer software using the 'backward' method. Initially, all the aspects mentioned above have been entered into the equation and all that did not match the significance criteria were automatically dropped from the model. The main aim of the analysis is to discover which objective causes may lead to excessive gambling among youth.

All focus groups and interviews were audio recorded. The recordings were transcribed and analysed using classical method of coding. Basic codes were shaped regarding the guideline questions, later more abstract categories were shaped and finally codes were assigned to belonging category. With the exception of transcribing, the interviews and analysis was conducted by authors of the paper.

3.1.4. Procedure

Quantitative research has been undertaken in different high schools from 8 selected Slovenian towns from two regions; in every case the pupils were located in a classroom with only researchers' presence. They were told by the researcher the aims and scope of the research and introduced with the assurance of anonymity and the possibility of declining the participation. Secondly, qualitative research was undertaken at the premises of the School of Advanced Social Studies in Nova Gorica (SASS) where participants agreed to meet. They were also introduced with the concept of anonymity and the possibility of declining their participation. Focus groups and interviews were agreed to be recorded on audio device.

3.2. Other considerations

3.2.1. Ethics concern

It is a common practice in Slovenia that for under-aged pupils in elementary and secondary school's parents sign annual permission for their children to participate in different surveys. Schools, by themselves, decide which topics are to be allowed to be researched on their premises. Additionally, in both quantitative and qualitative research the concept of anonymity has been introduced and strictly followed. All participants have been introduced with the option of refusing to participate at the research.

3.2.2. Conflict of interest

The quantitative research on youth gambling has been funded by SASS from own funds where qualitative research on the relevance and possibilities of youth gambling prevention has been financed by Slovenian Research Agency.

3.2.3. Access to data

Data has been collected by authors of this paper and they are therefore responsible for integrity and accuracy of the analysis.

4. Results

4.1. Quantitative survey results

Asking pupils about their habit of spending free time and favourite free-time activities reveal that vast majority spend their free time with friends (see Table 1) or with watching TV (multiple answers were possible). More interesting is the result that 79,89% of respondent have already came across either alcohol or drugs or gambling in their free time and that 18,29% of respondents has already had problem with the police. Regarding indirect contact with gambling 47,03% of respondents have colleagues gambling and 11,50% have parents gambling while 17,82% have attended a lecture about problem gambling. On the other hand, 71,48% think that such education is needed since solely 16,56% of respondents know who to contact regarding problem gambling. Regarding their own motivation for gambling, the desire to gain money comes first with 41,92% and relaxation with fun comes second with 32,60%. Out of curiosity gambles 23,29% and as a challenge gambles 9,86% while 9,59% gambles for socialising and 1,92 to avoid everyday problems.

Table 1: Free time activities, indirect contacts with gambling, and motivation for gambling

	Free time spending with friends	Watching TV	I have meet alcohol, drugs or gambling during my free time spending	I read books	I play video games	I practise sports or music school or choir	I have already had problems with the police
Free time activities	93,24	82,96	79,89	42,16	41,55	41,25	18,29
	My colleagues gamble	My parents gamble	I talk about gambling with fellow pupils	I attended a lecture about problem gambling	I think such education is needed	I suspected my classmate having problems with gambling	I know a contact for help on problem gambling
Indirect contacts with gambling	47,03	11,50	30,60	17,82	71,48	10,11	16,56
		The desire to gain money	Fun, relaxation	Curiosity	Gambling is a challenge for me	Socialising	To avoid everyday problems
Motivation for gambling		41,92	32,60	23,29	9,86	9,59	1,92

Source: Makarovič and Macur (2010)

Among the most frequently played games are those conducting outside casinos (Table 2). In the past year 27,04% of respondent have at least once played scratch cards, 21,48 have played cards or other with friends for money, 19,21% have played Lottery. 18,82 have bet on sports and 16,82 have gambled on the internet while 11,26 have played snooker, bowling or golf for money. 15,55% and 15,00% have played slot machines either in casinos or in gambling halls and 10,88 have played electronic roulette. Less respondents played card games in casinos (8,57%), roulette with croupier (3,69%) and dice games in casinos (2,43%). In terms of gambling related problems, the severity measure in terms of SOGS-RA scores show that 12,58% of gamblers gamble with some risks, 4,25°can be classified as problem gambler and 3,15% of gamblers can be classified as pathologic gambler.

Table 2: Direct contacts with gambling and intensity of gambling related problems

	Scratch cards	Cards or other with friends for money	Lottery	Bet on sports	Over the internet	Slot machines in casinos	Slot machines in gambling hall	Snooker, bowling, golf for money	Electronic roulette	Card games in casino	Roulette with croupier in casino	Dice games in casino
In the past year, I have played	27,04	21,48	19,21	18,52	16,82	15,55	15,00	11,26	10,88	8,57	3,69	2,43
	Gambling with some risks (SOGS-RA 1-2)				Problem gambler (SOGS-RA 3-4)				Pathologic gambler (SOGS-RA 5+)			
The intensity of gambling problems	12,58				4,25				3,15			

Source: Makarovič and Macur (2010)

Majority of respondents have some kind of regular monthly income (Table 3), most (40,09) receive pocket money or stipend money (39,05) while 12,88 have no regular monthly income at all. In terms of amount of income 36,07% receive between 120-250€ per month, 22,14% receive between 60€ and 120€ and 24,95% receive less than 60€ per month. 16,84% receive more than 250€ per month. Majority of respondents live at home during their secondary education and 32,54% commute to the distance greater than 20 kilometres where 24,59% commute to the distance less than 20 kilometres and solely 7,50% of respondents live in pupils' dormitory.

Table 3: Monthly income and living during high-school education

	Pocket money	Stipend money	Work payment	Other	I have no income
Do you have regular monthly income?	40,09	39,05	26,30	15,53	12,88
	<60€	**60-120€**	**120-250€**	**250-500€**	**>500€**
Your last net monthly income	24,95	22,14	36,07	10,60	6,24
	Home – school is near my home	**I commute to school – the distance is greater than 20km**	**I commute to school – the distance is less than 20 km**	**I live in pupils' dormitory**	**I live with relatives**
Where do you live in time of your secondary education?	42,50	32,54	24,59	7,50	0,18

Source: Makarovič and Macur (2010)

The final linear regression model generated included 17 independent variables, out of which 15 have significance levels lower than 0.05 and were thus considered as significantly related to the SOGS-RA score. The adjusted R square measure indicates that the linear regression model thus gained explains 54.6 per cent of the entire variance. The coefficients for the 17 independent variables included in the final model are presented in Table 4.

The model indicates that playing certain games makes higher SOGS-RA scores significantly more likely. Only three types of games, however, seem to be directly related to higher SOGS-RA scores. The single most significant is playing roulette with a croupier in a casino.

Sports' betting, on the other hand, takes place in significantly less controlled and restricted environments, more easily accessible to the high school students. Consequently, it is much more common among the pupils when compared to playing roulette but not much less risky – as indicated by our regression model.

Table 4: Risks of problem gambling: Coefficients and their significance levels in the linear regression analysis

Variable	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	-1.548	0.387		-3.997	0.000
Does anybody of your follow pupils gamble?	0.738	0.326	0.132	2.266	0.025
Does any of your parents' gamble?	0.753	0.293	0.144	2.572	0.011
Do you talk with your friends about gambling?	0.665	0.275	0.149	2.422	0.017
Have you ever suspected that anybody of your follow pupils has problems with drugs/alcohol?	0.497	0.241	0.114	2.059	0.041
Receiving stipend	0.733	0.257	0.161	2.846	0.005
Receiving pocket money	0.858	0.249	0.192	3.446	0.001
Living in a pupils' dormitory	-1.327	0.592	-0.123	-2.243	0.026
Commuting to school - distance bellow 20 km	-0.777	0.308	-0.143	-2.526	0.013
The wish to gain money	0.794	0.270	0.180	2.940	0.004
Socializing with people	0.696	0.384	0.104	1.811	0.072
Curiosity	0.575	0.313	0.112	1.837	0.068
Avoiding everyday problems	4.831	1.097	0.243	4.404	0.000
Playing roulette in a casino	2.083	0.451	0.267	4.616	0.000
Sports betting	0.995	0.283	0.225	3.522	0.001
Internet games	0.614	0.279	0.134	2.203	0.029

Source: Own

The risks of high SOGS-RA scores are somewhat lower at internet gambling than among those practicing roulette and sports betting, this is also the area that is the most difficult to control and regulate and is thus almost completely dependent on the individual practices.

The types of motivation for gambling are no less important as the factor of risk independently from the concrete types of games that are played. Playing for 'avoiding everyday problems' is the second most important factor of risk in our model.

The contribution of the motivation by the wish to get a money reward to the SOGS-RA scores is lower but still quite significant. Playing 'to avoid every-day problems' or 'playing for money' seem to be related to somewhat greater risks than playing for fun. Socializing with other people and curiosity were include in the model as well but with the significance levels of approximately 0.07 (i.e. above the 5% usual threshold in statistical hypotheses testing) which make them less certain as the potential factors of risk.

Certain aspects of the pupils' social environment are relevant as well. Higher SOGS-RA scores are more likely when the pupils are exposed to the environment when gambling is practiced by others. Children of the parents who gamble and the high school students whose fellow students are gambling are more likely to have gambling problems themselves. Talking about gambling with the fellow students is a reason to worry as well.

Moreover, problems with alcohol and/or drugs by others within the social environment also seem to contribute to higher SOGS-RA scores: pupils, whose fellow pupils seem to have such problems, are more likely to have higher SOGS-RA scores.

Particular types of monthly income contribute to higher SOGS-RA scores as well. Gambling clearly requires some inflow of financial resources and both receiving pocket money and receiving stipend contribute to higher SOGS-RA scores to a similar extend. On the other hand, this is not true for the money earned by students' work.

Finally, commuting to school from the distance bellow 20 km or living in a dormitory contributes towards lower SOGS-RA scores. On the other hand, we found no significant impact to the dependent variable in our model by the reported leisure activities, using drugs and alcohol (extensively) and having problems with the police. Moreover, we also found no significant relation between the inclusion in the preventive mechanisms and the SOGS-RA scores.

4.2. Qualitative survey results

4.2.1. Youth prevention programmes: perspective of Nova Gorica municipality

The responses of the social workers give very varied profile of the situation in the region. They are convinced over the dual nature of the gambling industry. On one hand, they are convinced that gambling has a negative impact – resulting mainly from availability of gambling brought to a region. But on the other hand, they believe, that presence of gambling industry in a region results in more alert observation of the public opinion over gambling itself along with paying attention over problem gambling. Participants in the focus group agree over the importance of knowledge regarding problem gambling among youth – they claim the need for more consistent research in these terms.

Additionally, they claim high schools to be a valuable source of information for youth and at the same time they acknowledge that school is not the only source of information youth rely on. Moreover, they feel the school is losing the role in youth's life in terms of being the source of information. At the same time, schools still mainly conduct different prevention programmes, designed mainly to tackle the problems of drug and alcohol abuse. Those schools that have conducted gambling prevention programmes face severe lack of experts on the field on one hand and difficulties in financing on the other. The latter is also connected to economic crisis since the majority of funding came from the Nova Gorica municipality who cut the finances due to its limited budget in the last two years. In terms of treatment – the existing treatment organisation suffered from diminishedamount of finances.

The next problem social workers detect in the field of prevention is the problem of lacking the actual data on the prevalence of gambling habits and more importantly, gambling problems. They claim that such lack of objective data can lead to false beliefs that gambling problems do not exist. This is also one of the reasons for the lack of regional strategy in terms of problem gambling prevention they claim. All the measures undertaken so far are, according to their opinion, just 'ad hoc' measures undertaken for instant treatment of problems, when they already burst out in the past. They feel that cooperation among key stakeholders does exist and is possible when speaking about creation of regional prevention policy.

Participants in the focus group also agree that the major advantage in current situation is the willingness of key stakeholders (namely the municipality, schools, NGOs, treatment institution and others) in terms of

cooperation. What is needed is a policy regarding the exercise of prevention along with guaranteed financing of the programme. As the main disadvantage the unsystematic financing so far has been mentioned, but problematic is also lack of verified data on the extent of the problems and the nature of the habits.

Still, on the basis of the focus group conducted with participants from the municipalities of Goriška region, they seem in favour to be the first in the country to systematically finance problem gambling prevention. Other stakeholders call for independent team of people, experts in managing the activities in the field of problem gambling prevention – mainly in terms of coordination of actions in the field. It has also been pointed out that when elaborating the problem gambling prevention programme, the importance of responsibility of both consumers and industry should be stressed out.

4.2.2. Youth treatment programmes: regional perspective of Nova Gorica municipality

Arising from the claim of the social workers – that in region where no prevalence data is available over the extent of the gambling problem the problem seems to not exist is well showing in this section. It has actually not been detected the existence of any facility dealing with treatment of youth with gambling problems. The only one which is public enough about their activities is Nova Gorica's Clinic for Addictions. The latter deal with gambling problems along with other addictions they cover at their work. The therapist working at Clinic in his interview admits that majority of young persons seeking help is seeking help because of their addictionon internet and computer gaming where gambling is solely a side effect of their internet addiction as is was presented.

Interviewee is convinced the future problems that are about to burst out in terms of youth gambling are hidden in internet gambling. He claims that some research show that youth is very keen on technological advancements and according to interviewee's opinion this reviles the most over the use of internet.

5. Discussion

As we were able to observe, the model indicates that playing certain games makes higher SOGS-RA scores significantly more likely. Playing roulette with a croupier in a casino appears to be the riskiest one and obviously, this is not a very common practice among the high school pupils, not even among those who gamble. The Slovenian legislation prevents persons bellow the age of 18

to gamble in casinos, so those high school students that are bellow this age are not even able to play – the comparatively strict enforcement of this prohibition is confirmed by the fact that only one high school student bellow the age of 18 claimed to have played a roulette in a casino. Because of the relative scarcity of playing roulette in a casino, such practices by high school students may often be a clear manifestation of being deeply involved in gambling making gambling problems more likely. This explains the highly significant statistical relationship between roulette playing and SOGS-RA score. Nevertheless, though such practices are not very common when compared to playing other games, the scope of the problem still should not be underestimated, since the high school pupils included in our analysis are still more than fifth times more likely to play roulette in a casino than an average member of the adult Slovenian population.

Sports' betting, on the other hand, as the third most important risk factor, takes place in significantly less controlled and restricted environments, more easily accessible to the high school students. Moreover, the lack of external control is even more typical for internet gambling. Although the risks of high SOGS-RA scores are somewhat lower than among those practicing roulette and sports betting, this is also the area that is the most difficult to control and regulate and is thus almost completely dependent on the individual practices. Additionally, these games require particular attention – as the typical gambling of the younger generation (more on that in Griffiths, Wood 2000) and perhaps even the most typical gambling of the future, since the high school students in are sample are 27-times more likely to gamble on the internet than the average adult population according to the study in 2008 (Makarovič et al. 2010).

The second most important risk factor results to be playing to avoid every-day problems. This type of answers may imply both having significant problems in everyday life and trying to escape from them into the world of gambling. This finding may demonstrate a clear connection between the problems in the other fields of one's life and one's problem gambling. Moreover, gambling motivated by escapism or avoidance is more likely to be problem gambling (Magoon, Gupta and Derevensky 2007, 21).

Among the motivations for gambling we were able to notice the wish to get a money reward (1.6-times larger SOGS-RA scores for those playing for the reward; t-test equals 3.2) while no additional risk seems to be related to playing for fun ($t = 0.6$), socialising ($t = 1.0$) and playing out of curiosity, which might even imply lower SOGS-RA scores – though statistically insignificant ($t = 1.7$) among those playing out of curiosity when compared to the rest. This is not consistent with the findings by Magoon, Gupta and

Derevensky (2007) claiming that the wish to get a money rewardcannot be treated as a risk factor, while playing for social involvement was reported more often by youth with higher SOGS-RA scores. The studies are consistent; however, in the finding that playing for fun as such is not a risk factor (ibid.). One should thus be careful before making generalisations.

Specifics of pupils' social environment – the cases when gambling is practiced by significant others, namely parents and fellow pupils, can be the reasons that indicate higher levels of SOGS-RA scores. The same evidence is also noticeable in the literature (Felsher, Derevensky and Gupta 2003). Talking to fellow pupils about gambling may also be the risk factor and although talking as such obviously does not generate gambling problems, it may be an indicator of the social environment involved in frequent gambling.

Type of monthly income gives an interesting insight also in the gambling habits. Receiving pocket and stipend money resulted to contribute to higher SOGS-RA scores where the situation is somewhat different with the money earned by pupils themselves. It may be explained that the money earned by work is harder to spend for gambling than the money received in other ways. Moreover, those who work extensively already as high school students may also be more likely to have significant financial resources of their own and tend to work out of necessity. Consequently, they have a smaller chance to have substantial financial resources available for gambling.

