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Rethinking Affirmative Action in Karnataka through Amartya Sen's Capability Approach

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Abstract:

Affirmative action for Other Backward Classes (OBCs) in India has traditionally been evaluated through a redistributive framework focused on reservation in education, employment, and political representation. This article argues that such an approach is necessary but insufficient and applies Amartya Sen's capability approach to assess whether these policies expand the substantive freedoms of OBC communities in Karnataka. It conceptualizes capability deprivation as a multidimensional phenomenon encompassing educational, occupational, economic, civic, and social dimensions. Drawing on evidence from UDISE+ (2023–24), NFHS-5 (2019–21), the Karnataka Socio-Economic and Educational Survey (Hegde Commission, 2024), and doctoral research from Karnataka universities, the study demonstrates that formal entitlements alone do not ensure meaningful capability expansion. The article also highlights the methodological relevance of the capability approach for evaluating OBC welfare and policy outcomes in Tumakuru district.

Keywords: Amartya Sen; Capability Approach; Other Backward Classes (OBCs); Affirmative Action; Karnataka.

Introduction

The policy architecture governing the Other Backward Classes (OBCs) in India is founded on the constitutional commitment to addressing historical social and educational disadvantage through affirmative action. Constitutional

provisions, particularly Articles 15(4), 16(4), and 340, empower the State to make special provisions for the advancement of socially and educationally backward classes. At the administrative level, this mandate has been implemented

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through a multi-tiered system of reservations in higher education, public employment, and local self-government institutions, informed by socio-economic surveys conducted by successive Backward Classes Commissions.

Karnataka occupies a distinctive position within this national framework. As Dr. A. Narayana, Professor of Public Policy and Governance at Azim Premji University, has observed, Karnataka is the only state to have consistently followed the Supreme Court's direction, arising from the implementation of the Mandal Commission recommendations, to conduct periodic caste surveys through the State Backward Classes Commission in order to assess the extent of backwardness and revise reservation policies accordingly (The Federal, 2025). The state's most recent exercise, the Socio-Economic and Educational Survey submitted by the K. Jayaprakash Hegde Commission in February 2024 and accepted by the Karnataka Cabinet in April 2025, represents the most comprehensive assessment of the demographic and socio-economic status of OBCs in Karnataka. The survey estimated that OBCs constitute approximately 69.6% of the state's population, or about 4.18 crore people, substantially higher than earlier estimates. Based on these findings, the Commission recommended increasing OBC reservation from the existing 32% to 51% to better reflect the demographic composition of the state.

Despite these developments, the dominant evaluative logic underlying affirmative action policy remains largely redistributive. The principal measure of success continues to be the extent to which educational seats, government jobs, and elected positions have been allocated to OBC communities. This article argues that such an approach is necessary but insufficient, as it emphasizes the distribution of opportunities without adequately examining whether these opportunities have expanded the real freedoms that OBC individuals are able to achieve. Amartya Sen's capability approach offers an alternative evaluative framework by shifting the focus from the distribution of resources or primary goods to the substantive freedoms—or capabilities—that individuals are actually able to exercise. From this perspective, the key question is not simply how much has been distributed, but to what extent those distributions have expanded people's genuine opportunities to lead the lives they value.

The Capability Approach: Core Concepts and Evaluative Logic

The capability approach, developed by Amartya Sen through a series of influential works beginning in the 1980s, shifts the focus of welfare economics and development theory from income, utility, or the possession of primary goods to substantive freedoms—the real opportunities individuals have to achieve the lives they value. Sen distinguishes between two key concepts: functionings

and capabilities. Functionings refer to the actual states of being and doing that individuals achieve, such as being educated, enjoying good health, participating in community life, or securing dignified employment. Capabilities, in contrast, refer to the genuine opportunities or freedoms individuals possess to achieve these functionings, regardless of whether they ultimately choose to do so.

The evaluative framework of the capability approach differs fundamentally from both utilitarian welfare economics and Rawls's theory of primary goods. Sen argues that utility is an inadequate measure of well-being because individuals often adjust their aspirations to persistent deprivation, a phenomenon he describes as adaptive preferences. Similarly, he contends that an equal distribution of primary goods does not necessarily produce equal freedoms, as individuals differ in their ability to convert resources into valuable achievements. Factors such as discrimination, social stigma, inadequate infrastructure, disability, or unequal access to public institutions may significantly reduce an individual's capability to benefit from the same set of resources.

