

LAND POLLUTION

Unit Structure :

- 1.0 Objectives
- 1.1 Preface
- 1.2 What is pollution
- 1.3 Main types of pollution
- 1.4 What is land pollution
- 1.5 Causes of land pollution
 - 1.5.1 Natural causes
 - 1.5.2 Man-made causes
- 1.6 Increase in sewage and increasing population
- 1.7 Summary
- 1.8 Self Study
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1.0 OBJECTIVES

After reading this chapter, you will understand the following -

- 1) To study the importance of land.
- 2) Monitoring of land work.
- 3) To study the concept of pollution and land pollution.
- 4) To study the importance of land in jagri-business.
- 5) To review the causes of land pollution.

1.1 PREFACE

The importance of natural resources in human development is extraordinary. Human development depends on natural resources. No matter, how much scientific progress a human being can make, he cannot do anything beyond the laws of nature. In a developing country like India, the availability of natural resources such as land, water, forest, air, plants, animals etc. is in abundance. This is no doubt that its proper use will accelerate the development of the country.

Land is very important among natural resource land a broad concept. Due to this element of land, the life of a person has become comfortable. Pure food, water and air are available because of land. The majority of the population of our country till today depends on agriculture

i. e. on land. There no alternative to the land element for shelter, business and industries. Important characteristics of land.

- i) The land element is stable.
- ii) The element of land cannot be migrated.
- iii) Land element cannot be produced.
- iv) Uses of land vary widely.

In nature, land has many functions, water conservation, excavation, filling process, production, bacterial habitat, absorption and emission of sun's heat, support to trees, the fuel, shed, oxygen to sustain human life etc. are the important functions of land.

However, human interference in the name of technology and discovery in the field of land is steadily increasing. Instead of protection and conservation of land disregard is happening in large quantity. Large encroachments on land have been made in the name of setting up of a civilization, a mining industry, communication, shelter housing and industries. Consequently cultivable and cultivated land is also being used for non-farming.

Unlimited cutting of trees is reducing the abundance of soil layer on the plain and fields. Agricultural production is adversely affected due to the depletion of valuable layers of soil. The impact of production capacity will take decades to recover. Negligence to the soil and water conservation is often responsible for the drought situation in the country.

The top layer of soil on the ground is the strange alchemy. It contains a lot of minerals and organic elements. The act of storing water and supplying it to the plants as needed is due to the inherent properties of the soil. The better the soil fertility, the better plant life. Because of the help of heat, rain, wind, river-drains, the processes of digging, carrying and filling are possible. So the hard rocks are converted into soil. Such lands become rich.

Today the population of our country has reached to 125 crores, but the area of land is the same as before. 50% area is Westland and private and owned by or belongs to gram-panchayats, forest department, education societies, charity societies and entrepreneurs. Application of land on large scale is not proper land to measure on a very large scale is unbalanced, so the country suffers a great loss. Growth and management are the important actions about land. It is compulsory to take care of the land. But when the land is divided, the useful decisions are not taken about it, sometimes destructive decisions are taken. Small farmers imitate the farmers having much more land and cultivate sugarcane crop often and

often. Some farmers take rice crop in downhill pitfalls. The land itself decides which crop is to be taken in which part of it. But the man looks at only science and not the position and size of the land.

Due to the phenomenal progress of science, business is growing rapidly. The area necessary for factories is growing everyday. Man-made piles of rubbish like hills are spreading on the earth. The nuclear tests taken frequently by the developed nations, limitless and terrible ammunition used in wars are injuring and defacing the earth. Hence the pollution grows, becomes wider day by day. The elements of the air come rapidly with rainfall and help for pollution of land.

Man is bringing about destruction of forest. Therefore the hard outer covering of the earth is vanished. As a result, the rainfall has done the landslide on a huge scale and the upper layer which is fertile, has gone away. The upper layer of soil on the top of hills, goes down to rivers, lakes and dams and their depth decreases day by day. Rivers are changing the direction of their bed. The seashore is also becoming shallow. The ships cannot reach to it. The natural establishments in this area are ruined. The fishermen are suffering a loss for lack of fishes. The big dams are full of sediment. So they cannot accumulate sufficient water. Normally, it takes 1000 years to produce 2.5 cm land or soil, but to wear it out only few years are sufficient.

The rivers in India were bringing silt with their streams and were making the soil fertile.

Nowadays there are elements which cause pollution in the water of rivers. So the land or soil is not being fertile but polluted.