As seen, commuting to school from the distance bellow 20 km or living in a dormitory contributes towards lower SOGS-RA scores. Both living with the parents without commuting to comparatively small distances and living in a high school students' dormitory perhaps contribute to stricter and more consistent social control. Either having daily interactions with the parents or following the rule imposed by a dormitory seems to contribute to lower chances of having gambling problems. Moreover, we also found no significant relation between the inclusion in the preventive mechanisms and the SOGS scores. This may imply that these mechanisms are either not sufficiently developed or fully in place when needed.

5.1. Youth prevention in Slovenia – regional perspective of Nova Gorica municipality

Focus groups have reviled the scarce situation in terms of awareness of gambling problems. Few social workers have outlined the dual nature of gambling industry as it arises from the social costs/economic benefits perspective. The very small scope and virtually no financing of the research in terms of social impact do contribute towards this situation. Additionally,

the problem is also in financing and apart from this, the additional problem is in lack of experts in the field. Some schools still decide to shape some prevention activities but these are more 'ad hoc' actions frequently non-systematic and very much elementary in shape.

It is positive that in terms of policy making, the key stakeholders agreed on the need to establish both financing and systematic school prevention following the opinions of municipality stakeholders to give the effort to find the sources of financing for the programmes.

5.2. Youth treatment programmes in Slovenia – regional perspective of Nova Gorica municipality

From the data gathered in 2007 (Macur et al. 2008) one can see that in majority of cases gambling problems are being treated within a frame of institutions which otherwise treat alcohol or drugs dependents. Usually these are psychiatric institutions. Among such establishments the most recognisable is the work of Ambulance for treatment the addictions in Nova Gorica, where they exclusively asses gambling problems as own addiction and not in context of co-morbidity to alcohol or drugs dependence. Therapies are conducted also at few other privately-owned institutions, NGOs and Gamblers Anonymous. Youth gambling is in Slovenia at present level very much unrecognisable – the 2010 survey was actually the first survey assessing the level of gambling among high school finishing year students along with the level of gambling problems among the population mentioned.

What is in common to both prevention and treatment system in Slovenia is the fact that no state money is designated to tackle financing either prevention or treatment of gambling related problems.

6. Future research

The presented research has both weaknesses and strengths. First arise from the questionnaire – it was not distributed nation-wide but in two regions, Goriška, with main focus on Nova Gorica municipality and Dolenjska, with focus on Novo mesto municipality. The results therefore cannot be generalized on whole nation. Still the main strength of the research is in ground breaking nature, being the first research focusing on gambling and addressing the questions of gambling problems risk factors. Secondly, the second part of the research, the qualitative research on possibilities of establishing the prevention of your gambling problems in schools is to some extent small in scope and very modest in terms of responses but

nevertheless it reviles the current situation in Goriška region – the region with highest amount of gambling profits in the country.

Future research in this field is needed in terms of monitoring the situation. It has been reviled that the levels of gambling problems among youth is fairly high and monitoring at this stage is necessary but even more – the national prevalence survey among high school pupils is probably the most important direction for future research. Also, the possibilities of elaborating and establishing the nation-wide prevention programme are necessary to be further researched along with the possibilities of financing such programmes.

Additionally, the results showed some interesting outcomes in terms of elaborating proper risk factors model – there are some aspects that resulted to be important but not assessed in scientific literature so far – namely, the meanings of money when persons decide to gamble it and the impact of commuting to school. Especially the latter should be better elaborated within featured research as well as in the future research of the topic. Also, the role of the social environment – specially talking about gambling with friends needs to be further researched as potential risk factor.

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FINANCIAL INCLUSION AND FINANCIAL LITERACY: A COMPARATIVE STUDY OF MUSLIMS AND NON-MUSLIMS IN THE RAJOURI CITY

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Abstract: *The economic welfare and growth of a nation depends upon the accessibility of people to financial product and services. Efficiently mobilizing their household saving and allocating them effectively to the growing credit requirement of the economy helps in the sustainable development of the country. Govt., RBI and banking sectors are making tremendous effort to bring every section of the country into the mainstream financial system. Still, there exists a significant gap between the growth expectations and the ground realities in context of 'mobilization and utilization of funds' that support the financial inclusion and ultimately (inclusive) growth of the country. However, there is also a significant disparity among the people availing the services of the financial system. Such disparities are because of factor, both economic as well as non-economic factors. One important factor is financial literacy, and so in this regard, the study will make an attempt to estimate how important financial literacy is filling this gap. The study will also make an attempt to understand that is there any significant difference existing among and Muslims and non-Muslims with regard to the extent of financial inclusion and level financial literacy. This would directly or indirectly reflect the effectiveness of the financial institution's efforts to bring in underprivileged people to the mainstream financial system, especially in rural area and support in achieving Govt. objective of inclusive growth.*

Keywords: *Sustainable Development, Financial Inclusion, Financial Literacy*

1. Introduction

With the transition from barter to monetized system of transaction and the consequent development of banking sector as an alternative to traditional means of resource mobilization modern economic systems have grown exponentially in terms of a varied range of economic and financial indicators. Be it the macroeconomic indicators of GDP/GNP, Savings/Investment, Money supply, trade balance etc. or the micro indicators like per-capita consumption, Household Income and savings, individual welfare etc. societies have grown by leaps and bounds. However an introspection of the composition and distribution of the growth stories across space reveal the inherent temporal skewness of all the indicators referred to. None of the contemporary economies have a normative equity criterion to show that the growth and development on the economic indicators has been for *'one and all'*. This normative concept of '*growth by and growth for all*' has very recently been referred to as *"Inclusive".* The concept of inclusiveness has got currency in the recent debates of growth and development. However given the context into which it is wielded it sets in well more so in case of development literature. Inclusive growth, Socio – economic inclusion and of late financial inclusion has been but some of the manifestations of this celebrated equity concept. Among all these manifestations, what is of interest here is the concept of financial Inclusion (FI).

Access to finance, especially by the poor and vulnerable groups, is an essential requisite for employment, economic growth, poverty alleviation and social upliftment. So in recent times, financial inclusion as a development objective has received tremendous attention of both global and nation-level policymakers. A well-functioning and inclusive financial system can play a critical role in the efficient allocation of resources in a liberalised economy. It has now became the common consensus that the financial inclusion also facilities the efficient delivery of other social programmes. Consequently, achieving greater financial inclusion now tops the policy priorities for inclusive growth in India (Mukhopadhyay 2016).

The Planning Commission, Government of India is looking forward to achieve a 'Faster, Sustainable and more Inclusive Growth' in its approach to the twelfth five-year plan (2012-2017). Ever since India's independence in 1947, the biggest priority for the nation has been its economic growth, education for all and financial inclusion for the vast population of the country. While India has made some noteworthy progress in the past six decades and more, but on the aspect of financial inclusion, progress has not been satisfactory. For the poor, access to finance is a major challenge.

Oceans of ideas, a sea of discussions have been given by the concerned authorities regarding the financial inclusion. But how much the ideas get shared with the common people matters a lot. The way of interpretation might vary from one group to another group being subjected to the variation of ideas. Inclusion is simply a process that means bringing in a loop the left outs and when it goes to Financial Inclusion, it means the provision of affordable financial services by the formal financial system to those who tend to be excluded (Gwalani and Parkhi 2014). An efficient financial system for the underprivileged people to mobilize their household saving and allocating them effectively to the growing credit need of the country should be ensured. However, there is a significant disparity among the people of rural and urban areas, majority and minority groups in availing the services of the financial system. One of the major reasons for the above mentioned observation could be attributed to the lack of information regarding the financial literacy among the rural people and also to the ones belonging to the minority groups (Gupta 2011). Financial inclusion will enable the poor and rustics of our country to open a bank account to save and invest, to borrow and to repay, to insure and to take part in the credit.

There is a long history of financial inclusion in India. It has traditionally been understood to mean opening new bank branches in rural and unbanked areas. Nowadays, however, financial inclusion is seen to be something more than opening bank branches in unbanked areas to take formal financial services across the length and breadth of the country. Unfortunately, there are people who desire for the use of financial services but are denied access to the same. The financially excluded sections largely comprise marginal farmers, landless laborers, unemployed and unorganized sector enterprises, ethnic minorities, socially excluded groups, senior citizens and women. In this context, the need of apprehension among the citizens becomes more concerned than just by framing out the scheme. So the need for financial literacy becomes more important than ever before as it determines the success of financial inclusion programs of every country. Thus financial literacy goes side by side with financial inclusion. Financial literacy means the ability of a person to understand financial matters. In other words, it means the awareness, knowledge and skills of individuals to make decisions about savings, investments, borrowings and expenditure in an informed manner. In India, financial literacy is the need of hour because a large section of the population still remains out of the formal financial setup. The low levels of financial literacy are most likely to be considered a major barrier to financial inclusion and the financial literacy is considered to be an

enabling factor that unlocks other key dimensions of financial inclusion (Gardeva and Rhyne 2011)

In this back drop the study will make an attempt to investigate the level of financial literacy and so the financial inclusion among Muslims and non-Muslims in the Rajouri city. However the major focus of the study is to understand, is there any significant difference among the Muslims and non-Muslims with respect to financial literacy and financial inclusion. The fact is that the economic condition is a key parameter to assess the well-being of any community particularly minorities. The poverty and economic marginalization does not portray a very happy picture of the largest minority of India. It is also one of the noted finding of the Sachar Committee (Sachar 2006) that economic deprivation of Muslims in terms of viability of self-owned small businesses in an increasingly globalized and liberalized market as well as the denial of jobs in government and private sectors (Studies 2014)

2. India's assignation with Financial Inclusion

India's assignation with inclusive growth has more or less been elusive if not exclusive. With the eleventh Five year plan emphasizing on growth for all and growth of all, the economy and the think tanks thereof are all trying hard to make the growth story all-inclusive and allow each and every citizen to share the pie. However a review of the achievements of the 11th FYP which pioneered the concept of inclusive growth reveals it beyond doubt that still a lot needs to be done. Of the instruments which deliver inclusive growth, financial inclusion is the most important. Notwithstanding the fact that access to finance by the poor and vulnerable groups is a prerequisite for poverty reduction and social cohesion, the 11th FYP did not lay the required emphasis on this aspect of inclusion in the broader scheme of inclusive growth and development. On hindsight one cannot expect the poorest of the poor to get benefited from initiatives aimed at and guided by the principle of *'trickle down'* unless and until they command the purchasing power to lay claim on the products of macroeconomic growth. There is always a temporal and spatial gap between the progress made at the macro level and its translator effects at the micro level and this gap gets widened in presence of financial exclusion. Access to credit, mobilization of savings and a fair insurance cover lay at the heart of inclusion howsoever defined. It is to this effect that financial inclusion becomes an integral part of the efforts to promote inclusive growth. In fact, providing access to finance is a form of empowerment of the vulnerable groups which lays the foundations for an

all-inclusive growth trajectory. Financial inclusion denotes delivery of financial services at an affordable cost to the vast sections of the disadvantaged and low-income groups. The various financial services include credit, savings, insurance and payments and remittance facilities. The objective of financial inclusion is to extend the scope of activities of the organized financial system to include within its ambit people with low incomes.

The process of financial inclusion has been carried out in India in phases. The Indian Government has a long history of working to expand financial inclusion. Nationalization of the major private sector banks in 1969 was a big step. In 1975 GOI established RRBs with the same aim. It encouraged branch expansion of bank branches especially in rural areas. The RBI guidelines to banks show that 40% of their net bank credit should be lent to the priority sector. This mainly consists of agriculture, small scale industries, retail trade etc. More than 80% of our population depends directly or indirectly on agriculture. So 18% of net bank credit should go to agriculture lending. Recent simplification of KYC norm is another milestone. The second phase focused towards strengthening the financial sector through various reforms and change in regulatory norms during nineties. The highlights being Introduction of Self Help Groups (SHG) and bank linkages and Kisan Credit Cards, The focus was towards providing credit benefit to the masses. And it turned to be a good success especially for Women. The current phase i.e. 2005 onwards has been explicitly a policy decision with greater emphasis on extension and coverage. Many initiatives are taken by RBI and Government of India to improve the position

However with a leap into the 21st century and an ever expanding Indian economy following the controversial economic reforms and the contested fruits thereof and with the launch of large scale public interventions into poverty alleviation and infrastructure building programmes of the likes of MGNAREGA, a renewed thrust on FI has been there spearheaded by the Reserve Bank of India and of late by the Government of India. Following is a synoptic view of the developments that have taken place in India since 2006, were in a direct mention of FI inclusion following the above quoted definitions and features have been religiously followed[1].

[1] See 'Pradhan Mantri Jan-Dhan Yojana' A National Mission on Financial Inclusion Department of Financial Services Ministry of Finance Government of India www.financialser vices.gov.in.

In January 2006, banks were allowed to enlist non-profit Bank Mitr (Business Correspondent) as agents for delivery of financial services, for branchless banking through online fixed points. Bank Mitr (Business Correspondent) would act as representative of Banks to provide basic banking services. Building on this initiative it was determined (in April 2008) that BCs should be located not more than 15 kilometers from the nearest bank branch, so as to ensure their adequate supervision. This was a very restrictive rule that severely limited the expansion of this model. The RBI thereafter (in 2008) issued operative guidelines for mobile banking and amended the same in December 2009 to ease the various transaction limits and security norms. Individuals for profits were allowed to participate as BCs, and this category included kiryana store, gas stations, PCOs etc. in 2009. Further, BCs were allowed to operate up to 30 kilometers from the nearest bank branches. Again in 2009, Banks were allowed to apply *'reasonable'* service charges from customers to ensure viability of the BC model , and to pay a ' reasonable' commission/fee to the BCs to incentivize them. One of the major developments in the process of FI in India, aiming at access to the remotest of areas took place in June, 2010 were in the RBI and TRAI were able to reach an initial agreement regarding the rollout of mobile banking, whereby TRAI would deal with all interconnection issues and RBI would handle the banking aspects such as KYC checks, transaction limits etc. Another milestone in the process was the delegation of authority to all companies listed under the Companies Act (1956) to act as BCs, with the exception of non-bank financial companies in September 2010. The same directive empowered the state level bankers committees to relax the distance role for the functioning of the BCs, with the exception that the document verification falls under the domain of the banks, to ensure adherence to KYC norms. To ensure affordability of financial services TRAI (in January 2011) announced its intent to fix mobile tariffs for financial services as against their current market pricing, and in concurrence the RBI issued guidelines for opening Aadhaar Enabled Bank Accounts to facilitate routing of MGNREGA wages and other social benefits in to the accounts using EBT this was followed by the grant of permission by RBI (in 2012) to Aadhaar letter as a proof of both Identity & Address for the purpose of opening of bank Accounts. Again in 2012 the GoI introduced Sub Service Area (SSA) approach for opening of banking outlet and for Direct Cash Transfer. Aadhaar Payment Bridge System (APBS) was introduced for centralized credit of Social Benefits in 2012. Guided by the philosophy of easing the account opening process RBI permitted to use e-KYC in 2013. The Report on Trend and Progress of Banking in India for the year ended June

30, 2013 made a clear mention of the intent of the RBI.[2] The entire thrust of the ensuing policy was reiterated thereupon. This was followed by TRAI issuing guidelines on USSD based mobile banking services for FI in 2013. The Pradhan Mantri Jan Dhan Yojana (PMJDY), announced on August 15, 2014 is the latest in a series of efforts taken by the government to ensure that financial services are extended to a larger proportion of the population. This latest effort is the first major initiative of the BJP led government. However, the scheme is largely a continuation of the financial inclusion policy co-authored by the United Progressive Alliance (UPA) government and the Reserve Bank of India (RBI) after 2005. All this concerted effort of the RBI and GoI, however has not borne the aspired fruit. Contemporary India still has a long way to go in order to make some dint on financial exclusion. It is disheartening to note that the number of people with access to the products and services offered by the banking system continues to be very limited even years after introduction of inclusive banking initiatives in the country through measures such as the cooperative movement, nationalization of banks, creation of regional rural banks, etc. As Nobel Laureate Prof. Amartya Sen has also noted, "the thrust of developmental policy in India has undergone a paradigm shift from an exclusive focus on efficiency to one on equity; from the rate and pattern of growth, and on inequalities, distribution of income and wealth to the extent to which people are deprived of the requirements for leading a fulfilling life and suffer *'capability deprivation'*. Over the past five years, Reserve Bank of India, as also other policy makers have resolutely pursed the agenda of financial inclusion and achieved discernible progress in improving access to financial services for the masses. However, the progress is far from satisfactory as evidenced by the World Bank Findex Survey (2012). According to the survey findings, only 35% of Indian adults had access to a formal bank account and 8% borrowed formally in the last 12 months. Only 2% of adults used an account to receive money from a family member living in another area and

[2] In order to facilitate the smooth implementation of the Electronic Benefit Transfer (EBT) scheme for routing MGNREGA wages, other social security benefits including proposed cash transfers with respect to subsidies on kerosene, LPG and fertilizers, guidelines were issued on November 30, 2011 to all scheduled commercial banks to ensure opening of Aadhaar enabled bank accounts of all the beneficiaries including those residing in villages with less than 2,000 population. Banks were advised to expand their reach in remote locations either through a branch or Business Correspondent (BC) or other modes as every eligible individual should have a bank account for DBT to take place.