This issue of conversion factors is particularly relevant to the analysis of OBC welfare in Karnataka. Sen identifies three broad categories of conversion factors: personal factors (such as age or disability), social factors (including discrimination, social norms, and

institutional barriers), and environmental factors (such as geographical location and infrastructure). For OBC communities in Karnataka, these factors often constrain the effective utilisation of constitutional entitlements, preventing reservation policies from automatically translating into enhanced capabilities. In *Development as Freedom* (1999), Sen further identifies five instrumental freedoms—political freedoms, economic facilities, social opportunities, transparency guarantees, and protective security—all of which are essential for expanding human capabilities. Consequently, educational access, political participation, financial inclusion, and freedom from social discrimination should be evaluated as interconnected dimensions of development rather than as isolated policy outcomes.

These conceptual principles have important methodological implications for empirical research. A capability-based assessment of OBC welfare should collect information at three levels: formal entitlements, conversion factors, and capability outcomes. For example, respondents may be asked whether they are aware of welfare schemes, whether they have applied for available benefits, and whether they have successfully received and utilised those benefits. Such a three-stage framework enables researchers to identify where capability expansion is constrained within the policy implementation process. Compared with simply measuring whether beneficiaries

receive welfare schemes, this approach provides a more comprehensive understanding of how formal entitlements are translated into substantive freedoms. Applied to OBC households in Tumakuru district, it facilitates the identification of institutional and social barriers that influence the effectiveness of affirmative action policies and allows empirical findings to be interpreted within the broader socio-economic context of Karnataka.

Mapping Capability Deprivation among Karnataka's Backward Classes: An Evidence Based Account

Karnataka's Backward Classes are not a homogeneous population. The state's classification system organises communities into five sub-categories (Category I, IIA, IIB, IIIA, and IIIB), with the Hegde Commission (2024) recommending the introduction of an additional sub-category IB for the 'most backward' among them. Nonetheless, the capability approach directs attention to cross-cutting dimensions of deprivation that characterise OBC communities at varying intensities across this classification spectrum. Drawing on the most recent national surveys, state commission data, and doctoral research from Karnataka universities, five such dimensions are identifiable.

Educational Capability Deprivation

Educational capability deprivation is the most extensively documented dimension. The UDISE+ 2023–24 report

released by Ministry of Education reveals that Karnataka's secondary-level dropout rate stands at 22.09 percent — making it among the worst-performing states in South India, significantly above the national average of 14.1 percent and far exceeding neighbouring states such as Kerala (3.41%), Tamil Nadu (7.68%), Telangana (11.43%) and Andhra Pradesh (12.48%) (The News Minute, 2025). This aggregate figure conceals considerably steeper dropout rates among OBC and lower-income communities, where the opportunity costs of continued schooling and the absence of compensatory support are most acute.

At the same time, UDISE+ 2021–22 data reveals that OBC students constitute a significant 44.9 percent share of total school enrolment nationally, with boys and girls nearly equally represented (44.9% and 45.0% respectively). Karnataka specifically shows higher OBC enrolment shares — 63.3 percent at the primary level and approximately 51 percent at the secondary level — reflecting the state's relatively large OBC demography (Education for All in India, 2023). This data reveals an important paradox: OBCs are numerically well-represented in enrolment but face disproportionately high dropout rates at the secondary stage, precisely the stage where reservation in higher education becomes accessible. The capability approach diagnoses this gap precisely: enrolment is a formal metric of access, while completion is the relevant

functioning. High enrolment combined with high dropout means that formal access exists but capability realisation fails.

The doctoral thesis submitted by U.P. Chandrashekhar to the University of Mysore, which studied the utilisation of welfare measures for OBCs in a Karnataka district across the 1981–1990 period, documented a persistent pattern that retains explanatory relevance: the gap between formal eligibility for pre-matric and post-matric scholarships and actual uptake, explained by a combination of awareness deficits, administrative barriers and the social stigma that made hostel residency — the principal compensatory mechanism for residential distance from schools — less accessible in practice than in policy design (Chandrashekhar, University of Mysore). This early finding anticipates exactly what the capability approach identifies as the conversion barrier: the difference between formal educational entitlement and actual educational functioning.