1.2 WHAT IS POLLUTION ?

- 1) In the environmental elements like air, water and land, some other substances are mixed. Therefore changes are made in their physical, chemical and organic properties or qualities. Due to the changes, there is no use of these elements. Then become harmful to health. This is pollution. The substances which cause pollution are called pollutants.
- 2) The effect on natural or human environment because of mixing with unwanted substances is called pollution.
- 3) Due to the undesirable transformation of the physical, biological and chemical content of air, water and land, health, protection and welfare of living things get damaged is called pollution.

The above definitions show that it is impossible for a human being to survive if the air, water and land are not available in pure form. Man only has created pollution. Slowly, their appearance is becoming frightening.

1.3 THE MAIN TYPES OF POLLUTION

- a) Air Pollution
- b) Water Pollution
- c) Land Pollution
- d) Sound Pollution

In this topic we will study only about land pollution.

1.4 WHAT IS LAND POLLUTION?

Land pollution is caused by natural events. Natural changes such as earthquakes and volcanoes bring major changes in the soil. Millions of hectares of land layer flows away with the floods of rivers. On the other hand, due to the constant rainfall and wind, land slide occurs. All these happen naturally. But human beings are often directly or indirectly responsible for such events. Human caused pollution is very frightening.

Land pollution is the hazardous change in 'life' caused by chemical, physical or biological factors in natural environment.

Every year loose particles of the soil are carried away by rainwater and wind. It is called soil erosion. Water flow, wind, improper agricultural land farming reducing the amount of food grain in the farm and the land becomes inferior. It is called soil erosion. In the hot tropical region or zone, in a particular area deforestation is done. The soil is open and uncovered. The rainfall in that area is heavy, therefore the erosion of soil is speedy and on a large scale. In natural conditions the soil erosion is very less, for example in savanna forest it is 0.05 to 1.2 tonnes per hectare. But if deforestation is made there the erosion can reach upto 90 tonnes per hectare. There are many examples for this.

- 1) In rainy season of 5 months in Jara Island eight million of soil was carried away in the sea.
- 2) Due to deforestation, 6000 million hectare soil erosion is made in India. It means that 30 tonnes per hectare per year.
- 3) This erosion costs 600 crores of US dollars. (World Bank Report)

Check your progress

- 1. What is 'Mrida Dhoop'?

1.5 CAUSES OF LAND POLLUTION

The reasons can be classified in two parts -

1.5.1 Natural reasons :

- 1) Proportion and intensity of rainfall

- 2) Speed of the wind
- 3) Stratum position
- 4) Natural and chemical properties of soil
- 5) Natural disaster

1) Proportion and intensity of rainfall :

Rainfall is the most important cause of soil erosion. Due to the strike of drops of water, the particles of soil become loosen and carried away with the flow of water. Heavy rainfall does not allow the soil to absorb the water and thus the soil erosion takes place. The quantity of soil erosion depends upon intensity, proportion and frequency of rainfall. It is seen that the rainfall more than 80 mm in a day becomes the reason of soil erosion. Therefore to avoid soil erosion there should be covering on land.

2) Speed of wind :

Soil erosion also takes place due to heavy wind. In desert area, because of cyclone, dust particles are carried away to a long distance. As the cyclone settles down, the sand layer spreads everywhere.

The top of layer of soil is destroyed and the soil becomes infertile. The land where there is no enough cover of grass or plants and where the rainfall is less, the storm-winds in March-April cause the soil particles to separate from the ground. The particles fly into air. Then the middle layer of the soil falls open. Thus soil erosion taken place in large quantity.

3) Land stratum :

Slot of land speed up the flow of water and thus increase the speed of soil erosion. Small gap in slope makes a huge difference in the damage of soil erosion. As a rule of water flow, if the slope increases four times, speed of water becomes twice. This double speed increases the speed of soil erosion 4 times greater. Thus carrying volume increases 32 times greater.

4) Natural and chemical properties of soil :

Land texture, organic matter and salt affect the soil erosion. Sandy soil absorbs water quickly and thus the soil erosion is less. If the organic matter is high the particle structure of the soil improves, it increases the water holding capacity of soil. As the quantity of organic matter in soil decreases, the soil erosion increases.

5) Natural disaster :

Natural disaster can cause lead degradation to the great extent. Due to various reasons like heavy rainfall, floods, earthquakes etc. the soil erosion takes place. To a large extent and it leads to great loss of natural resources.