4% used an account to receive payment from the Government[3]. The miniscule numbers suggest a crying need for a further push to the financial inclusion agenda to ensure that the people at the bottom of the pyramid join the formal financial system, reap benefits and improve their financial well-being.4 It is in this backdrop that the PMJDY is believed to become a water shed.

Yet, banks are fighting to fulfill the Financial Inclusion dream. The main reason is that the products designed by the banks are not satisfying the low income families. The provision of uncomplicated, small, affordable products will help to bring the low income families into the formal financial sector. Banks have limitations to reach directly to the low income consumers. Correspondents can be considered to be an excellent channel which banks can use to distribute their product information. Educating the consumers about the financial benefits and products of banks which are beneficial to low income groups in general and minorities in particular will be a great step to tap their potential.

3. Review of Literature

A large volume of research studies are available on financial inclusion and financial literacy. Some of these studies are conducted in India while others are overseas studies.

Sharma and Paris (2008) analyzed the history of the concept of financial inclusion in India. The concept was started in the years of 1904 as Co-operative movement, and then it gained momentum in 1969 when 14 major commercial banks of the country were nationalized and lead bank scheme was introduced shortly thereafter. From that year, the majority of bank branches were opened in large numbers across the country and even in the areas which were hitherto being neglected. However, there is a severe gap in financial access which needs special attention. So many studies have proved that lack of inclusion or rather exclusion from the banking system results in a loss of 1 percent to the GDP. Thus, the RBI concluded that the financial inclusion is not just a socio-political imperative but also an economic one and realized the gravity of the problem.

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[3]http://www.wds.worldbank.org/external/default/WDSContentServer/IW3P/IB/2012/04/19/000158349_20120419083611/ Render ed/ PDF/ WPS6025. pdf)

[4] See *'Pradhan Mantri Jan-Dhan Yojana'* A National Mission on Financial Inclusion Department of Financial Services Ministry of Finance Government of India www.financialser vices.gov.in

RBI (2012) in its draft report 'National Strategy for Financial Education' released on August 15, 2012 recognizes the importance of financial literacy and financial education that can play a vital role in financial inclusion and inclusive growth. The draft National Strategy envisages ways towards creating awareness and educating consumers on access to financial services, availability of various types of products and their features; changing attitudes to translate knowledge into responsible financial behaviour; and making consumers of financial services understand their rights and obligations.

Collins (2012) Studied more than 250 financial diaries of low income individuals in Bangladesh, India and South Africa. Their findings show that each household uses at least four types of informal financial instruments (such as interest free loans and informal savings clubs) in a year, with the average being just under ten. This suggests that low income individuals do need access to financial services, and the existence of barriers that prevent their use of formal sector services. The supply side factors include non-availability of suitable products, physical barriers, and non-eligibility on account of documentation issues. On the demand side, financial literacy and financial capability are regarded as important factors by the task force. While financial literacy refers to the basic understanding of financial concepts, financial capability refers to the ability and motivation to plan financials seek out information and advice, and apply these to personal circumstances.

Dev (2006) explores that financial inclusion is important for improving the living conditions of poor farmers, rural non-farm enterprises and other vulnerable groups. Financial exclusion, in terms of lack access to credit from formal institutions is high for small and marginal farmers and some social groups. Apart from formal banking institutions which should look at inclusion both as a business opportunity and social responsibility, the role of the self-help group movement and micro-finance institutions is important to improve financial inclusion. This requires new regulatory procedures and depoliticisation of the financial system.

N.S Rao and Harshita Bhatnagar (2012) explores that strong and robust financial institutions are the pillars of economic growth, development and prosperity of modern economies. Financial inclusion is emerging as a global hot topic. The important of an inclusive financial system is widely recognized not only in India, but has become a policy priority in many countries. Financial access can truly lift the financial condition and standards of life of the poor and the disadvantaged. Only 55 percent of the population have deposit account and 9 percent have credit accounts with

banks. Only 18 percent had debit cards and less than 2 percent had credit cards. So, RBI has been continuously encouraging the banking sector to expand the banking network both through setting up of new branches and also through BC model by leveraging upon the information and communication technology (ICT). The National Bank for Agricultural and Rural Development (NABAR) led SHG Bank Linkage Programme and the parallel microfinance services offered by microfinance institutions (MFIs) aim to ameliorate the effects of this financial exclusion by directly lending tiny amounts to the poor households. However, poor households continue to languish under financial exclusion due to limited availability of suitable financial products that match their diverse financial needs and varying income-expenditure patterns. Hence, the Committee on Comprehensive Financial Services for Small Businesses and Low Income Households argues in its report that "Financial inclusion can be said to be complete only when there is access to a suite of appropriate products and services for all the financial needs of a household or enterprise" (Mor 2013).

Gwalani and Parkhi (2014) explores that it is important to understand that a person with a reasonable access to all essential financial services is considered 'financially included' and merely one off access to some financial services for the sake of fulfilling the mandate of financial inclusion does not interpret inclusion in the true sense. The problem of exclusion is not singularly faced by India but the whole world. Statistics show that 70% of the adult population of the emerging markets is excluded from the benefits of Banking and when it comes to India the things are not too different. India has made enormous strides towards greater financial inclusion. At this stage, India has been adopting best practices from around the world that are relevant and is leveraging the nation's inherent strengths to accelerate the ongoing towards greater financial inclusion- a critical social and economic imperative of the country.

Barua et al. (2016) describe that India's financial inclusion agenda has witnessed a paradigm shift over the last decade, away from an emphasis on credit to a more comprehensive approach toward financial services (e.g. opening bank accounts and offering basic financial products, such as insurance). This paper describes the structure of banking and micro-finance institutions in India relevant to the developing model of financial inclusion, as well as relevant regulatory structure and modes of delivery. It explains the current state of financial inclusion, as well as regulatory changes necessary to make the new architecture for inclusion viable.

4. Methodology and Data

The study is descriptive in nature. The main source of the data is primary, field survey have been conducted to collect data. For that purpose, well-structured interview schedule have been developed. The interview schedule intend to examine the financial literacy and the financial inclusion of the respective households by asking basic questions about bank account opening, reasons for bank account, saving investment, SHG, insurance, pension, credit card, debit card, bank loans etc. along with basic information on demographic characteristics

The sample selection is done in two stages. Sample selection has been made by applying Purposive sampling method. At the first stage, the researcher has selected 10 wards, given the stratified division of the city (city has been divided into 13 wards and we have selected our sample from 10 wards given the homogeneity among some wards) in the second stage 10 households from each ward have been selected randomly. A total of 100 sample size have been divided into two sub samples consisting 60 non-Muslims and 40 Muslims. The basic reason for this sample division is that our population (Rajouri City) has population composition of non-Muslims and Muslims 60 percent, 40 percent respectively according to census 2011. (Registrar General 2011). Data analysis has been done by using appropriate mathematical and statistical tools such as Percentage, Simple Average, Standard Deviation and test of significance chi-square test etc.

5. Findings and Discussions

There is no single indicator that one can use to denote how inclusive an economy's financial system is. Indeed, financial inclusion comprises a set of different issues impossible to be reflected in a single number. Nevertheless, it is very important to a s sort of agreement regarding indicators that may be used to assess the degree of financial inclusion in a country. There are several sets of indicators forwarded by different initiatives on how to assess how inclusive a financial system is. However the common consensus is on the access and usage of financial services and products. The section will to make deliberation on the field observations from the sample area, given the basic objective is there any disparity based on religion in access as well as use, along with other core objective of awareness a proxy for the financial literacy.

Here we start from the family size of the households although not very important, but has implication for the explanation of the data. The table 1

below shows the family size distribution among the Muslims and non-Muslims of the sample area. The table shows that the average family size of Muslims is higher than non-Muslims. It is revealed that Muslims households having more than 4 family members are about 68% while in case of those in case of non-Muslims it is only 53%. The fact is that this is not important so for our objectives of the study are concerned, however what is in the next table II is more appealing.

Table 1: Family Size Distribution

Religion	**Family Size of the House Holds**			
	2-4	**4-6**	**6<**	**Total**
Muslim	11 (27.5)	19 (47.5)	10 (25.0)	40 (100)
Non-Muslims	28 (46.7)	26 (43.3)	6 (10.0)	60 (100)

Source: Primary Survey
Data in Brackets Shows the Percentage

The table 2 clearly shows that more than 65% of Muslims households have three or less than three number of accounts in per household, given the 27.5% of households having family size in the same range. However in case of non-Muslims the figures are totally otherwise. This is the first block to have access and to be included in the inclusive financial system. As having bank account is the pre-condition to avail the facilities associated with the so called financial inclusion.

Table 2: Religion wise number of Bank Accounts per Family

Religion	**No. of Accounts Per Family With Respect to Family Size/Religion**							
	0	**1**	**2**	**3**	**4**	**5**	**6**	**7**
Muslim	3 (7.5)	8 (20.0)	10 (25.0)	5 (12.5)	6 (15.0)	5 (12.5)	2 (5.0)	1 (2.5)
Non-Muslims	1 (1.7)	3 (5.0)	13 (21.7)	12 (20.0)	14 (23.3)	15 (25.0)	2 (3.3)	0 (0.0)

Source: Primary Survey
Data in Brackets Shows the Percentage

5.1. Reason for having Bank Account

In the literature of financial it is now clear that having bank account is not necessary and sufficient condition for one to be included in an inclusive financial system. What is important is that is the account opened in the name of an individual is active or dormant[5] and above all what is the purpose of opening bank account. If the purpose is just make use of transfer payments or to play zero sum games then again it is very much futile exercise. There may be many reasons for opening a bank account but we summarized then into categories and then we asked about the reason with preference for the particular reason. The table III shows that there is significant difference among the Muslims and No-Muslims with their preferences for opening bank accounts. Among the Muslims the major reason for opening the bank account and having first preference is receiving government subsidies (32.4%) followed by MGNREGA (24.3%) while in case of non-Muslims it is making deposits & availing loans (36.7%) followed by Remunerations (20.0%). Given the nature and preferences for opening bank accounts it is very much clear that the Muslims are just trying to make them more and more financial dependent[6] rather than a part of financial inclusion.

[5] If the accounts opened are dormant then it is a futile exercise and has negative repressions for the economy. As opening an account has its own cost (According T M Bhasin, chairman of Indian Banks Association (IBA) "All banks put together incurred a cost of around Rs 2,000 crore for PMJDY... Initially we were expecting that it will be Rs 80 for opening an account and Rs 40 for transactions," (Standard 2015, Feb. 3) so creates an extra burden for the economy.

[6] However it is again the point to major concern and need to be delineated and should be deliberations on the exclusion of Muslims from the agenda of so- called Inclusive development, given the facts and figures if not all at least according to the

Table 3: Reason for Opening Bank Account among Muslims and Non-Muslims

Reason	Religion	Preference of Reason for Opening of Bank Account					
		1	2	3	4	5	Total
Making Deposits & Availing Loans	Muslims	7 (18.9)	7 (18.9)	8 (21.6)	15 (40.5)	0 (0.0)	37 (100)
	Non-Muslims	22 (36.7)	17 (28.3)	11 (18.3)	9 (15.0)	1 (1.7)	60 (100)
Govt. Subsidies	Muslims	12 (32.4)	12 (32.4)	5 (13.5)	8 (21.6)	0 (0.0)	37 (100)
	Non-Muslims	10 (16.7)	28 (46.7)	11 (18.3)	11 (18.3)	0 (0.0)	60 (100)
Scholar-ships	Muslims	3 (8.1)	5 (13.5)	19 (51.4)	7 (18.9)	3 (8.1)	37 (100)
	Non-Muslims	7 (11.7)	3 (5.0)	32 (53.3)	17 (28.3)	1 (1.7)	60 (100)
MGNREGA	Muslims	9 (24.3)	13 (35.1)	3 (8.1)	6 (16.2)	6 (16.2)	37 (100)
	Non-Muslims	10 (16.7)	5 (8.3)	2 (3.3)	23 (38.3)	20 (33.3)	60 (100)
Remune-rations	Muslims	5 (13.5)	2 (5.4)	1 (2.7)	2 (5.4)	27 (73.0)	37 (100)
	Non-Muslims	12 (20.0)	6 (10.0)	3 (5.0)	1 (1.7)	38 (63.3)	60 (100)

Source: Primary Survey
Data in Brackets Shows the Percentage

5.2. Awareness and Use of Financial Services

As we already mentioned above it is not just opening of bank account that is sufficient condition for the financial system to be conclusive. However, what is important is the use of services for which it has been maintained and

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government constituted committee e.g. Sachar Committee and Broken Promises and many others (See: Sachar 2006, Studies 2014)

opened. One can use the service only when he is aware about the pros and cons of the product or service very well, knowing the these pros and cons of the financial products and service in lays man's language is nothing but the financial literacy. So given this fact we try to understand both the level of awareness and usage of financial products and services among the religious groups.

The table 4 reveals that both in awareness and usage of the financial services and products the Muslims are lagging behind the Non-Muslims. Although the Non-Muslims are also not good but in comparative sense they are in a better position than Muslims. From the data it is very much clear that the it is only the saving account were the Muslims respondents of more than 90% were aware and almost 90% are using the service. While in case of other services the figures are very dismal. The most appealing point to note is the case pf SHG which is a part of financial inclusion programme were the only 37.5% Muslims respondents are aware and 17.5% are using the service while in case of Non- Muslims 61.5% and 25% respectively. With respect to stock markets the figures are dismal in case of both Muslims as well as Non-Muslims.

Table 4: Awareness and Use Financial Services/Products

Products/ Services	**Religion**		**Yes**	**No**	**Total**
Saving Account	**Muslims**	**Absolute**	37	3	40
		Awareness	(92.5)	(7.5)	(100)
		Use	(87.5)	(12.5)	(100)
	Non-Muslims	**Absolute**	57	3	60
		Awareness	(95.0)	(5.0)	(100)
		Use	(95.0)	(5.0)	(100)
Current Account	**Muslims**	**Absolute**	15	25	40
		Awareness	(37.5)	(62.5)	(100)
		Use	(22.5)	(77.5)	(100)
	Non-Muslims	**Absolute**	42	18	60
		Awareness	(70.0)	(30.0)	(100)
		Use	(36.7)	(63.3)	(100)
Bank Loans	**Muslims**	**Absolute**	28	12	40
		Awareness	(70.0)	(30.0)	(100.0)

		Use	(47.5)	(52.5)	(100)
	Non-Muslims	**Absolute**	54	6	60
		Awareness	(90.0)	(10.0)	(100)
		Use	(73.3)	(26.7)	(100)
ATM	**Muslims**	**Absolute**	29	11	40
		Awareness	(72.5)	(27.5)	(100)
		Use	(62.5)	(37.5)	(100)
	Non-Muslims	**Absolute**	56	4	60
		Awareness	(93.3)	(6.7)	(100)
		Use	(88.3)	(11.7)	(100)
Credit Card	**Muslims**	**Absolute**	9	31	40
		Awareness	(22.5)	(77.5)	(100)
		Use	(10.0)	(90.0)	(100)
	Non-Muslims	**Absolute**	37	23	60
		Awareness	(61.7)	(38.3)	(100)
		Use	(35.0)	(65.0)	(100)
Insurance	**Muslims**	**Absolute**	20	20	40
		Awareness	(50.0)	(50.0)	(100)
		Use	(30.0)	(70.0)	(100)
	Non-Muslims	**Absolute**	43	17	60
		Awareness	(71.7)	(28.3)	(100)
		Use	48.3%	51.7%	(100)
SHG	**Muslims**	**Absolute**	15	25	40
		Awareness	(37.5)	(62.5)	(100)
		Use	(17.5)	(82.5)	(100)
	Non-Muslims	**Absolute**	37	23	60
		Awareness	(61.7)	(38.3)	(100)
		Use	(25.0)	(75.0)	(100)
Stock Markets	**Muslims**	**Absolute**	6	34	40
		Awareness	(15.0)	(85.0)	(100)
		Use	(5.0)	(95.0)	(100)
	Non-Muslims	**Absolute**	18	42	60
		Awareness	(30.0)	(70.0)	(100)

		Use	(13.3)	(86.7)	(100)

Source: Primary Survey
Data in Brackets Shows the Percentage

5.3. Saving Behavior

Saving is one of the basic financial services provided by the financial institutions and has ability to serve as a backbone in uneven happenings and has major implication for resource mobilizations. As it has been very much clearly that there is significant difference among the Muslims and Non-Muslims with respect awareness and use of the financial service. Now our concern is to understand the pattern of saving.