Furthermore, UDISE+ 2023–24 reveals that OBC school enrolment nationally declined from 11.45 crore in 2022–23 to 11.2 crore in 2023–24 — a reduction attributable to socio-economic pressures, early marriage and student disengagement at the secondary level. The maximum dropout concentration at Classes 9–12 is diagnostically significant: it is precisely the transition stage at which OBC students who have successfully navigated primary schooling encounter the steepest

conversion barriers, including the need for tuition fees, loss of household income from foregone adolescent labour and the social expectations that direct first-generation learners away from continued schooling toward early employment.

Occupational Capability Deprivation

Occupational capability deprivation operates through parallel but distinct mechanisms. The constitutional provision of reservation in public employment (Article 16(4)) addresses formal access to government posts, but the capability approach draws attention to the broader occupational freedom that reservation alone cannot secure. Karnataka's research on OBC employment consistently identifies structural barriers that persist beyond formal reservation: traditional occupational stigma that restricts socially permissible livelihood choices for many OBC sub-categories, restricted access to institutional credit necessary for enterprise formation and the limited social capital through which entry into non-traditional occupations is typically mediated.

The Hegde Commission's 2024 survey findings, while contested methodologically by opposition parties, provide the most recent population-level indication of occupational stratification among Karnataka's caste communities. The report's finding that general-category communities (Brahmins and Vaishyas) constitute only 4.9 percent of Karnataka's population while historically occupying a disproportionate share of formal-sector

employment and higher education positions is consistent with the capability approach's central contention: that unequal conversion capacity — rooted in social networks, educational capital and freedom from stigma — produces unequal occupational capability sets even among individuals who are formally equally eligible to compete for available positions.

Civic and Political Capability Deprivation

Civic and political capability deprivation refers to the limited ability of individuals belonging to Other Backward Classes (OBCs) to participate effectively and meaningfully in democratic processes, Gram Sabha deliberations, and the governance of Panchayati Raj Institutions (PRIs). Although the 73rd Constitutional Amendment mandates the reservation of seats in local self-government institutions to ensure descriptive political representation, the capability approach emphasizes that representation alone is insufficient. It raises the critical question of whether OBC representatives and their constituents possess the substantive freedom and institutional capacity to influence decision-making, set development priorities, express dissent without fear, and hold local authorities accountable. Thus, genuine political empowerment depends not merely on occupying elected positions but on the capability to exercise those positions effectively and participate as equal stakeholders in local governance.

Mahalinga K., Professor in the Department of Studies and Research in Political Science, Tumkur University, examined the implementation of the Karnataka State Commission for Backward Classes Act, 1995 in a 2024 study. The study found that Karnataka's use of the discretionary provision under the 73rd Constitutional Amendment to extend reservation to Other Backward Classes (OBCs) in local self-government institutions has enabled communities classified as Most Backward under Category A to access local decision-making positions for the first time. However, the research also observed that the transformation of this descriptive representation into substantive participation in governance remains uneven and institutionally fragile (Mahalinga, 2024). These findings support the capability approach by demonstrating that descriptive representation is a necessary, but not sufficient, condition for expanding the civic capabilities of marginalized communities.

Similarly, a doctoral study conducted in Shivamogga district, Karnataka, on women's representation in Panchayati Raj Institutions reported comparable findings. The research concluded that although constitutional reservations have significantly increased women's presence in Gram Panchayats, their representation often remains largely symbolic. The major barriers identified include inadequate educational attainment, patriarchal social structures, limited self-confidence and

leadership capacity, and competing family responsibilities that constrain effective participation in public affairs (Journal of Political Science, 2018). Although the study focused on women representatives, these structural constraints are equally, and in many cases more, applicable to OBC representatives belonging to the most economically and socially disadvantaged sub-categories. For these representatives, dependence on local political patrons, limited access to information, and entrenched social hierarchies continue to create a significant gap between formal political representation and meaningful participation in governance.

Economic and Financial Capability Deprivation

Economic capability deprivation extends beyond limited occupational opportunities to include restricted access to financial services, productive assets, institutional credit, and the capacity to withstand economic shocks. The Self-Help Group–Bank Linkage Programme (SBLP), initiated by the National Bank for Agriculture and Rural Development (NABARD) in 1992 and built upon the pioneering efforts of the Mysore Resettlement and Development Agency (MYRADA) in Karnataka, has evolved into one of the world's largest financial inclusion initiatives. According to NABARD, the programme had reached approximately 16.19 crore households across India by March 2023, significantly expanding access to formal banking and

credit services. However, the capability approach emphasizes that access to financial institutions alone does not guarantee economic empowerment.