Check your progress :

1. Describe the natural causes of Land Pollution.

1.5.2 Man-Made Reasons

- 1) Deforestation
- 2) Use of pesticide with additional chemical fertilizer
- 3) Additional or excess use of water
- 4) Irrigation project
- 5) Improper methods of farming
- 6) Lack of enclosure.
- 7) Uncontrolled grazing
- 8) Ownership of land
- 9) Industrialisation and growing population
- 10) Rubbish collected daily from rural and urban colonies.

1) Deforestation :

Due to the increasing population and industrial development, forest degradation is happening very rapidly. The natural cover of the soil means leaves, meadows and root of trees hold the soil tight. While a rainfall, if first falls on the tree-branches slow down its speed. Thus the soil erosion is less. As the forests are destroyed, this natural conservation activity collapses, thus increasing the soil erosion.

It is necessary to have more forest area. Implementation of plans like forestation, forest conservation, an orchard etc. will succeed if people co-operate. The public also should do the work of forestation in their own land and around their houses.

2) Extra or additional use of chemicals & pesticides :

To take more crop, use of chemicals is made out of proportion. Poisonous insecticides have access in our lands. Therefore fertile land also becomes unproductive.

For this, organic fertilizers, compost fertilizers etc. natural food should be given to the soil, as the composition of the soil will be natural.

3) Use of additional water:

Some farmers have an assumption that if more water is given more crop they will reap. But if it is done continuously, in same land, the drainage of the water is impossible and the land becomes salty and unproductive.

also. So it is advisable to give the land sufficient water, not more than necessary. So water is saved. Spray sprinkling, dribble sprinkling can also solve this problem.

4) Irrigation project :

Now a days big dams are constructed for availability of water. Many hectares of land is wasted under the dams. This is a degeneration of land.

5) Improper methods of farming :

Traditional method of farming leads to land slide, especially at downhill farming.

6) Lack of resistance system :

If there is a resistance system on sloping land, the loss of land or soil can be minimised. Because of resistance to flowing water, the speed of flowing water is lowered, and water can be detained near that resistance. If the resistance is absent, the soil erosion takes place at large extent. So there is need of strong resistance system to detain water.

7) Uncontrolled grazing ground :

Land slide of grazing grounds and meadows also happens. The cattle loosen the particles of the soil. These particles, due to wind or rainfall go away. The remedy and this is to feed the cattle at houses, or to take grass crop in uncultivated land.

8) Ownership of land :

The system of separate family in rural area is accelerating or growing due to development. Rural public is going to settle in town or cities. They have right to own their land in rural area also. Therefore the land is divided in small pieces. The public settled in cities, like to have service in towns or cities. As a result, the lands in villages are sold. Various concessions are given to boost industrial development in rural areas. Due to this, land prices started to improve. As a result, tendency of selling land and living on interest is increasing.

9) Industrialisation and increasing population :

Industrialisation is expanding to meet the needs of growing population. Deforestation is done for getting wood and raw material needed for industrialisation which causes the soil erosion, On the other hand, the waste generated by the industrialisation, process is mixed waste and toxins which causes the soil infertile.

10) Daily garbage collected from rural and urban areas :

Every village has a huge variety of garbage collection. The impact of person's living is on waste generation. Every day's waste needs to be disposed off. Various kinds of waste such as pieces of papers, clothes, glass, plastic etc. should be disposed off. Disposal of plastic is a serious

problem. Pollution of land is increasing due to the waste stored in various places.

11) Sewage sludge :

House to house sewage is regularly produced. It contains many things such as detergent soap, bath soap, water etc. In rural areas there are not proper drainage systems. Water flows down the road without directions in deep areas and accumulates there. This causes soil pollution. Waste elements from factories are mixed with sewage and come the unfavorable change in the chemical elements of the soil. As a result a fertile farmland is suffered from sewage sickness.