Table 5: Saving Options among the Muslims and Non-Muslims

Religion	**Saving Options**				
	Bank	**Wife**	**Self**	**Others**	**Total**
Muslims	17 (48.6)	7 (20.0)	10 (28.6)	1 (2.9)	35 (100)
Non-Muslims	43 (82.7)	1 (1.9)	8 (15.4)	0 (0.0)	52 (100)

Source: Primary Survey
Data in Brackets Shows the Percentage

The table V indicates that the various options available for saving. It is clear that the only that the major source of saving is bank. However the data reveals that in case of Muslims it is only 48.6 % of respondents who are saving with bank while as in case of Non-Muslims it is 82.7% respondents. The Muslims have other options i.e. either they are saving with their wives (20%) or they save with themselves (28.6%). If it is the case then the pertinent question is what the reasons that hinder a large chunk of especially Muslim respondents not to save in banks.

Table 6: Reasons for not Saving among the Muslims and Non-Muslims

Religion/ Reasons for Not Saving	Low Earning	Lack of Trust	Unware about the Intestinal Sources	others	Total
Muslims	8 (34.8)	11 (47.8)	1 (4.3)	3 (13.0)	23 (100)
Non-Muslims	15 (88.2)	1 (5.9)	0 (0.0)	1 (5.9)	17 (100)

Source: Primary Survey
Data in Brackets Shows the Percentage

The table 6 shows the distribution of those respondents who does not save with the banks. The data reveals that in case of Non-Muslims it is 88.2% of the respondents who do not save because of low of earning while as in case of Muslims it is the lack of trust (47.8%) that is the dominant factor and that hinders the Muslims to save in formal financial institutions.

6. Conclusion

Access to finance, especially by the poor and vulnerable groups, is an essential requisite for employment, economic growth, poverty alleviation and social upliftment. And financial literacy is considered as an important adjunct for promoting financial inclusion and ultimately financial stability. Muslims being the largest minority in India have been disadvantaged and vulnerable in spite of Constitutional safeguards, continue to live in poverty and backwardness. The situation was earlier highlighted by the Gopal Singh Singh Committee (1980), the Sachar Committee (Sachar 2006) and many others. However the situation of the Muslims remains in destitute. Successively democratically elected governments since 1947, including governments led by avowedly secular political parties, have done little more than lip sympathy to the plight of the minorities. If it would not have been like this then the results revealed by the study have been definitely otherwise. There would not have been significant differences among the Muslims and Non-Muslims with respect to financial literacy and so the financial access. Above all what is most alarming that almost 50% of the

respondents among Muslims who do not have because of lack of trust, keeping the literacy and access to financial *ceteris peribus.* So it may be concluded that among the Muslims the two major deficits one is trust deficit and another is knowledge deficit in general and in particular with respect to financial inclusion. So it is the need of hour that government should make affirmative actions for India's largest minority. It is only then possible that the world's one of the fastest growing economy, can be become the world's economic power house.

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WHO ARE 'INDIGENOUS' IN INDIA? STRUGGLE FOR IDENTITY AND LIVELIHOOD BY THE '*ADIVASIS*' IN INDIA

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Abstract: *This paper presents a detailed discussion on the popular movements led by the adivasis in the contemporary India. Their popular struggles are classified into four categories and each of them are trying to explain in brief with examples, facts and figures to illustrate the situation. The whole discussion starts with the question of origin of the indigenous people in India and their status during the colonial period and after the independence of India. The basic argument the author tries to rise is that there is no fundamental change in the life and livelihood of the adivasi community in India even after near 70 years of independence due to the continuous neglect and exploitation of these communities by the changing governments and the mainstream communities. Most of the time they have to march on to the streets, rise slogans and so on to hear their demands by the authorities. Though some of them gained success, some others were brutally suppressed by the authorities to protect the whims and wishes of the lobbies and interest groups.*

Key Words*: Indigenous people in India, Scheduled Tribes, Adivasis, Struggles for identity, Adivasi movements, Maoism and Naxalism in India*

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1. Introduction

India is a country with immense diversity, distinctiveness and multiplicity in all spheres, especially in its geography, society, culture, tradition, language, etc. It is a home for 121 million people, with a second rank in the population after the People's Republic of China (Census of India 2011). Maintaining unity with such a gigantic and diverse population is a mammoth task, while the country has always been esteemed for its "unity in diversity'. Economically, India is an emerging super power and often termed as 'the leader of the Third World'. While critiques often doubt whether India following an inclusive growth or exclusive growth process. Though the country has been climbing the strides of success, there has some distinct groups of people always been neglected from enjoying the benefits of these developments. Most mistreated and striving among such a group is the *Adivasis* in India, which literally means indigenous people. With an estimated population of 84.3 million, they constitute around 8 percent of the total population in India (Census of India 2011). They are minorities in India, but concentrated in different parts of the country.

Officially the Adivasi community in India is recognised as Scheduled Tribes (STs) or simply Tribes. In India around 461 ethnic groups are recognised as STs, however, many more ethnic groups that would qualify for ST status but which are not officially recognised. Estimates for the total number of tribal groups are as high as 635. The largest concentration of indigenous people is found in the seven states of north-east India, and the so-called 'central tribal belt' stretching from Rajasthan to West Bengal.

India has several laws and constitutional provisions, such as Fifth Schedule for mainland India and the Sixth Schedule for certain areas of north-east India which recognise indigenous people's rights to land and self-governance. The laws aimed at protecting indigenous people have numerous shortcomings and their implementation is far from satisfactory. The Indian government voted in favour of the United Nations Declaration on the Rights of Indigenous Peoples (UNDRIP). However, it does not consider the concept of "indigenous peoples", and thus the UNDRIP, applicable to India.

Laws and regulations are most of the time simply silent spectators of the exploitation of the indigenous people in India. Though they are the real owners of this land, a large section among the *adivasis* in India do not have own lands. The continuous encroachments on forests and hill areas for resources and development projects have been destroying the natural inhabitation of the tribals. So, most of the popular movements the tribals in India have ever done are for protecting their home land and livelihood for survival.

This paper presents a detailed discussion on the popular movements led by the *adivasis* in the contemporary India. Their popular struggles are classified into four categories and each of them are trying to explain in brief with examples, facts and figures to illustrate the situation. The whole discussion starts with the question of origin of the indigenous people in India and their status during the colonial period and after the independence of India. The basic argument the author tries to rise is that there is no fundamental change in the life and livelihood of the *adivasi* community in India even after near 70 years of independence due to the continuous neglect and exploitation of these communities by the changing governments and the mainstream communities. Most of the time they have to march on to streets, rise slogans and so on to hear their demands by the authorities. Though some of them gained success, some others were brutally suppressed by the authorities to protect the whims and wishes of the lobbies and interest groups.

There are a few studies dealing with tribal movements in India. Three volumes on *Tribal Movements in India*, edited by K. S. Singh (1982,1983, 1998) are an important contribution to the relatively scant literature on the subject. The first volume (1982) deals with the northeast frontier tribes, the second volume (1983) focuses on central and south India and the third volume (1998) confines itself to a survey of literature on tribal movements in different parts of the country. Different scholars have evolved different typologies of tribal movements (Mahapatra 1972; Sinha 1968; Singh 1983). The popular typologies they used are: reactionary, conservative, revisionary or revolutionary, ethnic, agrarian unrest and political autonomy movements. These typologies do not include the recent movements around the issues of forest rights and environment, and displacement of the tribals due to development programmes of the state and the market. As K. S. Singh (1998) observes, in recent years, with the rise of the international movement of indigenous people in the post-modernist phase, the focus has shifted to self-determination or self-management of the resources, identity and ethnicity. Or in other words, the tribal movements are assuming a new character. They are all now becoming more and more identity based movements, with various issues concerning control over resources etc. being considered as ramifications of this central issue. On this background, this paper explicitly deals with two research questions: first, to evaluate the origin of the term 'tribe' in India and second, to analyse the reasons and results of the popular tribal movements in contemporary India. Popular *adivasi* movements representing all geographical parts of the country are included in the

analysis. The analysis is strictly based on secondary data, mostly on various literature on tribal sociology and anthropology, case studies and reports.

2. Origin of Indigenous People in India

In the early colonial period the term 'tribe' was vague and was used interchangeably with other terms such as 'caste' and 'race'. However, by the end of the 19th century it had acquired a specific meaning, designating certain kinds of social groups and distinguishing them sharply from those labelled as 'castes'. Like enumeration by caste and religion in the census, the categorization of social groups as either castes or tribes was a strategy employed by colonial anthropology to comprehend and govern complex populace (Upadhya 1996).

In the anthropology of other colonised peoples, the term 'tribe', like 'primitive', was used to designate non-literate, 'simple' native societies that practiced non-intensive and usually mobile modes of subsistence, and that were not incorporated into larger tributary or state systems. This sweeping classification brought together diverse social groups as the basis of their 'primitiveness', in opposition to (western) 'civilisation'. But the anthropological classification of tribes in India was problematic from the start, precisely because of their coexistence with a larger 'non-tribal' society (unlike in the case of Africa, for example). Most of the Indian 'tribes' were never entirely cut off from 'Hindu' society, many were similar in terms language, culture or religion to neighbouring 'caste' groups and many were regionally dominant groups organised into independent states, belying the 'primitive' label. Clearly there was no common characteristic uniting the diverse groups labelled as 'tribes' that could justify such as classification (Upadhya 1996).

The Aryan invasion theory of Indian history says that Indian civilisation was formed by the invasion of fair-skinned, civilised Sanskrit-speaking Aryans, who conquered and partially absorbed the dark-skinned, savage aborigines. This theory in turn produced the basic ethnological division of the Indian population into Aryan and non-Aryan races, which later become the 'caste' and 'tribes' (Bayly 1995; Trautmann 1997). The writings of 19th century ethnologists are replete with racial categorising; the Dravidians, the 'wild tribes' and aborigines were seen as racially distinct from the Aryan population and therefore not part of the Brahmanical caste order (Bayly 1995). Compbell's 'Ethnology of India' (1866), for instance, divides the "black aboriginal tribes of the interior hills and jungles" from the "modern Indians" who cultivate the soil (quoted in Trautmann 1997, 162).

The 'tribals' were understood as remnants of aboriginal groups who were not conquered and absorbed by the invading Aryans, like the lower castes, but were pushed back into the remote forests and hills. Fundamentally, then, 'tribes' were defined in opposition to 'castes' rather than in terms of any concrete common characteristic of their own.

The racial theory of Indian history continued to provide the basis for certain formulations about tribes that came to dominate Indian anthropology. The dominant notions are as follows:

a. Tribes are the indigenous inhabitants of the country who were displaced and marginalised by the progressive invasion and expansion of the Indo-Aryan Hindus.
b. Tribes have been progressively 'absorbed' into the caste system (and continue to be so) at the bottom end, primarily through the assimilation of Hindu religion and values.
c. The 'primitiveness' and 'backwardness' characterisation of tribes in both racial theory and its predecessor social evolutionism.
d. Tribal societies have always been culturally and politically independent of the larger 'Hindu' civilisation (except those segments that have been assimilated).

While Pachauau (2000) contended that the creation of tribalism is artificial; it is done for the convenience of the administrative system that is thoroughly influenced by the caste stratification mindset, and politically and culturally controlled by the caste Hindu society. He also argues, on top of all, this artificially constructed identity resulted in the intensification of the already existing identity crisis of the people.

3. Colonial Period

Several scholars have argued that 'tribe' evolved mainly as a politico-administrative category, to designate particularly troublesome and rebellious groups living in inaccessible forested regions (the latter incidentally being of great interest to the state because of their rich forest and mineral resources), and who needed to be pacified and brought under colonial rule (Stansilaus and D'Souza 2003; Singh 2002; Xaxa 2008).

The increasing marginalisation, impoverishment and exploitation of tribal peoples as a result of colonial rule, together with the notion of tribal difference and primitiveness promoted by anthropology, led administrators of tribal areas to argue in favour of a policy of protectionism for tribal areas. In fact, the central aim of the tribal policies advocated by the British administrators was the preservation of indigenous 'culture', and the most

important means through which this was to be achieved was the creation and implementation of customary law. The ultimate result of these policies was the designation of 'Excluded' and 'Partially Excluded' areas by the Government of India Act 1935 and the consequent scheduling of tribes. The classification process tended to convert what were originally fluid social systems, within which individuals were incorporated at multiple levels, into 'tribal societies' with fixed identities and rigid boundaries.

The scheduling of tribes gave rise to the well-known debate between official anthropologists (mostly British ICS officers), who favoured a policy of isolation or protection, and the (mostly Indian) nationalists, who saw it as yet another attempt to 'divide and rule'. The most visible spokesman for the protectionist side was the anthropologist Verrier Elwin, who advocated preservation of the 'tribal way of life' through state-enforced isolation from Hindu society. He writes:

> *The aboriginals are the real swadeshi products of India, in whose presence everyone is foreign. These are the ancient people with moral claims and rights thousands of years old. They were here first: they should come first in our regard [Elwin 1943:32, quoted].*

On the other side, prominent sociologist G. S. Ghurye (1959) regraded the tribals as 'imperfectly integrated classes of Hindu society' or 'backward Hindus', rather than aborigines. Further he asserts that Indian civilisation has been constituted through an ongoing process of "assimilation of smaller groups of different cultures into larger ones", because incompletely assimilated groups appeared to the British to be different from the rest, they were designated as tribals. This, to Ghurye, was the origin of the "tribal problem", whose solution lay in assimilation or "strengthening the ties of the tribals with the other backward classes through their integration" rather than the preservation of culture.

4. Status of Indigenous People After Independence

The problem with tribal identity in India, which is an official identity derived from the Constitution of India, is that no single feature can be taken to be normative in defining the "tribes". Nowhere in the Constitution do we find a definition. Article 366 (25) of the Constitution of India refers to Scheduled Tribes as those communities, who are scheduled in accordance with Article 342 of the Constitution. Article 342 simply says that the President of India can "specify the tribes or tribal communities….to be Scheduled Tribes" and that the Parliament also has the power to include and exclude groups to and

from the list. To justify the enlistment of communities under the "Scheduled Tribes" the government of India did make several criteria. The list of criteria includes "tribal language, animism, primitivity, hunting and gathering, 'carnivorous in food habits', 'naked or semi-naked', and fond of drinking and dance". But most of the criteria do not match those enlisted and it also coveys the blatant prejudice of the dominant people (Pathy 1984).

Article 342 provides for specification of tribes or tribal communities or parts of or groups within tribes or tribal communities which are deemed to be for the purposes of the Constitution the Scheduled Tribes in relation to that State or Union Territory. In pursuance of these provisions, the list of Scheduled Tribes are notified for each State or Union Territory and are valid only within the jurisdiction of that State or Union Territory and not outside.

The list of Scheduled Tribes is State/UT specific and a community declared as a Scheduled Tribe in a State need not be so in another State. The inclusion of a community as a Scheduled Tribe is an ongoing process. The essential characteristics, first laid down by the Lokur Committee, for a community to be identified as Scheduled Tribes are – (a) indications of primitive traits; (b) distinctive culture; (c) shyness of contact with the community at large; (d) geographical isolation; and (e) backwardness.

Tribal communities live, in various ecological and geo-climatic conditions ranging from plains and forests to hills and inaccessible areas. Tribal groups are at different stages of social, economic and educational development. While some tribal communities have adopted a mainstream way of life, at the other end of the spectrum, there are certain Scheduled Tribes, 75 in number known as Particularly Vulnerable Tribal Groups (PVTGs), who are characterised by: - (a) pre-agriculture level of technology; (b) stagnant or declining population; (c) extremely low literacy; and (d) subsistence level of economy.

> *"The problem in India [or the task of the anthropologists] was to identify rather than define tribes, and scientific or theoretical considerations were never allow to displace administrative or political ones…." (Andre Beteille 1992)*

A close scrutiny of the Constitution reveals that the term 'tribe' is used to designate a whole cluster of diverse non-Indic communities who are mostly non-Aryan and remained outside the Hindu Varna. Furthermore, one also notices that wherever a section on "Scheduled Tribes" appear in the Constitution, a "Scheduled Caste" section appears with similar descriptions and privileges bestowed (Pachauau 2000).

5. *Adivasi* Movements in India- A Retrospect

Numerous uprisings of tribals have taken place beginning with one in Bihar in 1772, followed by many revolts in Andhra Pradesh, Andaman and Nicobar Islands, Arunachal Pradesh, Assam, Mizoram and Nagaland. Some scholars like Desai (1979), Gough (1974) and Guha (1983) have treated tribal movements after independence as peasant movements, but K.S. Singh (1985) has criticised such approach because of the nature of tribal's social and political organisation, their relative social isolation from the mainstream, their leadership pattern and the modus operandi of their political mobilisation.