Studies based on CRISIL Inclusix financial inclusion scores reveal considerable inter-district disparities in Karnataka with respect to banking penetration, credit availability, and Self-Help Group (SHG) outreach. Rural taluks consistently record lower financial inclusion scores than urban areas, indicating unequal opportunities to access and utilize financial resources. From a capability perspective, these regional disparities translate into unequal economic capabilities despite the existence of a common formal financial infrastructure.

The National Family Health Survey (NFHS-5, 2019–21) further illustrates the economic capability context in Karnataka. The survey reports that 88.7% of women possess a personal bank or savings account, a substantial increase from 59.4% recorded in NFHS-4 (2015–16). However, only 35.0% of women reported having ever used the internet, with a pronounced rural–urban divide: 24.8% in rural areas compared to 50.1% in urban areas. These findings suggest that financial inclusion, while improving, remains incomplete when viewed through the capability lens. Ownership of a bank account is a necessary condition for economic empowerment but does not automatically translate into the capability to access institutional credit, adopt digital financial services, invest in productive

enterprises, or manage income fluctuations. The capability approach therefore highlights the critical distinction between the formal availability of financial resources and individuals' actual freedom and ability to convert those resources into sustainable economic opportunities and improved livelihoods.

Capability to Live Free from Social Stigma and Discrimination

The capability to live with dignity and free from social stigma, discrimination, and exclusion remains an incompletely realized functioning for many Other Backward Classes (OBC) communities. Although constitutional safeguards and affirmative action policies have improved access to education, employment, and political representation, social inequalities continue to restrict the effective exercise of these rights. The capability approach emphasizes that genuine social inclusion requires not only formal legal equality but also the substantive freedom to participate in society without fear of discrimination or social marginalization.

Evidence from the National Family Health Survey (NFHS-5, 2019–21) indicates that Karnataka continues to face significant challenges related to gender inequality and social exclusion. The survey reports a high prevalence of domestic violence against women in the state, reflecting persistent structural inequalities that limit women's autonomy, mobility, and participation in economic

and public life. While domestic violence cannot be attributed solely to caste, it often intersects with caste-based disadvantage, poverty, and patriarchal norms, creating multiple and overlapping forms of deprivation that disproportionately affect women from socially and economically disadvantaged OBC communities. These intersecting inequalities reduce their capability to participate fully in social, educational, and economic spheres despite the existence of formal legal protections.

Studies conducted by universities in Karnataka have also documented persistent experiences of social discrimination faced by OBC students in higher education institutions. Although reservation policies facilitate access to colleges and universities, many students continue to encounter subtle forms of exclusion, prejudice, and unequal treatment within educational settings. Such institutional discrimination limits students' academic confidence, social integration, and educational achievement, thereby reducing the benefits that reservation policies are intended to provide. From the perspective of the capability approach, these experiences represent a post-access conversion failure—a situation in which individuals gain formal access to educational opportunities but are unable to convert that access into meaningful educational success and social empowerment. This distinction highlights an important limitation of evaluation frameworks that

focus solely on admission statistics or reservation quotas, while overlooking the social and institutional conditions necessary for individuals to translate formal opportunities into genuine capabilities and well-being.

Conversion Factors and Sub-Category Disaggregation as Analytical Requirements

The five dimensions of capability deprivation mapped above imply a specific requirement for the quantitative analysis of Tumakuru's ten taluks: conversion factors—such as household literacy, distance to the nearest government office or secondary school, SHG or Gram Sabha membership, OBC sub-category classification, land ownership, and social network composition—must be operationalised as independent variables in regression models predicting capability outcomes rather than being treated merely as background control variables. The theoretical expectation, consistent with the NFHS-5 and UDISE+ patterns reviewed above, is that these conversion factors will explain a significant proportion of the

variation in capability outcomes among households that are formally equivalent in their reservation entitlements.