1.6 INCREASE IN DIRTY WASTE FROM HOMES ETC. AND INCREASING POPULATION

To serve the needs of increasing population, the speed of industrialisation is also increasing. For that deforestation for wood is necessary. As a result, land slide takes place. On the other side, the process of industrialisation creates poisonous material, waste things and rubbish, dirt etc. and they are mixed in the land and the land becomes infertile. Mainly, the following are the industries which create poisonous material –

- a) Waste at a pharmaceutical factory
- b) Waste released from the mines
- c) Coal refining centres
- d) Thermal power generation centres
- e) Poisonous gases in the factories
- f) Pollution caused by micro organisms
- g) Radioactive waste

1.7 SUMMARY

In this topic we have studied the concepts of pollution and land pollution. With the ever growing population, the physical needs of humanbeings also increased. The forests had to be cut down early for agriculture, with urbanization, land is being used for house construction and construction of factories. Farmland is being used to meet the needs of mining, dams, canals. Land is constantly being excavated for mining and oil well. Pesticides and chemical fertilizers are being used indiscriminately in the name of mechanical farming.

Though land pollution is existing because of natural causes, man- made causes are equally responsible.

Household waste and public waste, industrial waste, waste of chemicals, agricultural waste are mixed with soil. Thus quality of soil is constantly deteriorating.

The land is our precious asset. Due to many activities of nature and human beings the land is getting depleted. There is a need for government level efforts to preserve such precious resource and every citizen's effort is not only necessary but also compulsory.

Land is the foundation of our lives. Without it we would not be able to stand still. Therefore, stopping the loss of land means stopping our loss.

1.8 SELF STUDY

- 1) What is land pollution
- 2) Write the natural causes of land pollution
- 3) Describe the man made causes of land pollution

1.9 REFERENCE BOOKS

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CONSEQUENCES OF LAND POLLUTION

Unit Structure :

- 2.0 Objectives
- 2.1 Preface
- 2.2 Various effects of Land Pollution
- 2.3 Change in temperature and rainfall
- 2.4 Increase of sediment in the Dam, ponds and lakes
- 2.5 Increase in the amount of Drought
- 2.6 Land Slide
- 2.7 Desertification
- 2.8 Problems with water quality control
- 2.9 Summary
- 2.10 Self Study
- 2.11 Reference Books

2.0 OBJECTIVES

After reading this chapter, you will understand the following -

- 1) To study the importance of Land Position.
- 2) To study the impact of land pollution on human life.
- 3) To study the effects of land pollution on the farm land.

2.1 PREFACE

In previous cases, we have studied the natural and human factors responsible for soil position. In the presented cases, we will study how the consequences human errors have to do with animals and human beings.

Soil erosion is a serious problem in agriculture. Due to the accumulation of waste on the ground, it becomes polluted due to pollution and the difference in quality. The root function of the soil is terminated. The water level in such soil decreases. It can also affect the tree growth in the soil. Pure water sources are decreasing. The root cause of the process of desertification is soil degradation.

The effects of Land Degradation are also possible in addition to farm lands. Frequent flooding of rivers can also threaten human health with the consequences of changes in temperature, failure of dams etc.

Every year 600 million tonnes of soil and 50 lakh tonnes of nitrogen and phosphorous are carried away of water and wind in our country, and in the case of Maharashtra 50.5 million tonnes of soil and 4.5 tonnes of nutrients are carried away due to water and wind. By the reduction of land 10 to 15% of the rainfall is available for crops. 60 % of water is wasted due to evaporation. The remaining water flows into soil from the ground. As a result, the question of agriculture and drinking water is also getting serious. Its visible nature is the persistent drought. Water pollution and drought are now habitual. The process of desertification slows down the amount of farm land.

2.2 VARIOUS EFFECTS OF LAND POLLUTION

Various effects of heat, wind, rain and human interference causing soil erosion has impact on different elements of nature and human beings. The results presented are discussed in the next section.

THE LAND BECOMES UNUSABLE FOR CULTIVATION

The sunlight, wind, rain and other factors destroy the upper layer of land. In the top layer of the soil, the crop get the necessary nutrients. For example -

- a) **Primary Nutrients** - Nitrogen, phosphorus, potassium
- b) **Secondary Nutrients** - Calcium, magnesium, sulphur
- c) **Micro Nutrients** - Iron, zinc, copper, manganese, boron, chlorine etc.

All of the above nutrients are available as per the capacity of soil. If the crop does not have the necessary ingredients for growth, then the obstacles come in the way of its growth.

According to geographical climate and heavy rainfall difference occurs in the capacity of soil. Different types of soil are necessary for different crops. The fertility of the farmland is of special importance. Fertility decreases dramatically because of soil erosion. Due to scarcity of nutrients, such lands are found useless for crop cultivation. Due to continuous soil erosion, the farming becomes impossible. Obviously there is increase in proportion and infertile soil.