Tribal's community consciousness is strong. Tribal movements were not only agrarian but also forest-based. Some revolts were ethnic in nature as these were directed against zamindars, moneylenders and petty government officials who were not only their exploiters but aliens too (Singh 1978). When tribals were unable to pay their loan or the interest thereon, money-lenders and landlords usurped their lands. The tribals thus became tenants on their own land and sometimes even bonded labourers. The police and the revenue officers never helped them. On the contrary, they also used the tribals for personal and government work without any payment.

The courts were not only ignorant of the tribal agrarian system and customs but also were unaware of the plight of the tribals (Verma 1995). All these factors of land alienation, usurpation, forced labour, minimum wages, and land grabbing compelled many tribes like Munda, Santhals, Kol, Bhils, Warli, etc., in many regions like Assam, Orissa, Rajasthan, Madhya Pradesh, Andhra Pradesh, Bihar, and Maharashtra to revolt.

The management of forests also led some tribes to revolt, as forests in some regions are the main sources of their livelihood. The British government had introduced certain legislations permitting merchants and contractors to cut the forests. These rules not only deprived the tribals of several forest products but also made them victims of harassment by the forest officials (Sharma 2002). This led tribes in Andhra Pradesh, Orissa and some other areas to launch movements (Rout 2015).

After independence, the tribal movements may be classified into three groups: (1) movements due to exploitation by outsiders (like those of the Santhals and Mundas), (2) movements due to economic deprivation (like those of the Gonds in Madhya Pradesh and the Mahars in Andhra Pradesh), and (3) movements due to separatist tendencies (like those of the Nagas and Mizos).

The tribal movements may also be classified on the basis of their orientation into four types: (1) movements seeking political autonomy and

formation of a state (Nagas, Mizos, Jharkhand), (2) agrarian movements, (3) forest-based movements, and (4) socio-religious or socio-cultural movements (the Bhagat movement among Bhils of Rajasthan and Madhya Pradesh, movement among tribals of south Gujarat or Raghunath Murmu's movement among the Santhals).

Mahapatra (1972) has classified tribal movements in three groups: reactionary, conservative and revolutionary. The reactionary movement tries to bring back 'the good old days', whereas the conservative movement tries to maintain the status quo. The revolutionary or the revisionary movements are those which are organised for 'improvement' or 'purification' of the cultural or social order by eliminating evil customs, beliefs or institutions.

Surajit Sinha (1968 and 1972) has classified movements into five groups: (i) Ethnic rebellion, (ii) Reform movements, (iii) Political autonomy movements within the Indian Union, (iv) Secessionist movements, and (v) Agrarian unrest. K.S. Singh (1983) has also classified them in more or less the same way, except that he has used the word 'sanskritisation' instead of reform movement and 'cultural' instead of 'ethnic'. S.M. Dubey (1982) has classified them in four categories: (a) Religious and social reform movements (b) Movements for separate statehood (c) Insurgent movements and (d) Cultural rights movements.

The rest of the paper discusses four of the popular struggles by the *Adivasis* in India in various periods after independence.

6. Political Movements for a Separate State: Jharkhand *Mukti Morcha*, Jharkhand

The modern tribal movement for regional autonomy is a phenomenon after independence. Jharkhand movement too is such a phenomenon. The main aim of the Jharkhand movement was the creation of a separate "Adivasi state".

The Jharkhand movement has a long years of legacy. Their movement came across various phases; the period of bloody revolts of the tribals, the period of moderate socio-economic movements and the political movements. The period of bloody revolts of the *Adivasis* to protect their Jharkhand land took place from 1771 to 1900 AD. The 20th century Jharkhand movement may be seen as moderate as compared to the bloody revolts of the 19th century. It was after 1939 that Jharkhand movement turned to its political phase with the formation of the Jharkhand Party.

The tribal political awakening reached its culmination point with the formation of the Jharkhand Party. It was exclusively declared as a 'political

party' not a social, economic, religious organization like the earlier one. For the first time, non-tribals were invited in the ongoing movement for autonomy and there was a shift from ethinicity to regionalism in the objectives of the movement. The Jharkhand Party declared to establish a separate state comprising of mineral belts of Bihar, Orissa, West Bengal and Madhya Pradesh. The demand for a separate state includes autonomy and preservation of tribal culture and language. The Jharkhand Party failed to make Jharkhand a separate state. As there were a lot of contradictions within the party (Sharma 1976; Horo 2013).

A new party Jharkhand Mukti Morcha (JMM) under the leadership of Sibu Soren came into prominence in 1973. With lot of non-christian tribals supporting this party, it readily transmitted a rays of hope in the mind of people. It enlarged their roots to the Santal Pargna and Hazaribagh plateau area and soon it was found that the center of the movement has shifted from Ranchi area to Santhal Pargna region. The movement geared up in a militant way when they formed an All Jharkhand Students Union (AJSU), whose main aim was to include youth of the region in the ongoing movement (Horo 2013).

The Parliament refused several proposals for the formation of the separate statehood. A lot of reasons were given and the most important was "lack of common language" across the region. As most of the states were formed by taking a common language criterion, this was insignificant in proposed Jharkhand state. Besides, there was a lack of "unified movement" among different parties. This further contributed significantly in weakening the movement for statehood.

The political dominance of Jharkhand Mukti Morcha was upon 1984. Bhartiya Janata Party (BJP) was the first national non-Jharkhand party who supported the issue of Jharkhand. Thus in the 1996 general election, BJP made almost a clean sweep by winning 14 seats out of 16 Lok Sabha from this region. Aspirations of Jharkhand tribes came to fruition when the Jharkhandis got their separate Jharkhand state on 15th November, 2000.

The Jharkhand movement is primarily autonomous mobilization. The assertions of their identities were and still are made in the context of a region or a provincial arena. Although the context is provincial, the mode of their assertion and the arguments for more power and economic resources aithin the arena are often couched in a collective mould.

The analysis of the Jharkhand movement suggests that, land alienation of tribals, forest cultivation, immigration and unemployment of tribals, submergence of tribal culture and unbalanced development of Jharkhand

region etc. together contributed to the emergence of the Jharkhand movement (Sharma 1976).

7. Ethnic Movements for Cultural/Religious Identity: Naga People's Movement, Nagaland

It would not be an exaggeration to state that almost all the countries of the world have witnessed some form of unrest relating to identity issues. The wave of ethnicity and ethnic political mobilization took such a pervasive character that its challenges were felt equally by both developed and developing states. For example, Srilanka, Bangladesh, Iraq, Turkey, Somalia, Australia, Canada, Germany etc. are some of the countries which have faced and are still facing the problem ethnicity and ethnic identity conflict. Such pattern of conflicts has been described as 'internal' or 'civil' war largely because it involves a clash of identities based on ethnicity (Hagg and Kagwanja 2007).

Ethnicty is the manifestation of sentiments and emotions of a group which is in pursuit to preserve its separate identity. Such sense of distinct identity generally rests on the belef of uniqueness about one's own culture and tradition. There are different view points:

1. Form instrumental viewpoint, ethnicity is the creation of elites who in order to maintain their status quo or to gain political and economic advantage induce and mobilize identity consciousness within a group (Brass 1999).
2. Primordialists, on the other hand, believe that ethnicity is a natural and given phenomenon. According to them, every individual carries with him some "attachments derived from his/her place of birth, kinship relationship, religion, language and social practices which are natural to him, spiritual in nature and that provide a basis for an easy affinity with other people from the same background" (Brass 1999:69).

Thus, there are different meanings attached to identity:

1. Schaefer in his study considers 'relative deprivation' as the potential cause of ethnic conflicts leading to extreme situation such as riots, insurgency, civil war and other instances of social deviations such as crime (Schaefer 2008).
2. Rational choice theory, on the other hand, considers ethnic identity movement as a product of human choice and decision (Hutchinson and Smith 2009).

3. Similarly, constructivist approach considers ethnic identity of individuals as a dynamic concept. Individual, according to this approach, go on changing their ethnic identity on the basis of their needs. Very often, hey identify themselves with that identity which gives them more advantages- socially, politically or economically.

Whatever may be the reason, conflicts and movements based on ethnic identity are increasing throughout the world and its forces are felt more in multi-ethnic and multi-cultural societies like India. In northeast India, different ethnic groups which represent both tribal and non-tribal communities have been struggling long either for special constitutional safeguard or for the creation of separate political entities on the basis of their lingo-cultural identities.

When the Nagas first organised a movement for independence from India in the 1940s and the 1950s, they clearly understood themselves as a "nation", and named their organisation the "Naga National Council". Similarly, the independence movement in Mizoram from the mid 1960s also employed the concept of Mizo nation to call themselves "national". Pachauau (2000) argues that the Nagas as well as the Mizos understand themselves as nation in the sense of 'ethnonationality' and he defines it as the self-understanding of the ethnic groups in Northeast India in the various forms of their struggle for identity. It is simply the phenomenon of political movements launched on the basis of ethnic identity. In the case of the Nagas, the Mizos and others in the Northeast, the very notion as well as the movement of ethno-nationalism clearly reflects a crisis of identity.

Geographically and racially, the region of Northeast India is situated between the two great traditions of the Indic Asia and the Mangoloid Asia. This geographical-cultural condition of "in-between-ness" is an important factor for the crisis of identity. It was only since the British period that the entire region came to be associated with India politically. The law of cultural relatedness, especially of the tribal culture, weakens the new political association, and the racial and cultural difference, thus, came to play vital role in defining the self-identity. The problem of acceptance on the part of Indic culture with its caste-ridden social system, and the problem of identification on the part of the Northeasterners because of the underlying cultural difference underpins the identity problem (Ali and Das 2003).

Since independence, we have not seen a single decade of calm political atmosphere in the Northeastern region in India. Instead, each decade saw new movements of political unrest, most of which turned to violent revolutions. Insurgency, an extreme form of ethno-political upsurge, has rocked five of the seven states at one time or another, and the remaining two

states are highly poised for a similar movement (Lacina 2009; Bhaumik 2007).

The Naga National Council's original demand was some sort of regional autonomy. In the course of their interaction with the "non-tribals" they developed the fear of 'losing their identity in the midst of Hindu rule' leading to a demand for 'outright sovereign independent Nagaland state' (Kumar 2017; Nag 2002).

The new state of Nagaland came into being in December 1963. With statehood Nagaland has entered the Indian political arena which is known for corruption and the amassing of riches by unscrupulous politicians. However, the struggle of the Nagas for independence is still going on. But their claim was put aside with the argument that the Naga nation could never be economically viable. The Naga people have developed a strong sense of nationalism which is shared even by those seeking some accommodation with India.

8. Movements against Involuntary Displacements and Rehabilitation: Narmada *Bachaoo Andolan*, Gujarat

All available evidence shows that the alienation of the *Adivasis* from their lands, natural resources and cultures has only accelerated under the neoliberal policies followed in India after 1991 (Das 2016). The best example is the case of *Adivasis* affected by sardar sarovar dam under construction at Vadagam village in Gujarat in western part of India.

In the early 1980s, people of Madhya Pradesh, Maharashtra and Gujarat in the Narmada valley were shocked when the government began to construct 3000 small, 135 medium and 30 major dams and canals on the 1313-km long Narmada river, cradle of 5000 years of continuous civilisation and culture. The State and central governments were keen to obtain loans from the World bank for long projects, and push them through, regardless of even basic considerations of feasibility.

The brutality of displacement due to the building of dams was dramatically highlighted during the agitation over the Sardar sarovar dam. It has been called 'India's most controversial dam project' (Sahoo et al. 2014). Medha Patekar, spearhead the anti-dam movement known as the Narmada *Bachaoo Andolan* (NBA). This movement for the first time systematically revealed how building dams can result in total dislocation of tribal societies. The beneficiaries of the dam are meant to be large landowners; but the tribal people are paying the price. The official figure indicates that about 42000 families were displaced but the non-governmental organisations such as the

Narmada *Bachaoo Andolan* puts the figure to about 85000 families or 500000 people. The Narmada Valley Development Project affected the lives of 25 million people who were in the valley and were alter the ecology of an entire river basin.

The dam alone displaces more than 41000 families (over 200000 people) in the three states of Gujarat, Maharashtra and Madhya Pradesh (Peterson 2010). Over 56 per cent of the people affected by the dam are *Adivasis*. Due to many reasons, most importantly due to the struggles of the people affected by the project under the banner of Narmada *Bachaoo Andolan*, the project has admittedly the best ever resettlement and rehabilitation policy in India.

9. Agrarian Movements for Land: *Muthanga* Land Struggle, Kerala

The human struggle for ownership of a plot of land is perhaps as old as humanity itself, and the situation is not any different in Kerala; a state often extolled for its high literacy rate (93.91 percent, Census 2011), radical land reform policies and the highest Human Development Index in India (0.7117, HDI 2015). Kerala is also glorified as the holy land of tourism or as "God's own country"- a slogan advertised for exploiting tourism potentials in the state. However, if one moves away from the glamorous world of tourism and other extolling factors, and penetrates deeper into the socio-political and economic structures that drive Kerala's society, what one gets to see is the exclusion and marginalisation of the *Adivasis* and the Dalits, especially when it comes to the issue of land ownership.

The *Adivasis* in Kerala, mostly inhabiting the mountains of the Western Ghats, constitute around 1.45 percent of the total population, while the Dalits form about 9.1 percent (Census 2011). Marginalized and oppressed by social and economic factors, the *Adivasis* have never been the real beneficiaries of the government schemes implemented to reduce landlessness among them. Instead, they have been deprived of their customary rights over their natural resources and traditional knowledge systems, leading to several struggles for land across a timeframe of several decades. Some of the key struggles are: Adivasi land struggles in Kannur (1999), *Muthanga* land struggle (2001), *Aralam* farm protest (2006), *Chengara* land struggle (2007), *Arippa bhoosamaram* (2012), *Puyamkutti* land struggle (2012), *Perichamkutty* land struggle (2012), etc. The *Chengara* Land Struggle deserves a special mention among all because of its unique way of agitation, popular support and success.

The agitation at *Chengara* in Pathanamthitta district began on August 4, 2007, when 300 families from various parts of the state converged on the rubber estate owned by Harrison Malayalam Plantations Ltd. The agitators alleged that the company was in possession of much more land than the actual extent under the government's lease. Their demand was five acres of land for cultivation (later reduced to one acre) and Rs. 50,000 as financial assistances per family. During the more than two-year long protest, lack of food, scarcity of water, absence of medical facilities and hostile weather conditions led to the death of 13 people. After 790 grueling days, the agitation was settled during a discussion between the then Chief Minister, V S Achutanandan, Laha Gopalan (leader of the *Chengara* Land Struggle) and others of the *Sadhu Jana Vimochana Samyukta Vedi* (SJVSV) - the organization that led the land struggle. As a part of the settlement, 1,432 out of the 1,738 families that had started living on the rubber plantation were enlisted for receiving financial assistance to build houses. However, the distribution of land amongst the various tribes and castes was uneven. Some received one acre of land, while others received only 25 cents. The SJVSV also alleged that the *Chengara* Package had been accepted under pressure, as CPI (M) (Communist Party of India- Marxist) leaders had been intimidating and paying off their activists. Despite bitter allegations of betrayal and conspiracy by the ruling and opposition parties, the *Chengara* land struggle was a success.

Although the *Adivasis* and Dalits form the backbone of the agricultural economy of Kerala, they have not yet benefitted from the land reforms that the Kerala Government initiated in the 1950s (Aneesh 2014). Various land distribution schemes and programmes that were meant to minimise landlessness among the *Adivasis* and the Dalits, did not actually relieve them. As far as the landlessness in Kerala is concerned, the Dalits and the *Adivasis* form around 85 per cent of the landless in the state. The state has been witnessing a steady decline in food production and farming. Since agricultural activity has hit a bottom low the state is largely dependent on the neighbouring states for its food requirements. As such, the Government of Kerala, instead of bringing back the *Adivasis* and the Dalits to agriculture and farming, has thrown them to the fringes of the society and has reduced them to living in colonies. A close look at the way the state has fared in implementing various reforms and how it has impacted the *Adivasis* and the Dalits reveals that:

- There was a lack of will among the successive governments that came to power in Kerala to properly implement various land

legislation policies and to honestly redistribute land among the *Adivasis*.

- A look at the various legislations initiated shows that there is a huge gap in the introduction of the policies and their actual effective implementation. For example, The Kerala Scheduled Tribes (Restriction on Transfer of Lands and Restoration of Alienated Lands) Act was adopted in 1975, but it was only implemented after 1986, causing a huge delay.
- *Adivasi* lands have been lost due to encroachments, land grabbing, forest notifications and the formation of private plantation companies.
- Alienation of *Adivasis* from forest and nature, and restriction on access to forest produce has increased the Adivasi's dependence on other sources of income, and has forced them to migrate to other places for work such as casual labour etc.
- Frustration among the *Adivasis* due to gradual land loss over the years has led to loss of livelihood, hunger, malnutrition and starvation deaths.
- Denial of livelihood and the struggle for sheer survival has led to the formation of several *Adivasi* struggle groups for land rights across the state and the rise of *Adivasi* land rights movements.
- Ghettoization of the *Adivasi* communities through creation of *Adivasi* and *Harijan* colonies (George 2014).