The sub-category dimension is particularly important in this context. Karnataka's five (and potentially six, if the Hegde Commission's recommendation is accepted) OBC sub-categories reflect the state's empirical assessment of varying levels of disadvantage. However, the capability approach suggests that the relevant differentiation should be across capability dimensions rather than merely across community classifications. For example, a community classified under Category IIA may experience severe educational capability deprivation but relatively stronger civic participation capabilities, whereas a Category I community may exhibit the opposite pattern. Therefore, disaggregating the analysis by both OBC sub-category and capability dimension provides a more diagnostically useful understanding than treating sub-category alone as a sufficient proxy for overall disadvantage.

Statistical Overview: Capability Deprivation Indicators for Karnataka's OBCs

Table 1: Key Statistical Indicators of Capability Deprivation among Karnataka's Other Backward Classes (OBCs)

Dimension	Indicator	Value	Context / Benchmark
Educational	Karnataka secondary school dropout rate (UDISE+, 2023–24)	22.09%	National average: 14.1%

Educational	OBC school enrolment share (UDISE+, 2021–22)	44.9% (National)	63.3% in Karnataka (Primary level)
Educational	National OBC enrolment decline (2022–23 to 2023–24)	11.45 crore to 11.20 crore	Indicates high secondary-level attrition
Occupational	OBC share of Karnataka's population (Hegde Commission, 2024)	69.6%	Reservation in State services and education: 32%
Occupational	General category population (Hegde Commission, 2024)	4.9%	Historically overrepresented in formal employment
Economic	Women with bank or savings accounts (NFHS-5, Karnataka)	88.7%	Up from 59.4% in NFHS-4
Economic	Internet use among rural women (NFHS-5, Karnataka)	24.8%	Urban women: 50.1%
Economic	SHG–Bank Linkage Programme coverage (NABARD, March 2023)	16.19 crore households	Karnataka was the pioneering state through the MYRADA model
Social	Women experiencing domestic violence (NFHS-5, Karnataka)	44.4%	Highest reported prevalence among Indian states
Civic	OBC participation in Gram Panchayat governance (Mahalinga, 2024)	Nominal in many taluks	Indicates a gap between descriptive representation and effective participation under the 73rd Constitutional Amendment

Table 1 presents key statistical indicators reflecting various dimensions of capability deprivation among Other Backward Classes (OBCs) in Karnataka. The indicators are organized into five major dimensions—educational,

occupational, economic, social, and civic capabilities—consistent with the capability approach.

The educational indicators reveal persistent challenges despite improvements in access to schooling.

Karnataka's secondary school dropout rate of 22.09% remains substantially higher than the national average of 14.1%, while the decline in OBC enrolment at the national level indicates continuing educational attrition. Occupational indicators show that although OBCs constitute 69.6% of Karnataka's population, they receive 32% reservation, highlighting the importance of equitable access to employment opportunities.

Economic indicators demonstrate progress in financial inclusion, with 88.7% of women in Karnataka owning bank or savings accounts. However, limited digital access—particularly among rural women, where internet usage is only 24.8% compared to 50.1% in urban areas—suggests continuing inequalities in accessing financial and digital services. The widespread coverage of the SHG–Bank Linkage Programme further indicates the expansion of formal financial inclusion, although disparities in its effective utilization remain.

The social dimension is reflected in Karnataka's high prevalence of domestic violence (44.4%), pointing to persistent social inequalities that constrain individual well-being and participation. Finally, the civic dimension highlights that although constitutional reservations have increased OBC representation in Gram Panchayats, effective participation in local governance remains limited in many taluks. Overall, the table demonstrates that while formal access to education, financial services, and political

representation has improved, significant capability gaps continue to exist across multiple dimensions, underscoring the need for policies that strengthen substantive opportunities rather than merely ensuring formal entitlements.

The Limits of a Redistributive Reading: Conversion Failures in Karnataka's Reservation Policy

Evaluated through the capability approach, Karnataka's reservation policy exhibits a systematic pattern of conversion failure across three analytically distinct categories.

The Information and Awareness Gap

Empirical surveys of OBC beneficiary households in Karnataka's districts, including preliminary data from Tumakuru, consistently indicate that a substantial proportion of eligible households are unaware of the full range of schemes, scholarships, and entitlements to which they are legally entitled. The doctoral thesis by U. P. Chandrashekhara (University of Mysore) documented this pattern as early as the 1981–1990 period, identifying a persistent gap between the formal expansion of welfare services—including pre-matric and post-matric scholarships, hostel facilities, and fee concessions—and their actual utilisation by beneficiaries. This gap was attributed to information asymmetries between OBC households and the government officials responsible for administering these schemes. This structural information gap, which the capability approach identifies as

a social conversion barrier, has persisted despite four decades of expanding formal entitlements.