THE GROUND WATER LEVEL DECREASES

If the soil is covered by grass, forest etc., the process of absorption of rain water becomes quicker. The ability to hold water in soil is decreasing day by day due to the frequent soil erosion. Most of the water goes to the sea. As the water level in the ground goes down, it has the adverse effect on agricultural production. The drinking water problems also become serious.

Check your progress

1. What are the nutrients required for crops ?

INCREASE IN RIVER-DRAIN FLOOD

The river flow is accelerated due to the large amount of de-forestation in the areas through which river drains. Fear of flowing out of river water flow increases. As a result, there is a huge loss of human and natural resources. In a country like India, every year, problems arise due to floods. Because of this, country has to deal with survival and financial loss.

INCREASE IN AMOUNT OF SALT IN THE SOIL

Because of land slide, all the land does not exist on the same level. In this area water gathers and in the course of times the land becomes salty. The use of extra chemical fertilizers and pesticides increase the productions at the beginning but with time the productions become limited. 'More expenditure and less income' is the condition of the farmers. In this circumstances farming is impossible for farmers.

Salty lands do not remain proper lands for cultivation. Hence the natural resources decline.

2.3 CHANGE IN TEMPERATURE AND RAINFALL

Various natural cycles are working and active in the nature. The use of these cycles is in keeping balance in various elements of nature. For example, oxygen cycle, carbon cycle, nitrogen cycle, water cycles are always active because of plant kingdom, as a result fertile land. Decay of plants, trees etc. causes the level of water which goes down. Because of this vicious circle increases the temperature and the irregularity of rainfall.

2.4 INCREASE OF SEDIMENT IN DAMS AND PONDS, LAKES

The water from the hill-tops comes down to foot of hills. With the water soil in a huge proportion comes down and gathers at the bottom of lakes and ponds. If the sediment in the lakes is not drawn out in time, the capacity of a lake to store the water becomes less and less. Though we expend extravagantly on it, it is not profitable.

The flowing water of rivers is obstructed by a dam. The use of this water is done for farming, factories and for drinking. During construction of a dam, deforestation occurs on a large scale. Existence of wild life is in danger. Serious problems like rehabilitation are deviated. In this way the direction of human development is wrong. Increase in sediment is continuous so the dams become useless.

2.5 INCREASE IN THE AMOUNT OF DROUGHT

Drought is a natural calamity. It has a close relation with rainfall. 'How is the rainfall' is more important than 'how much is the rainfall'. The defects in the climate and water cycle are the reasons of drought. Absence of forest and deforestation are the two main things responsible for drought. The diminishing fertility of land affects on forest and water. In short, decay of the land creates drought.

2.6 LAND SLIDE

Land slide means land depreciation or land slip or falling of the land. Along with natural causes, human causes also bring land slide. Continuous deforestation causes soil particles loosen cavities are created in the soil which cause land slide. Excavation for road construction and railways as well as the opening of cattle cause land slide.

Check your progress :

- 1) Why does the drought increase ?
- 2) What is Land Slide ?

2.7 DESERTIFICATION

For some reason land becomes plant less, in productive then it is called 'desertification'. The productivity of such land is low. Human causes are largely responsible for desertification. Maharashtra, Gujarat, Andhra Pradesh, Rajasthan, Karnataka and some area in North have threat of desertification. Deforestation and excessive use of groundwater are responsible for desertification. Both the factors lead to desertification when the soil is depleted.

2.8 PROBLEMS WITH WATER QUALITY CONTROL

The use of additional chemical fertilizers and pesticides in farmland and factories, pollutants discharged from the factories are responsible for land pollution. Such pollutants flow into the flowing water with rain water. Land depletion reduces water holding capacity. The soil also flows with flowing water. Because of this reason the problem of quality control is created by polluting the water.

Different effects of soil erosion are possible as mentioned above. Apart from this, decay of the plants, problems of the agricultural careers, changes in the natural composition of the surface of earth etc. many of the effects are related to natural environment.

2.9 SUMMARY

Soil erosion is one of the greatest threat to environmental protection. Even though the land is flowing within a few hours, it takes years to form. 70% of dry land is in India and out of which 42% is used in the production of

food. This land is insufficient to provide food for the growing population. This requires serious consideration of the consequences of land position while using land.

Deforestation causes soil erosion and the land becomes infertile. About 6 thousand million tonnes of soil is being eroded and destroyed in India. Soil erosion reduces soil moisture. This results in ground water level going down. The rainwater flows in a large scale without absorbing in soil. Today the ground overall due to the effect of soil erosion the human life is becoming difficult.