Kerala, a state which implemented the land reforms in a very success should introspects the real beneficiaries of the reforms. The recent land struggles in the state by the landless Dalits and *Adivasis* underlines the obligation to address the issue of land reforms once again. What the government to be focused in the second reform should be the caste and community aspects which are left in the first one (Aneesh 2014).

10. Militarising the Movements and Rise of Maoists and Naxalites in India

The Community Party of India (Maoist), also known as "the Naxalites", was founded on September 2004, following the merger of two of India's far-left outfits: the Communist Party of India-Marxist-Leninist (People's War) and the Maoist Communist Centre of India (MCCI). However, the beginning of the movement can be traced back to late 1967.

Many Naxalites see India as a backward, semi-colonial and semi-feudal state. Based on Marxism-Leninism-Maoism, the objective of the armed wing is to wage "protracted people's war" (PPW) to seize political power and herald a New Democratic Revolution (NDR), under the leadership of the agrarian class (Singh 2010). Citing the goals of the agrarian movement and the "land to the tiller" slogan, the main aim of the Naxalites is to change the present system of India's governance, and to establish socialist-communist rule. In order to succeed in their mission, the Naxalites are reportedly working to build a base of popular support, tackling socio-economic problems such as the failure of governance, getting involved in anti-mining agitation, and fighting land acquisition and discrimination based on caste (Kumar 2013; Harriss 2010).

They establish bases in remote areas, among poor and impoverished communities. These are usually in the forested and mountainous parts of southern, central and eastern India; home to about 84 million tribal or indigenous Adivasi people. They are subsistence farmers, and many live in extreme poverty, with a lack of basic services. The Maoists say they have taken up the *adivasi* cause (Harriss 2010; Dubey 2013). The lack of basic amenities, including roads, healthcare, education, drinking water and effective governance provides the Maoists with an ideal community in which to propagate ideas of a "new democratic revolution" (Mohanti 2006). In many of the "liberated areas", they have organised the Adivasi and taken up community projects to provide services the government does not.

Whether they side with the Maoists or not, the most affected by the ongoing conflict are the 84 million tribes people. They do not all necessarily know or understand the real agenda behind the "protracted people's war". They are victims of violence and counter-violence, and have seen minimal positive change in their living conditions (Marwah 2009).

Despite the fact that the Indian Constitution guarantees the safeguarding of tribal rights, people here have been denied their due. Some have waited 50 years to be compensated for land they had to give away to the government for industrial growth, soon after India's independence from the British. Moreover, although the Constitution gives the local governing body of villages- Gram Sabha- the right to reject any expropriation of land, displacement of the Adivasi people continues. The villagers living in these "scheduled areas" complain of intimidation by corporation's private security forces and sometimes even the government's own security. They say they are threatened with violence, and told they must obey orders to give up their land, many have been prosecuted and imprisoned for asserting their rights (Harriss 2010).

Maoists, the self-proclaimed saviours of the tribal people, unleash violence on anyone they suspect of not supporting their cause (Dubey 2013). Some tribal people find themselves oppressed by those fighting the Maoists- languishing in Indian jails, accused of doing basic favours such as giving water or food to the Maoists. From both sides, tribal people and the economically underprivileged have been the biggest victims of the 40- year war between the Naxalites and the Indian state.

The government's fight against Naxalites often seems to be counterproductive. Several villagers living in central and eastern India, under the circumstances, they preferred the Maoists to the Indian government. Ironically, the Maoists owe much of their growing support to the government's counterinsurgency campaign. This has effectively elevated a movement with local roots into one with a national presence.

11. Conclusion

One view of India's inequality is that this is nothing to be worried about. This is the normal progression of economic development. Meanwhile, millions of Indians do not find themselves a part of the growth story. And there is growing resentment over this gaping inequality. Inequality in India operates on multiple axes- of gender, class, caste, region, religion and ethnicity. But perhaps the worst suffering is of India's tribal people, who suffer a double whammy of both disadvantaged region and ethnicity. Official data on all indicators of development reveal that India's tribal people are the worst off in terms of income, health, education, nutrition, infrastructure and governance. They have also been unfortunately at the receiving end of the injustices of the development process itself. Around 40 per cent of the 60 million people displaced following development projects in India are tribals, which is not a surprise given that 90 per cent of India's coal and more than 50 per cent of most minerals and dam sites are mainly in tribal regions.

Inequality is important not only because of the acute perception of injustice it creates. Even economists at the traditionally free-market fundamentalist International Monetary Fund, Andrew G. Berg and Jonathan D. Ostry (2011), have argued that "inequality can also be destructive to growth by amplifying the risk of crisis or making it difficult for the poor to invest in education". They conclude: "reduced inequality and sustained growth may thus be two sides of the same coin".

A retrospective analysis of popular struggles by the *Adivasis* in India reveals the story of continuous neglect and exploitation of these communities by the changing governments and the mainstream society.

India's development process should be incomplete without uplifting the downtrodden and the marginalised into the mainstream by addressing their issues and problems. Development that does not include the *Adivasi* and that leaves out the poorest of the poor is not development, but exploitation. As Aneesh (2013) is rightly stated, "The vision of inclusiveness must go beyond the traditional objective of poverty alleviation to encompass equality of opportunity, as well as economic and social mobility for all sections of society, with affirmative action for SCs, STs, OBCs, minorities and women. There must be equality of opportunity to all with freedom and dignity, and without social or political obstacles. This must be accompanied by an improvement in the opportunities for economic and social advancement. In particular, individuals belonging to disadvantaged groups should be provided special opportunities to develop their skills and participate in the growth process".

There were tribal movements lasted for a brief period, varying from a few days to a few years. Many of them disintegrated before attaining their objectives. However, a few movements took on the institutional form of pressure groups, unions or political parties. Several *Adivasi* groups have demanded more and more welfare programmes including reservation of jobs in government departments. They submitted memoranda and issued press statements, but there has been no mobilization of tribals on a large scale. These issues attain prominence in elections. However, we have to examine the reasons why such efforts have not succeeded in sustaining political movements. Similarly, how and why do some selected tribal movements take on an institutional form? How effective are they in attaining their objectives after taking on institutional forms? What is happening to the small tribal movements for livelihood or identity? Here arises an important methodological question of scaling of the movements. Mass movements in terms of enormous numerical strength of participants are only highlighted and discussed by the academia. The extent of the participation should be looked into within the context of the time and social milieu in which the movement takes place. Similarly, the level of the tribal movement in terms of the geographical area and sections of tribal group involved is important for assessing the intensity and extent of the movement. This would also facilitate a comparative study of various tribal movements in India.

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MONITORING SOCIAL SAFETY NET PROGRAMS: LESSONS FROM BANGLADESH

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Abstract: *This article examines challenges in selected social safety net programs'— VGD, MA, AWDDW, and OAA—beneficiary selection and benefit distribution in Bangladesh. Although these programs—cash or goods—ease off chronic hardship of beneficiaries and gradually change their socioeconomic situation, many challenges still exist in implementation processes. A sample survey method along with in-depth interviews seeks to collect data on beneficiaries' inclusion in allowances, their knowledge about selection committee, inconsistencies in selection and distribution of allowances, and their level of satisfaction about the whole process. Research findings indicate that beneficiaries still require communicating frequently with committee members to be included in the list of allowances. The use of bribe remains the most influential mechanism to acquire allowances. Most beneficiaries have no idea about the selection criteria, committee, and processes to submit and resolve claims about allowances. Equally, many elected representatives possess little knowledge about selection criteria and their roles and responsibilities in implementing these programs.*

Keywords: *safety net programs, poverty reduction, beneficiary selection process, distribution of benefits, and challenges in Bangladesh*

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1. Introduction

Poverty Reduction Strategy Paper (PRSP) considers social safety net programs—transferring cash or goods—as core strategies to satisfy the poorest and the most vulnerable people's urgent needs and lift them out of poverty in Bangladesh. These programs aim to mitigate beneficiaries' socioeconomic vulnerability (unemployment, exclusion, illness, disability, and aging) and improve their ability to face that vulnerability. The government of Bangladesh allocates a substantial fund every year for social safety net programs to reduce poverty and vulnerability. For instance, the government spends about 2% of GDP for social protection in the fiscal years 2010-2015 and continues to carry out 145 safety net programs from 2016 through 2020 to reduce absolute poverty from Bangladesh (GoB 2016).The government of Bangladesh firmly supports Sustainable Development Goals (SDGs)2 that emphasize active poverty reduction and social security programs for economically vulnerable people in developing countries to end poverty by 2030.3The government implements Allowance for Widowed, Distressed, and Deserted Women (AWDDW), Maternity Allowance for the Poor Lactating Mothers (MA), Old Age Allowance (OAA), Vulnerable Group Development (VGD), and many other programs to enable the poor to get out of poverty. Poverty and vulnerability are gradually declining in Bangladesh as a result of these programs. For example, the number of extremely poor people decreases from 17.6% in 2010 to 12.9% in 2016 (BBS 2016), but a large portion of poor people are still out of these programs. These programs also face many challenges (bribery, nepotism, harassment, political consideration, and appropriation) throughout the implementation process. It is important to examine barriers to implementing these programs to enhance their usefulness in poverty reduction.

Social safety net programs often fail to reach intended beneficiaries because of social and political hindrances in selection and distribution processes. Many extremely poor and deserving people are deprived of the

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[2] Sustainable Development Knowledge Platform identifies social safety net programs as important strategies to end poverty and disparity by ensuring support for kids, lactating mothers, disabled and elderly publics, and extremely poor and unemployed people. A forty-five percent people receive social benefits in 2016 across the globe. Details: https://sustainabledevelopment.un.org/sdg1.

[3] As world poverty continues to reduce, continuous social supports need to improve hardcore poor's ability to earn and lessen miseries in developing countries. Details: https://sustainabledevelopment.un.org/sdg1

allowance while many non-poor and relatively better off people obtain the allowance (Barkat et al. 2013).They find financial corruption (mean bribe for each benefit= BDT1074.1), political preference, and premeditated selection of beneficiaries as the main obstacles to implement safety net programs. Local governments elected bodies (Union Parishad, Upazila Parishad) tend to distribute allowances among their relatives and other people who support them in the election. They regularly misuse their power to influence the list of beneficiaries (Kidd et al. 2014). Also, many elected representatives possess little knowledge about beneficiary selection criteria and their roles and responsibilities to implement various programs. A weak collaboration between local government representatives and responsible government offices to identify right beneficiaries and allot benefits is the major setback to execute safety net programs (Begum et al. 2014). Some people (Union Secretary, other selected committee members-political leaders or powerful persons and social leaders) in-between local representatives and government officers consider safety net programs as a source to gain reputation and illegal earnings (Masud-All-Kamal and Saha 2014).The rate of selection errors increases as a consequence of such unlawful activities. Staff crisis and inconsistencies from allocation to distribution also affects the selection of beneficiaries (Sen and Ali 2015). As a whole, a variety of corruption (selecting familiar or wrong persons, selling goods, taking a portion of money or goods from beneficiaries) interrupts the implementation of safety net programs in Bangladesh.

Above studies justify the importance of studying challenges in implementing social safety net programs in Bangladesh.

2. Problem Formulation

The problems in beneficiary selection and distribution of benefits and lack of transparency mainly degrade the standard of service of safety net programs. This article, therefore, aims to assess a few issues that affect the implementation of social safety net programs in Bangladesh. These are: (a) to identify major challenges in delivering VGD, AWDDW, MA, and OAA services; (b) to discover inconsistencies and corruption in selecting beneficiaries and distributing services; and (c) to assess the satisfaction level of VGD, AWDDW, MA, and OAA beneficiaries.

This study conducts thirty in-depth interviews and a sample survey to examine challenges in VGD, AWDDW, MA, and OAA beneficiaries' selection and the distribution of benefits. The survey follows a two-tiered sampling

(stratified-systematic) method to select 4,876[4] (4,515 women and 361 men[5]) respondents from 26, 995 beneficiaries. Twelve Upazilas and four Pourshavas[6] are considered as strata from which 231 villages under 60 Union Parishads and 12 wards are randomly selected for data collection. The beneficiaries with at least six months of experience as allowance receiver are proportionately selected from the strata. Every fifth beneficiary is selected as a respondent. The survey administers 4,876 structured interviews in sixty Unions and four Pourshavas with prior consent of respondents. The lists of beneficiaries are collected from Union Parishads/Pourshavas and Upazila Social Welfare/Women Affairs offices. The in-depth interviews are conducted to supplement survey data. Data collection lasts from April, 2017 through May, 2017. Data are processed and analyzed by using SPSS.

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[4] The sampling units of the survey are 26,995 beneficiaries from selected SSNPs in selected Upazilas. The standard error of the mean needs to be calculated first because it shows how closely sample means reflect population mean.

S.E. = $\frac{s}{\sqrt{n}}$ Here, s= standard deviation of the variable under study; n= sample size

By inverting the above formula n= $\frac{s2}{(S.E.)\,2}$

For 26,995 sampling units, s2= .72 and S.E. =.011, the estimated sample size

n= $\frac{.72}{.000121}$ =5,950.413

Then the optimal sample size can be calculated by n'= $\frac{n}{1+(\frac{n}{N})}$

Where N= population size; n= sample size and n'= optimal sample size

If N=26,995, then n'= $\frac{5,950.413}{(1+\frac{5,950.413}{26,995})}$ =4,876 (rounded).

[5] The sample predominantly consists of women beneficiaries because these programs are mostly intended for vulnerable and poor women.

[6] The spatial distribution of beneficiaries:

VGD: Kazipur Upazila, Sirajgonj (423); Moheshkhali Upazila, Cox's Bazar (382); Saghata Upazila, Gaibandha (406); Mithapukur Upazila, Rangpur (404); and Banaripara Upazila, Barisal (403)

OAA: Sujanagor Upazila and Pourshava, Pabna (male-166, female-253); Ramgoti Upazila and Pourshava, Laksmipur (male-195, female-228)

MA: Jamalganj Upazila, Sunamganj (181); Sadar Upazila and Pourshava, Faridpur (606)

AWDDW: Kolaroa Upazila, Satkhira (412); Baskhali Upazila and Pourshava, Chittagong (660); Borkol Upazila, Rangamati (157)

3. Selection and Distribution Processes of VGD, AWDDW, MA, and OAA

The social safety net programs involve various institutional representatives in selecting beneficiaries and distributing their services. This chapter narrates diverse roles of respective government and non-government personnel and local government representatives in implementing VGD, AWDDW, MA, and OAA based on a total of 30 in-depth interviews from four Upazila and two Pourshava. The insights from the field reveals that the poor and vulnerable are often excluded from their entitlement because of the misuse of rules by the responsible persons.

3.1 Selecting Beneficiaries and Distributing Allowances

Currently a two-stage selection and distribution process is in use from preparing the primary list of beneficiaries of VGD, AWDDW, MA, and OAA to finalizing it. The Union committee—the chairman as president, all elected members, UP secretary, NGO, and other representatives—requires verifying the primary list of beneficiaries selected by the ward committee to submit a list to Upazila/Pourshava committee. The Upazila committee, either chaired by Upazila Nirbahi Officer (UNO) or Upazila chairman[7] further investigates the list with the assistance of respective offices before finalizing it according to allocations. The union committee does the key function in preparing the list. Although the criteria set by the government target the poorest of the population, both committees regularly miss out many of them. Both committees have the responsibility to ensure fairness and justice in the selection and distribution process of the allowance. An Upazila Nirbahi Officer (UNO) explains the selection process of social safety net programs:

> *Actually all allowance committees are formed according to government circular. I don't see any problem in committee formation. UP chairmen, Upazila chairman/Mayor, and selected representatives we all sit together to select the beneficiaries. Union Parishads have the main responsibility. It is hard for us to verify the whole list. They should prioritize the absolute poor in the list. In many cases inconsistency occurs at the UP level. They include wrong people in the list ignoring the criteria. Many times I suspended allowance for selecting incorrect people. (Interviewed on April 18, 2017)*

[7] UNO chairs Upazila Committees of MA and VGD; Upazila chairman chairs Upazila committees of OAA and AWDDW.

The committees are formed properly, but allowances are distributed improperly.

Even though the formation of allowance committees is more or less fair, the selection of beneficiaries in some cases is challenging. Another UNO reiterates the loopholes of the selection process. She describes:

> *Both Union and Upazila committees are created accordingly. I select a tag officer in the Upazila committee. I regularly hear complaints about the selection of wrong beneficiaries. Sometimes I myself go the field and if I find it incorrect then tell the chairman to correct it. I postpone the undue card before correcting the problem. (Interviewed on May 4, 2017)*

It is evident that inconsistencies exist in the selection process.