The study on the Karnataka State Commission for Backward Classes Act, 1995 by Dr. Mahalinga (2024, Tumkur University) confirms that, even after the Act institutionalised mechanisms for the identification and representation of OBCs, variations in the utilisation of reservation benefits across communities and regions continue to reflect differences in access to information as much as differences in formal eligibility. This represents a conversion failure in the sense articulated by Sen: the formal primary good (the legal entitlement) exists, but the social and informational conditions necessary to convert it into the actual capability to claim and utilise that entitlement remain inadequate.

Sen's emphasis on public reasoning—the deliberative process through which individuals and communities identify the freedoms they have reason to value—further implies that the selection of relevant capabilities for empirical research should not be determined solely by the researcher but should also incorporate the perspectives of OBC community members themselves. Chandrashekhar's thesis, in its examination of educational welfare utilisation, observed that hostel residents' educational aspirations and their perceptions of meaningful educational development often differed significantly from the administrative criteria used to evaluate programme outcomes. Similarly,

focus group discussions and key informant interviews with Backward Class beneficiary households across Tumakuru's ten taluks can reveal comparable divergences, identify capability dimensions overlooked by standard survey instruments, and validate or challenge the researcher's prior identification of conversion barriers.

Institutional Inaccessibility: The Sequencing Problem

Reserved seats in educational institutions and government employment constitute formal primary goods, but their conversion into expanded capabilities depends on whether OBC candidates can meet the prerequisites for competitive access. UDISE+ data reveals a structurally recursive problem: Karnataka's 22.09% secondary school dropout rate indicates that a significant proportion of OBC students are effectively excluded from eligibility for higher education reservation at the very stage where reservation policies operate most directly. Educational reservation cannot fully expand educational capabilities if earlier educational deprivation has already foreclosed the possibility of competitive eligibility. Addressing this challenge requires strengthening educational capabilities at the primary and secondary levels, where reservation policies operate less directly.

This sequencing problem also has a distributional dimension that is largely invisible within a purely redistributive

framework. Nationally, more than 80 out of every 100 girls completed secondary education in 2024, compared with 73.5 in 2019. Among boys, the completion rate increased from 72.4 to 77.2 during the same period (UDISE+, 2023–24). Although these national figures include all social categories, they suggest that the structural conditions necessary for completing the educational pathway leading to reservation-eligible opportunities remain unevenly distributed. Consequently, OBC students in states with relatively high secondary school dropout rates, such as Karnataka, are likely to face greater conversion barriers at the transition to higher education than these national averages alone would indicate.

Social and Relational Exclusion Within Institutions

Even when OBC individuals successfully obtain reserved seats in educational institutions or secure government employment, the capability approach draws attention to the continuing relational exclusions that constrain the conversion of formal access into genuinely expanded life opportunities. Karnataka's NFHS-5 domestic violence prevalence of 44.4%—the highest among Indian states—is indicative of the broader social conditions within which OBC women, in particular, exercise their formal entitlements. These conditions include social hierarchies that restrict mobility, constrain social participation, and limit the range of economic and civic opportunities

that reservation policies are intended to facilitate.

For OBC women who successfully access reserved educational opportunities or government employment, workplace discrimination, limited professional networks, and the social isolation that may accompany entry into predominantly dominant-caste professional environments represent the very post-access conversion failures identified by the capability approach. Such barriers remain largely invisible within a purely redistributive evaluation framework that focuses primarily on admission or recruitment quotas rather than on individuals' ability to translate formal opportunities into meaningful capabilities and sustained social empowerment.

Community Institutions as Sites of Capability Expansion

A central implication of the capability approach is that institutions below and beyond the formal reservation system may be significant determinants of whether formal entitlements convert into substantive capability expansion. For Karnataka's Backward Classes, two categories of community institution merit particular attention.