2.10 SELF STUDY

- 1) Discuss the various consequences of soil pollution.
- 2) Explain the co-relation between forest, water and land.
- 3) What is land sliding and desertification.

2.11 REFERENCE BOOKS

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LAND POLLUTION - PREVENTIVE MEASURES

Unit Structure :

- 3.0 Objectives
- 3.1 Preface
- 3.2 Land pollution and preventive measures
 - 3.2.1 Managerial Practices
 - 3.2.2 Strip sowing method
 - 3.2.3 Overlay method (cover method)
 - 3.2.4 Planning of rotation method
 - 3.2.5 Level cultivation
 - 3.2.6 Grass cultivation
 - 3.2.7 Tree planting and conservation
 - 3.2.8 Use of organic fertilizers
 - 3.2.9 Banned for live stock cattle
 - 3.2.10 Proper irrigation
 - 3.2.11 Proper cultivation
- 3.3 Mechanical Methods (Engineering method)
 - 3.3.1 Placing a resistance structure in the plane
 - 3.3.2 Gutter or drain resistance structure
 - 3.3.3 Drain simplification
 - 3.3.4 Water logged land improvement
 - 3.3.5 Flood control
 - 3.3.6 Gabion Bandhara
 - 3.3.7 Plat Form Bench Terrace
 - 3.3.8 Flood Control
 - 3.3.9 Step By Step Farming
 - 3.3.10 Spreading and Mixing Pits
- 3.4 Summary
- 3.5 Self study
- 3.6 Reference Books

3.0 OBJECTIVES

After reading this chapter, you will understand the following things.

- 1) To study the measures of controlling land pollution.
- 2) To study the managerial methods of land protection.
- 3) To study the mechanical methods of land protection.

3.1 PREFACE

About 600 million tons of soil is washed away annually from Indian agriculture. With this soil 5 million tons of nitrogen, phosphorous, potassium are being destroyed. We have already studied in previous chapters how the land pollution causes, because of rainfall, wind etc. We have also studied the serious effects of land pollution.

Land, air, water, sunlight, mineral resources are the things on which the existence of human beings and all other living beings are dependent. It is human responsibility to protect and conserve the natural resources, Environmental problem are created only by human beings through the indiscriminate use of resources of nature. We should be aware of this. Protection is the preservation of nature, controlling its destruction. Conservation is also necessary. Conservation requires growth and enhancement along with protection.

The concept of conservation includes following points -

- Preservation of natural resources.
- Stopping the loss of natural resources.
- To try to compensate for the reduction in the use of natural resources.
- To follow the principle of nature.
- Controlling destruction of natural resource wealth.
- Planning to increase natural resource wealth.
- To make deliberate efforts to increase the reforestation wealth.
- Promotion and dissemination of conservation of natural resources.

In order for humans to live well, the relationship between human beings and nature must be uninterrupted. For this protection and conservation of nature is compulsory.

Balance of Environment

Land Pollution –
Preventive Measures

Nature / Environment

Natural wealth

Land Water Air Energy Minerals

Plants and animals

Man - (technique, knowledge, skill)

Property use

Remed methods

Extra Neglegence

protection / conservation

Loss of property

save and grow property

Survival of the living is

(use with proper care)

in danger

Balance in relation between human being and environment

Check your progress

- 1) What is conservation of natural wealth?
- 2) Which points are taken into consideration for conservation of natural wealth?

Land is important functional unit of the agricultural business. The productivity of the soil depends on the proprietary and biological change. The study of the land is done from two perspectives.

- a) **Technical perspectives** - In this view, land ownership rights, landreform laws etc. are considered for administrative schemes.
- b) **Biological perspectives** - In this view, soil conservation, bacteria are considered from a scientific point of view.

3.2 LAND POLLUTION AND PREVENTIVEMEASURES

3.2.1 MANAGERIAL PRACTICES :

The greatest threat to environmental protection is the soil erosion. Even though the land is washed away in a few moments, it takes many years to prepare. 70% of the dry land in India is used by 42% for direct food production. Land is insufficient to provide food for growing population. To bring more land under cultivation to develop the uncultivated land, to adopt such soil conservation schemes is compulsory for rural and agricultural development.

In the study of preventive measures in land pollution, individual level efforts, people's participation, geographical & regional characteristic approach of government etc. factor should be taken into consideration.