The chairmen of the Union Parishad state the selection and distribution process of the allowance at UP level as fair and transparent. They attempt to solve irregularities locally. Several chairmen (three from three different Upazila) and two Mayors talk about the selection process in a similar tone:

> *We follow government regulation and direction of UNO and Upazila chairman to make committees for selecting beneficiaries. All members of the committee including women representatives of reserved seats present in the meeting to decide on allowance. The UP secretary informs committee members about the meeting. We tell UP members to make a list of beneficiaries from their ward by visiting the area. We finalize the primary list in the Union committee meeting and submit it to the Upazila committee with the signature of all members. There is no corruption in this process. When the list is declared we inform the beneficiaries by mobile or gram (Bengali word for village) police. Sometimes people complain about UP members for taking illegal money or bribe to include in the list. If anyone complains we solve it. (Interviewed on April 17, April 26; April 27 and May 3, 2017)*

While chairmen neither notify loudly nor admit corruption in selection and distribution processes of safety net programs, many beneficiaries report the use of unfair means to achieve the allowance.

The chairmen and mayors claim to perform their duties properly in selecting beneficiaries after government directions. A few chairmen explain

their experience about VGD, MA, AWDDW, and OAA differently. A UP chairman complains:

> *Some members on the OAA committee particularly the selected ones are politically recruited. The MP/Upazila chairman selects representatives from their party. The selected members try to influence the decision of the committee. They want to select beneficiaries from their own groups, relatives or party. They tend to use the allowance as a platform to satisfy their own people for reputation, support or vote. (Interviewed on April 27, 2017)*

Chairmen/mayors accuse selected committee members of corruption; they deny all allegations against them.

The unnecessary interruption in the selection process initiates corruption. Another UP chairman shares his experience in response to the question about political intervention in the selection process of VGD:

> *UNO or Upazila chairman discusses with ruling party leaders before finalizing the VGD list. Political leaders frequently interfere in the selection process. (Interviewed on May 3, 2017)*

Political interference appears as a barrier to preparing the list of beneficiaries.

Most of the members or councilors from six Union Parishads and two Pourshava (16 members or councilors including 7 male members and 2 councilors, and 6 female members and 1 councilor) deny any kind of deviation in the selection process. Few members admit discrepancy in the selection process:

> *The members nominated by MP/UNO/Upazila chairman prefer to include their people in the list. In many cases the chosen people are not eligible to receive the allowance. Many of them are better off or can earn. If their selected people are not included in the list they don't want to sign the resolution. Socially influential people also request to include people in the list. The poor don't always get the allowance. Sometimes committee members demand for bribe. We as a result recommend excluding the delegates of MP/Upazila chairman to improve the usefulness of the social safety net programs. Union Parishad in cooperation with Upazila committee and respective government departments can jointly monitor the programs. Again,*

> *many members are signatory such as women members. They never raise their voice. People don't want to complain due to fear. Many don't even know how to complain. (Interviewed on April 17 and May 3, 2017)*

Like UP chairmen/Pourshava mayors, UP members or Pourshava councilors reject corruption in implementing social safety net programs.

The controversial activities of the few members defame the entire committee. A woman and child affairs officer reiterates above facts:

> *Members and Chairmen give their people the VGD and MA allowance. Chairmen take the most of them. The selection process is influenced by both social and political pressure. Many well off and workable people receive the allowance because of nepotism and sociopolitical pressure. In some cases the committee members demand bribe for giving the allowance. We can check few cases for severe staff crisis and the absence of logistic support (transport and other costs). Most people don't know how to make a complaint. Also, they are afraid of making complaints. (Interviewed on May 15, 2017)*

Corruption in various steps reflects the mismanagement of social safety net programs.

The error in the selection excludes many extremely poor from social safety net programs. A social welfare officer also recognizes the variation in the selection process:

> *There are many problems in the selection of OAA and AWDDW beneficiaries. It is evident that the relatives of members or chairmen, married and well off women receive allowance. (Interviewed on April 26, 2017)*

Eligible people are often deprived whereas non-eligible people frequently receive the allowance.

The selection of beneficiaries overlooking the criteria hampers the aims of the social protection programs. A UP secretary describes:

> *The corruption in the selection process is intentional. The members sometimes cleverly allocate dead person and expatriates to appropriate the allowance. They also favor their neighbors and relatives. Financial corruption is not visible but happens. One member listed two beneficiaries from the same family by taking money. Now the training for VGD is not in action. (Interviewed on May 14, 2017)*

Premeditated selection deprives many beneficiaries of their rights.

Corrupt practices affect the implementation of safety net programs. The corruption in the selection process is a common and widespread phenomenon. An evaluation of the few NGO officials can be summarized in this regard:

> *There is a committee in black and white, but the chairmen are all in all. The selection process is not transparent. Influential persons and local political leaders pressure the committee to select their people. The chairmen and members select their relatives and supporter. In some cases they don't give full address of the beneficiaries. Sometimes they take money for giving allowance. Political consideration and interference is the biggest factor in the selection process. We place complaints in the Upazila committee. The members and chairmen interfere with our work and attack personally. (Interviewed on April 18, April 27, and May 14, 2017)*

Lack of accountability of the Union Parishad is an obstacle to select appropriate beneficiaries. The success of the social safety net programs largely depends on the active participation of the chairmen and members in the selection of beneficiaries as per rules.

3.2 Lack of Awareness of Local Government Representatives

Many elected local government representatives such as members, chairmen or even Upazila chairman possess little knowledge about social safety net programs. An UNO explicates:

> *Lots of members, chairmen, and Upazila chairman do not know about government circulars and their responsibilities. The elected representatives should be trained so that they understand government circulars and can select beneficiaries according to those circulars. (Interviewed on April 18, 2017)*

Ignorance of elected representatives hampers the distribution of safety net programs.

Lack of ability to collect beneficiaries according to government regulations emerges as a major setback to execute safety net programs. One UP member replied in response to a question about the selection process of AWDDW:

> *I don't know about the criteria to select the beneficiaries of AWDDW. I know a little about the selection committee.*

> *Generally the chairman maintains everything. I regularly attend meetings in the Union Parishad. The chairman discusses about AWDDW, and other allowance in the meeting and instructs us to select AWDDW beneficiaries. (Interviewed on May 14, 2017)*

Selecting beneficiaries ignoring government rules undermines the objective of safety net programs.

It is hardly possible to identify the right beneficiaries without proper knowledge about the selection process. A coordinator of an NGO similarly reflects on the above findings:

> *Most of the elected local government representatives don't know about the circular of the government. Also, they lack of efficiency to complete their duties. Particularly, the majority of the women representatives are illiterate and ignorant of the activities of the Union Parishad. They have partial knowledge about the criteria of the allowance. Although women representatives are elected, they still remain as housewives. They always agree with the chairman because of their lack of knowledge. (Interviewed on May 14, 2017)*

Inefficiency of local representatives disrupts the implementation of security programs.

The minimum information and competence about safety net programs can highly improve their quality of implementation. A monitoring officer of an NGO explains:

> *All women members do not always attend meetings and the other members who attend don't get equal opportunity. They are in some cases underemphasized as women members and many decisions are imposed upon them. They just implement the imposed decisions. (Interviewed on April 27, 2017)*

The equal participation of women representatives in the safety net programs like males would enhance the possibility to achieve expected outcomes.

Lack of public awareness equally affects the quality of selection and distribution process of the allowance. A solid knowledge about the selection criteria must keep the committee members accountable to the community. The people should understand their rights and privileges. In case of issues related to allowance, they have the opportunity to lodge complaint to the UP chairman or the Upazila committee. In fact, people rarely complain against

the alleged person(s). The community consciousness is therefore imperative to escape from corruption.

4. Research Findings

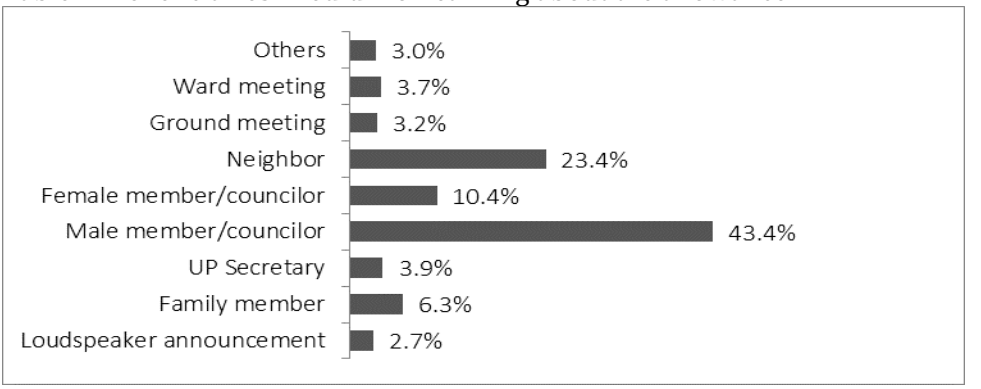
Local government institutions and their elected representatives perform key roles in selecting beneficiaries and distributing benefits of social safety net programs except cash or conditional cash transfers. Union or Pourshava committee prepares the primary list of beneficiaries while Upazila committee consisting of UP chairmen, Upazila administration, and Upazila social welfare officer/Women and Child affairs officer verifies and finalizes the list of beneficiaries.

4.1 Primary Selection of Beneficiaries

The government instructs strictly local institutions to publicize widely through loudspeaker (locally known as *miking)* or other mediums to inform people across the union before preparing the primary list of beneficiaries. But both Union and Upazila committee select beneficiaries arbitrarily. The members allocate benefits to their relatives and political supporters (Kidd et al. 2014). Ara et al. (2015) compute that half the OAA recipients are not selected according to set criteria.

The survey data describes that 43.4 percent beneficiary learns about the allowance via male Union Parishad (UP) Members or Pourshava Councilors, 23.4 percent via neighbors, and 10.4 percent via female UP Members or Pourshava Councilors.

Table 1: Beneficiaries' medium of learning about the allowance



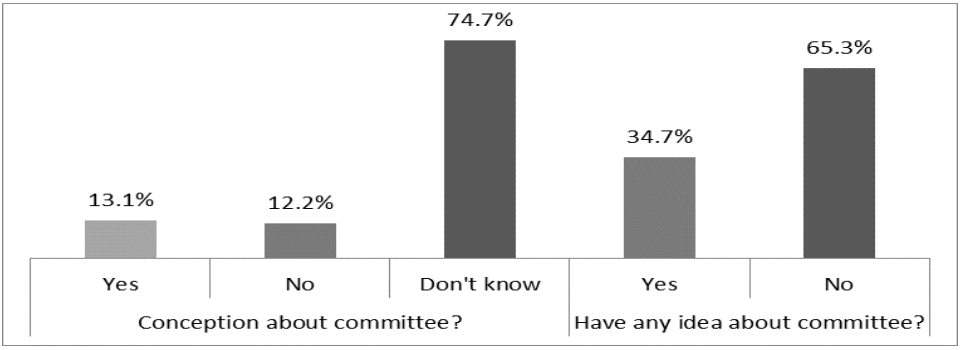
Source: Own

The committee members wholly manipulate the list of beneficiaries (Alam and Hossain 2016; Begum et al. 2014; Kidd, Freeland, and Khondker 2014). Beneficiaries as a result run through different channels to include their names in the list. The survey reveals that 15 percent of beneficiaries communicated with Chairmen or Mayors, 65.2 percent beneficiaries communicated with male UP Members or Pourshava Councilors, 15.2 percent beneficiaries communicated with female UP Members or Pourshava Councilors, and 4.6 percent communicated with political leaders to be included in the list. Although Union Parishad or other respective government institutions should verify the primary list, 75.6 percent beneficiaries inform that nobody visits them after they have been selected for benefits.

4.2 Awareness about the Committee and Participation in the Verification Process

This article finds that overall 74.7 percent beneficiaries have no conception about committees for VGD, AWDDW, MA, and OAA, and 12.2 percent beneficiaries tells there is no committee. Only 13.1 percent beneficiaries know about the selection committee, of whom 65.3 percent have no idea about committee members.

Table 2: Awareness about the committee

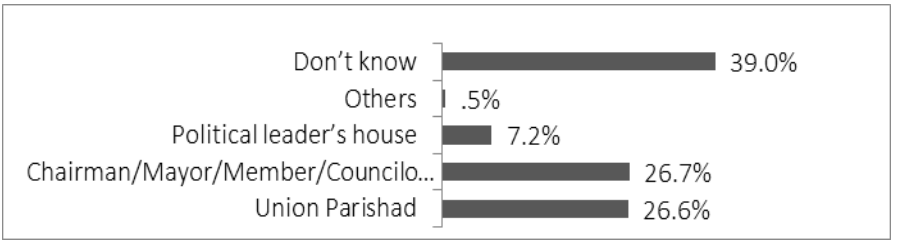


Source: Own

A thorough investigation must be made to finalize beneficiaries from the primary list in their presence in an open field. Although many committee members hardly understand their roles in the selection process (Begum et al. 2014), they deliberately exclude many eligible beneficiaries and select wrong ones (Sen and Ali 2015; Ara et al. 2015). They occasionally complete beneficiary selection in the open field. In the survey, overall 82.1 percent beneficiaries have not noticed any publicity to verify the list of beneficiaries in the open field, while 17.9 percent tell advertisement occurs. The beneficiaries who know about verification process in the open field, 49 percent learn about the process and date from yard meeting, 41 percent from ward meeting, and 10 percent from loudspeaker announcement.

Some beneficiaries (17.3%) state that the list was verified in the open field and most of them (72.8%) were present there, whereas 16 percent tell the selection process was not completed in the open field; and 66.7 percent are not aware about the selection process. The committee makes the list of beneficiaries at their convenience (Kamal and Saha 2014; Siddiki et al. 2014; Kidd, Freeland, and Khondker 2014; and Raihan 2013). A 26.7 percent beneficiaries reports that selection process takes place at UP Chairmen's/Pourshava Mayors'/UP Members'/Pourshava Councilors' house, 26.6 percent respondents report that the process completes at Union Parishad, 7.2 percent report at local political leaders' house, 0.5 percent report others, and 39 percent report that they have no idea about the place.

Table 3: Places where selection process occurred

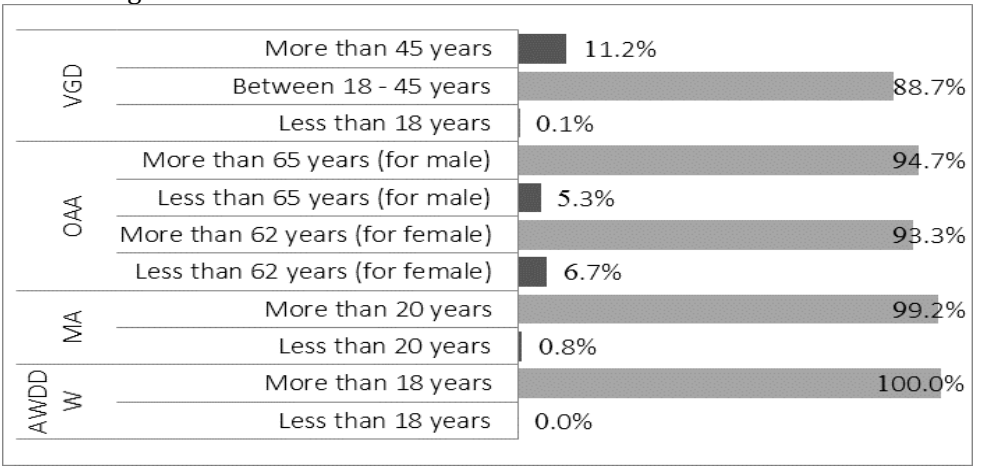


Source: Own

4.3 Inconsistencies and Corruption in the Enlistment

AWDDW beneficiaries fulfill age requirements, whereas VGD beneficiaries have the highest deviation (11.2%) from government required age limit.

Table 4: Age limit of the beneficiaries*

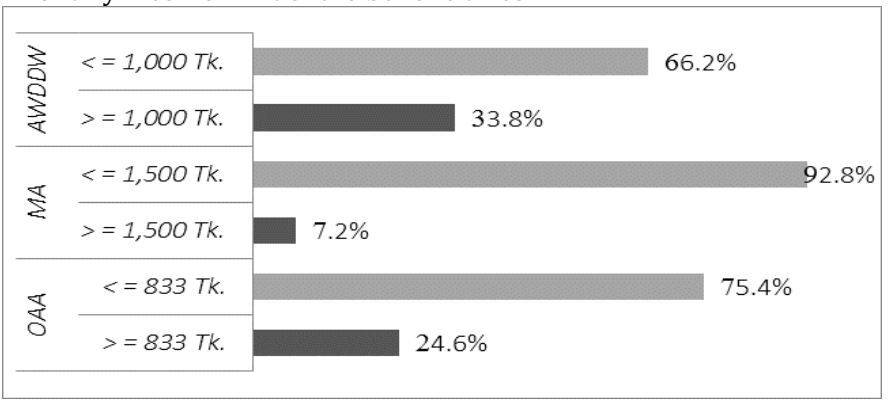


** Minimum age of AWDDW beneficiaries should be 18 years, 20 years for MA beneficiaries, 65 years for male OAA beneficiaries and 62 years for female beneficiaries, and between 18-45 years for VGD beneficiaries*

Source: Own

A 92.8 percent MA beneficiaries meets up monthly minimum income limit whereas 66.2% AWDDW beneficiaries maintain income requirement.