Gram Sabhas and Panchayati Raj Institutions

Gram Sabhas are constitutionally mandated forums of village-level direct democracy in which OBC households possess formal rights to participate, express their views, and engage in local

decision-making. Doctoral research conducted by Vidya K. C. in Shivamogga district, Karnataka, on women's representation in Panchayati Raj Institutions (PRIs) documented that, although reservation has successfully placed women—including OBC women—in Gram Panchayat positions, their representation remains largely nominal in many cases because of structural constraints such as limited education, lack of self-confidence, and dependence on dominant social hierarchies. These structural constraints correspond to what Sen describes as conversion factors, as they determine whether the same formal opportunity for public office results in comparable levels of civic capability expansion for individuals from different social backgrounds.

Beaman, Duflo, Pande, and Topalova (2011), in their widely cited study of political reservation and substantive representation in Indian village councils, found that political reservation leads to meaningful policy change over time, particularly as elected representatives gain experience and develop the informational, administrative, and deliberative capabilities that reservation alone cannot provide. This longitudinal finding is consistent with the capability approach, which suggests that the initial gap between descriptive and substantive representation gradually narrows as reserved-category representatives accumulate essential conversion assets—including knowledge, social networks,

self-confidence, and administrative experience—that formal reservation policies alone cannot ensure.

Self-Help Groups and Financial Capability

The Self-Help Group (SHG) model, pioneered in Karnataka by the Mysore Resettlement and Development Agency (MYRADA) before its institutionalisation through NABARD's SHG–Bank Linkage Programme (SBLP) in 1992, has evolved into the world's largest coordinated financial inclusion programme, covering 16.19 crore households nationally as of March 2023. Women constitute nearly 88% of all SHG members nationally (India Farm, 2025), making SHGs a key mechanism for expanding the economic capabilities of OBC women.

Research on financial inclusion using CRISIL Inclusix scores across Karnataka districts has documented significant variations in SHG penetration, bank penetration, and credit penetration across districts and taluks. Tumakuru district exhibits a pattern similar to that of other semi-urban districts in Karnataka, where disparities in urban–rural access to credit reduce the economic capabilities of rural OBC households relative to their urban counterparts. From the capability perspective, the relevant evaluative question is not merely whether SHG membership has increased, but whether it has enhanced members' capability to choose from a wider range of productive economic activities, access institutional

credit on terms that do not perpetuate dependence on dominant-caste moneylenders, and build the financial and social capital necessary for sustained participation in formal credit markets.

NFHS-5 data for Karnataka provides an important benchmark. While 88.7% of surveyed women possess a bank or savings account—a substantial increase from 59.4% in NFHS-4—internet usage remains limited, with 24.8% of rural women and 50.1% of urban women reporting internet use. These figures highlight the continuing digital and informational conversion barriers that restrict the economic capabilities theoretically enabled by financial inclusion. From a capability perspective, SHGs that integrate digital financial literacy with credit linkage contribute more effectively to expanding economic freedom than those that focus solely on facilitating access to bank accounts and credit.

Conclusion

This article has argued that Amartya Sen's capability approach provides a more comprehensive evaluative framework for affirmative action policies benefiting the Other Backward Classes (OBCs) in Karnataka than the traditional redistributive paradigm. Rather than asking only whether formal entitlements such as reservations exist, the capability approach examines whether these entitlements have expanded the real freedoms and opportunities that OBC

individuals are able to exercise. By identifying conversion barriers across multiple dimensions of capability deprivation, it offers a more diagnostic understanding of where policy implementation fails to translate legal entitlements into substantive outcomes. The empirical evidence reviewed in this article—including Karnataka's 22.09% secondary school dropout rate compared with the national average of 14.1%; the Hegde Commission's finding that OBCs constitute 69.6% of the state's population while receiving 32% reservation; and NFHS-5 data showing that 88.7% of women in Karnataka possess bank accounts but only 24.8% of rural women use the internet, alongside the state's domestic violence prevalence of 44.4%, the highest among Indian states—collectively demonstrates that although formal entitlements have expanded, the institutional, social, and informational conditions required to convert these entitlements into genuine freedoms remain inadequate. Consequently, the capability approach directs attention beyond reservation or quota fulfilment to the broader institutional ecosystem—including Gram Sabhas, Self-Help Groups (SHGs), community-based organisations, and taluk-level administrative institutions—through which formal entitlements are either transformed into meaningful capabilities or constrained by persistent structural barriers.

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