Preventive measures for soil erosion are mainly followed by two methods.

a) Managerial method and b) Mechanical method

a) Managerial methods - The following are some of the methods that can be used to prevent soil erosion.

3.2.2 STRIPED SOWING METHOD :

Cereals such as sorghum, millet, cotton etc. do not prevail soil erosion. But if the mung, beans, groundnuts etc. are sown in striped, they spread on the ground. They do not allow the soil erosion because of their covering. If the slope of soil is high, then it is sown horizontally with different crop strips. In a field, if we take on strip of legume in three to five strips of cereals, these crops can be beneficial to soil. Each year if these strips are further enhanced then nutrient content and productivity of soil increases.

3.2.3 OVERLAY METHOD (COVER METHOD) :

The covering of leaves, dried grass etc. on the surface of land is called covering of land. Because of this covering protection, the rain drops do not strike the surface of the land directly. Thus the process of washing away the soil with flowing water is controlled. This improves the texture of soil.

3.2.4 PLANNING OF ROTATION METHOD :

If one crop is taken consistently every year, then specific elements in the soil are likely to disappear. It is necessary to plan for altering crops. Rotation of crops helps to maintain the soil fertility.

3.2.5 LEVEL CULTIVATION :

The ploughing and harrowing etc. are done horizontally to the slope of land. Then the soil erosion is controlled. It helps to store rainwater in the land. The use of dung manure in this method improves the soil texture and water retention.

3.2.6 GRASS CULTIVATION :

The grass cultivation on the downhill lands can reduce the washing away of the soil with flowing water. The grass roots hold the soil tightly. So the grass reduces soil erosion.

3.2.7 TREE PLANTING AND CONSERVATION :

The greater the number of trees, the greater the ability to hold soil. The trees create obstacles for water. The leaves and peat create organic manure. Thus tree plantation and conservation is the need of time.

3.2.8 USE OF ORGANIC FERTILIZERS :

In this method use of organic fertilizers is expected. Less use or no use of chemical fertilizer is necessary for the welfare of soil. We should

avoid the unnecessary use of insecticides and pesticides. To maintain a fertile layer of soil, organic fertilizers are used.

3.2.9 BANNED FOR LIVE STOCK CATTLE :

The cattle should be banned in meadows. There is a lot of loss of soil and grass because of unrestricted cattle. It also destroy covering on hand.

3.2.10 PROPER IRRIGATION :

Excessive irrigation can make the farm land saline. Proper irrigation should be done to prevent soil erosion. The ill-effects of additional irrigation are beginning to be realized. In Sangli, Solapur districts salty lands are found to be useless for crops.

3.2.11 PROPER CULTIVATION :

Ploughing should be done in a proper way. The resistance should be made for flowing water to control soil erosion. Soil retention occurs due to the adoption of improved farming practices.

Check your progress

- 1) Write the preventive measures of soil erosion.
- 2) Write a note on strip sowing method.

3.3 MECHANICAL METHOD (ENGINEERING METHOD) :

The following mechanical methods can be used to control soil erosion.

3.3.1 PLACING A RESISTENCE STRUCTURE IN A PLANE :

Such kind of resistance structures are built in low rain fall areas, lightly textured and shallow land. The soil that flows with water sticks to the such resistance structure. So the water is absorbed in the land.

On about 1 to 5 % of the slope land, such structures are built. considering the size of slope, the distance between the structures is fixed. It ranges from 35 to 100 meters and the height of these structures is 75 to 90 centimeters.

Because of such resistance structures the speed of flowing water is lowered and soil erosion is controlled.

3.3.2 DRAIN RESISTANCE STRUCTURE SYSTEM :

In rainy season the drains are flowing. But after rainy season they get dry. Therefore, in such cases, drainage system can be constructed by making small reservoirs for irrigation purpose. Controlling the flow of drain, water stored is used for crops. Drain resistance structure system controls the soil erosion.

3.3.3 DRAIN SYMPLIFICATION :

Occasionally, the soil that flows with water is likely to change the course of the drain due to silt in the drain or rocks in the drainage vessel. Therefore, there is a possibility of rushing water in surroundings area to make damage of it. In order to prevent such damage, drainage curves can be prevented. Proper shaping and sloping prevents soil erosion.