Table 5: Monthly income limit of the beneficiaries*

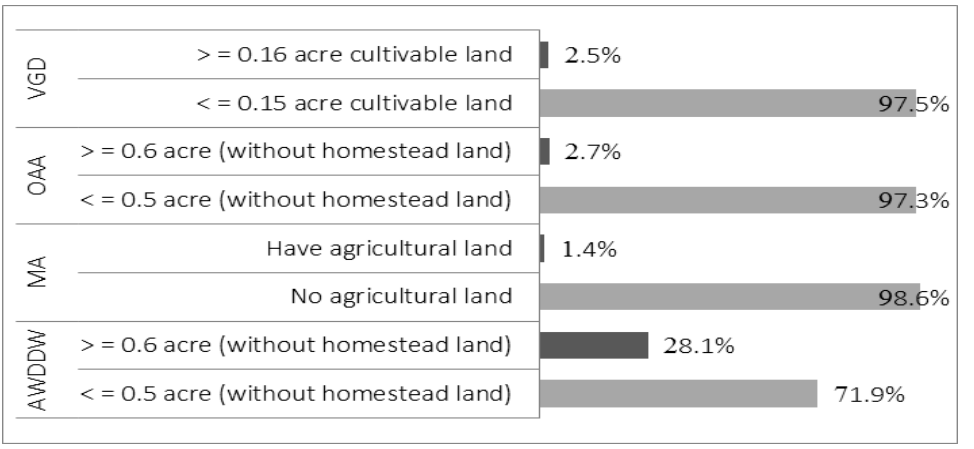


** Monthly income of AWDDW beneficiaries should be less than BDT 1,000 (less than BDT 12,000 yearly), less than BDT 1,500 for MA beneficiaries, and less than BDT 833 (less than BDT 10,000 yearly) for OAA beneficiaries*

Source: Own

MA beneficiaries have the minimum (1.4%) deviation from the government required land limit (homestead and agricultural land), and AWDDW beneficiaries show the maximum (28.1%) deviation from land limit.

Table 6: Beneficiaries' land limit*



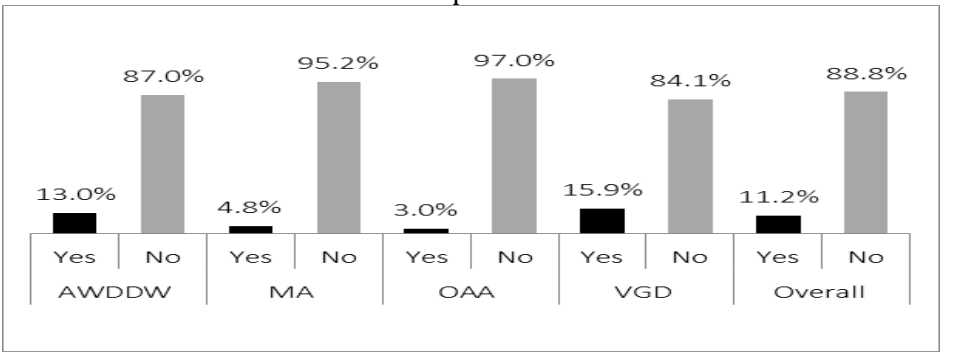
** Maximum amount of land (without homestead land) for selecting AWDDW beneficiaries should be less than 0.5 acre, no agricultural land for MA beneficiaries, 0.5 acre for OAA beneficiaries, and less than 0.15 acre for VGD beneficiaries.*

Source: Own

Beneficiaries face various inconsistencies in the selection process. Barkat et al. (2013) synthesize that countless well off people receive allowances while many eligible beneficiaries are deprived of them for political and individual partiality and discrimination. Alam and Hossain (2016) and Mannan and Ahmed (2012) inform that many people give bribe to be beneficiaries. Local political leaders or elected entities use safety net programs as a means to gain name and fame in their areas.

The 88.8 percent participants in the survey tell that they face no harassment to be included in the list, whereas 15.9 percent VGD beneficiaries, 13 percent AWDDW, 4.8 percent MA, and 3 percent OAA beneficiaries faced harassment and irregularities.

Table 7: Harassment in the selection process

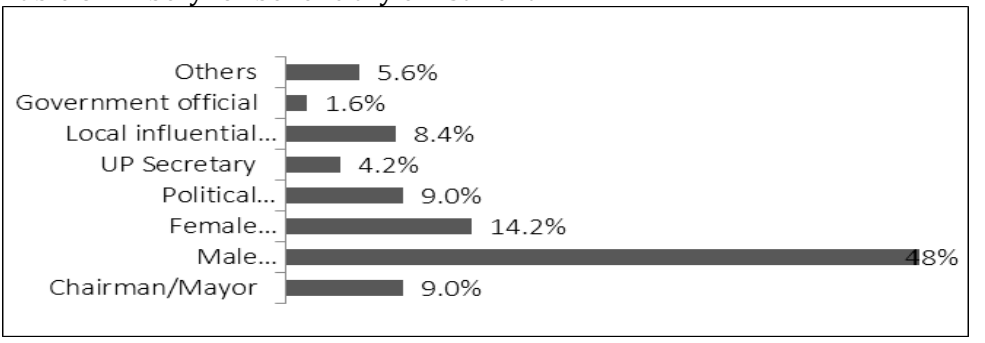


Source: Own

Overall 11.2 percent beneficiaries experience harassment of whom 39.1 percent paid bribe or money illegally, 10.2 percent noticed long delay, 9.6 percent noticed nepotism, 6.9 percent alleged that the selection occurs without verification, 21.9 percent alleged frequent communication, 8.5 percent noticed political consideration, 1.7 percent noticed the unpublished list, 1.8 percent reported the interference of powerful relatives, and 0.6 percent mentioned that there were other reasons to be enlisted. These programs often fail to serve the most vulnerable. A loose and weak collaboration because of political and personal interruptions (from MP, Union Parishad, Upazila Parishad, and government officials) leads to mismanagement of the program (Khan 2012).

The beneficiaries pay average BDT 2,311 as bribe to be included in the list. In most of the cases, the beneficiaries give bribe to male UP Members or Pourshava Councilors (overall 48%). Among the beneficiaries, 59.6 percent manage the money for bribe from their personal or family savings.

Table 8: Bribery for beneficiary enlistment



Source: Own

4.4 Distribution of VGD, AWDDW, MA, and OAA Allowances

The money of the allowances is deposited to beneficiaries' bank account opened by ten-taka fee according to government declaration for AWDDW, MA, and OAA. On the other hand, beneficiaries withdraw rice (30kg per month) under the VGD program. The beneficiaries or their nominees can take out cash or rice from the specified bank or UP within a period of time. Among the beneficiaries, 94.6 percent tell they withdrew their money by themselves, while 65.3 percent of the other 5.4 percent cash out the allowance or receive rice from UPs by their nominees, 19.6 percent by members or councilors, 11.3 percent by chairmen, and 3.8 percent by other relatives/neighbors.

Beneficiaries receive allowances except for VGD in their own bank accounts every three months (monthly 500 BDT). They spend significant amount of money and time to obtain benefits. Keya et al. (2014) identify the distance from the bank and transportation costs are major obstacles to receive the allowance and avail maternal and child care services during and after pregnancy in Bangladesh. Beneficiaries travel 5.2 kilometers on average to withdraw money from the bank or rice from the UPs. The average travel distance for VGD, AWDWD, MA, and OAA are 2.5 km, 7.5 km, 3.5 km, and 3.5 km respectively. In order to withdraw money from the bank, 15 percent beneficiaries arrive in the bank on foot, 42.4 percent take Rickshaw/Van, 34.7 percent take bus or human holler or auto rickshaw, and 5.1 percent reach by boat or launch. Only 8.7% beneficiaries report that they need not spend money for coming to the bank/UP as they live in a walking distance. A 91.3 percent beneficiary spends an average of BDT 48 for travelling and BDT 41 for food.

4.5 Corruption in the Distribution of Allowances

Kamal and Saha (2014) suggest that some committee members and other people (political leaders, powerful persons, and relatives) take money from beneficiaries to help them withdraw benefits.

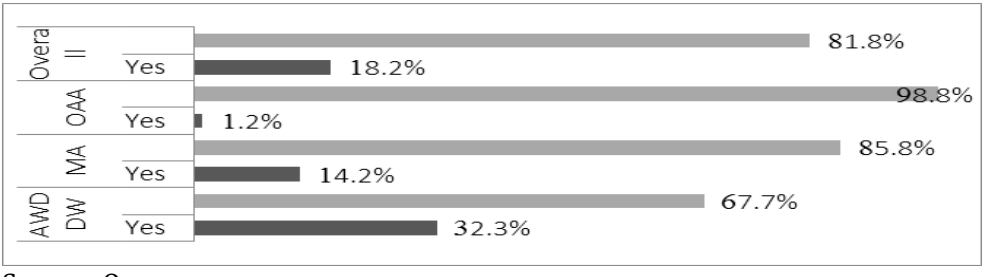
Table 9: Harassment for not withdrawing money within the stipulated time.

Source: Own

Some beneficiaries (4.9%) face difficulties and harassment for not taking out the money from the bank within the stipulated time, but they were reluctant to describe the type of harassment.

A number of beneficiaries (18.2%) mention that a portion (BDT 57 on average) of their allowance was deducted at the time of withdrawal

Table10: Deducted allowance at the time of withdrawal



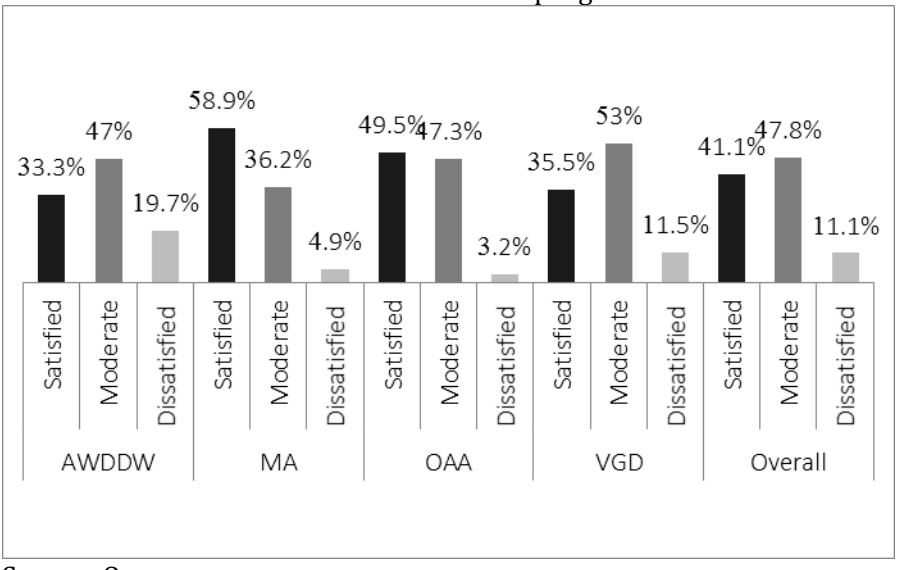
Source: Own

The survey data suggests that 13.9% beneficiaries pay bribe to male UP members/Pourshava councilors, 50.9% pay to bank officials, and rest of the beneficiaries pay to others (chairmen/ mayors, female UP members, UP secretary and Village Police).

4.6 Level of Satisfaction

A small amount of allowance (30kg rice or BDT 500 per month) partially ensures recipients' socioeconomic security (Alam and Hossain 2016; Raihan 2013). As a whole, 41.1 percent beneficiaries show satisfaction at different stages of VGD, AWDDW, MA, and OAA allowance. The study also measures that 38.6 percent beneficiaries are satisfied with the advertisement for beneficiary selection; 40.1 percent are satisfied with beneficiary selection process; 35.7 percent with the number of beneficiaries; 48 percent with the amount of allowance, 50.1 percent with the behavior of the employee of the bank or other institutions; and 34.3 percent with the process of resolving complaints. For VGD, 43 percent beneficiaries are satisfied with quality of rice and 32 percent beneficiaries are satisfied with the training for generating income and savings.

Table 11: Level of Satisfaction for selected programs



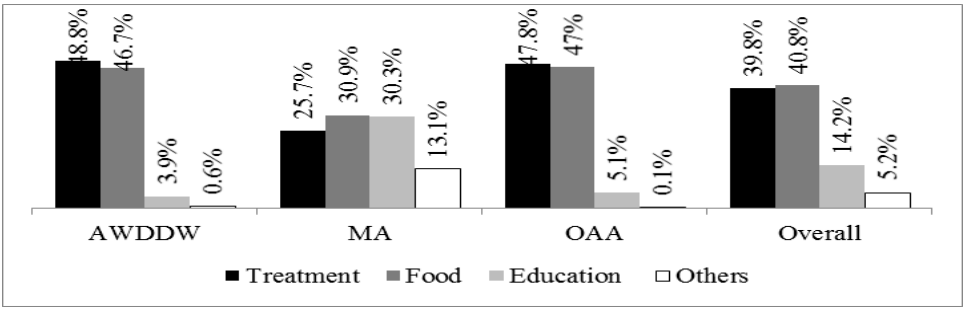
Source: Own

4.7 Utilization of Allowances and Current Socioeconomic Condition

Beneficiaries currently receive no other grants or allowances from any other organizations, but 1 percent of their family members obtain the allowance of government social protection programs. Likewise, 1 percent of beneficiaries' family members attain regular grant or allowance from private social welfare institutions or NGOs. Barkat et al. (2013) report that bribery and

political and personal biasness in beneficiary selection restrain the success of safety net programs in poverty reduction. A 39.8 percent beneficiary utilizes their whole allowance or a part of it to bear medical expenses, while 40.8 percent spends it to buy food, and 14.2 percent for education.

Table 12: Utilization of allowance



Source: Own

An insignificant number (5 percent) of beneficiaries fail to change their socioeconomic condition after attaining allowances, whereas 95 percent succeed in changing their lives. Allowances improve medical facility for 36 percent beneficiaries, food security for 48 percent, formal education of children for 3 percent, and child nutrition for 13 percent.

5. Concluding Remarks

This article investigates challenges in VGD, AWDDW, MA, and OAA beneficiaries' selection and distribution processes and their level of satisfaction. These programs address primary shocks of poverty and shed light on avenues to combat poverty. Many beneficiaries utilize the allowance to satisfy immediate needs and be self-dependent after the program. For example, skills training on income-generating activities enable many VGD beneficiaries to earn money to maintain life. Although the majority of the beneficiaries perceive notable success in food security, nutrition for children and other family members, health care and children's education, a significant number of beneficiaries face difficulties in accessing the allowance.

Many beneficiaries experience diverse problems in selection and distribution processes. The major obstacles to achieving the allowance include bribery, nepotism, repeated communication, premeditated selection, political consideration, and the intervention of socially established persons. The bribery or the exchange of money out of the rule appears as the most

significant barrier to obtaining the allowance. Both male and female UP Members and Pourshava Councilors take bribe to enlist the beneficiaries in most of the cases. Some beneficiaries encounter a hard time to manage the money to give the bribe. The poor and vulnerable always keep in touch with UP Chairmen, Members or the other influential persons to avail the allowance. In many cases, the responsible persons unnecessarily delay their entrance to the program. Sometimes, well off or workable persons receive the allowance. The committee members occasionally recommend the dead, expatriated people or more members from the same family as beneficiaries to appropriate the allowance.

Furthermore, an insignificant number of beneficiaries know about the process to complain officially against inconsistencies concerning the allowance. Similarly, a small number of beneficiaries are familiar with the process to solve allegations about the allowance. Many beneficiaries endure problems in case of receiving the allowance after the specified timeframe. The data shows that a large number of beneficiaries pay money at the time of receiving the allowance. As a whole, a large number of the beneficiaries are in some way not happy with the selection and distribution of allowances. An ineffective coordination between Union committee, Upazila committee, and relevant government offices allows the committee members to select beneficiaries arbitrarily. For instance, nobody from Union or Upazila committee comes to verify beneficiaries before finalizing the list. Most of the people have no idea about the existence of beneficiaries' selection committee in the Union Parishad.

Safety net programs serve most of their beneficiaries; however, various problems still exist in selection and distribution processes. Many poor and vulnerable people are often excluded from the list of beneficiaries whereas lots of relatively well-off people receive the allowance in collusion with committee members. Future studies about social safety net programs may focus on awareness building of beneficiaries and committee members to remedy the barriers to implementing these programs.

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