3.3.4 WATER LOGGED LAND IMPROVEMENT :

In areas where water is constantly stored, there is not enough drainage. Such lands are water logged and cannot grow crops. In such landarea, by removing the excess water the land can be made more productive and soil erosion can be prevented.

3.3.5 CONTROLLING CHASM (NARROW VALLEY) :

In order to protect the productive land from water flowing through the chasm or glen, by constructing some obstruction the water can be controlled and land erosion is stopped.

3.3.6 GABION BANDHARA :

When water through drainage speedily flows, no obstacle remains where it was. Therefore, an iron network is to be erected to put anobstacle in the way of water. Inside the obstacle there will stores and sediment. The flow of water will be slow and the soil erosion will be reduced.

3.3.7 PLAT FORM BENCH TERRACE :

Platform is made for land erosion. Platforms are made by machines. Platforms are on equal height and level. Platforms hold soil and water. So proper amount of water is absorbed is the soil. Soil erosion is reduced by 90%. This is an effective water conservation solution.

3.3.8 FLOOD CONTROL :

Floods of the rivers wash away the large amount of soil from surrounding area. Dams are constructed to lower the intensity of flood, and there by controlling the soil erosion.

3.3.9 STEP BY STEP FARMING :

In mountain areas step by step farming is carried out by farmers. Some measures are taken for lowering the speed of flowing water, to reduce the soil erosion.

3.3.10 SPREADING SAND MIXING PITS :

In the areas where there is a very little rain fall, the sand mixing pits is spread in the field. It absorbs rain water into the soil. Moisture is maintained and soil erosion is stropped. This method is called 'Pebble Mutch'. This method is important in wasteland.

The above types of mechanical methods can be effective for soil conservation.

3.4 SUMMARY

All the businesses of human beings are directly or indirectly related to land. Land is one of the most important natural resources. Large amount of soil erosion decreases the productivity of land. Different reasons are responsible for soil erosion. Now a days this problem has taken a serious form. In future it will be more serious. Thus it is very needful to stop soil erosion. otherwise farming will be affected in bad way. So the soil conservation is the need of time.

Soil erosion is caused by natural and man-made activities. Normal terrain slope, rain, climate, deforestation, improper methods of cultivation, extreme grazing, excessive irrigation etc. are the important reasons for soil erosion.

Preventing soil erosion is very important. Building resistance to flowing water, creating a covering on land, ban on cattle in meadows, cultivating crops that hold the soil, flood control, stopping the cutting of trees etc. are the necessary methods of avoid soil erosion. Conservation of soil is needful for each and everyone.

3.5 SELF STUDY

- 1) Describe managerial method to prevent soil erosion
- 2) What mechanical methods can be used to prevent soil erosion.

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THE PRESSURE OF POPULATION ON AGRICULTURAL LAND

Unit Structure :

- 4.0 Purpose
- 4.1 Preface
- 4.2 The Concept of the Unemployed
- 4.3 Types of Unemployment
- 4.4 Reasons for Unemployment among Educators
- 4.5 Reasons for Unemployment
- 4.6 Measures to Reduce Unemployment
- 4.7 Summary
- 4.8 Questions
- 4.9 Book Reference

4.0 PURPOSE

After reading this chapter, you will understand the following.

- 1) Unemployment can be understood.
- 2) A detailed explanation can be made about what is unemployment.
- 3) The type of unemployment can be discussed.
- 4) The current status of the unemployed in India can be monitored.
- 5) Detailed information on the causes of unemployment in India can be obtained.
- 6) We will study the problem of unemployment.
- 7) We will study the various measures taken to solve the problems of the unemployed.

4.1 PREFACE

Unemployment is a very serious economic, social problem facing our country. In rural areas as well as in urban areas, the problem of unemployment is faced. Unemployment is a waste of human resources in the country. "The empty mind is the house of the devil." This is a saying

that is really true. Usually the unemployed are involved in anti-social and seditious acts of gambling, crime, harassment, land invasion etc. Unemployment reduces the national income of the country and the society remains poor and backward. Unemployment threatens the security of the economy.

The three major issues facing any country's economy are poverty, the second is economic inequality and the third is unemployment. Unemployment is high in the country, whether it is developing or at least to some extent. The United States, Japan, England have achieved a great deal of development, but they cannot be eliminated completely. These developed countries still have to admit 4 to 6 percent unemployment.

Sanatan sectarian economists admit to some degree of unemployment. J. B. Sen. according to his market rules, economists of other egalitarian ideas conclude that full employment is a normal condition. So, unemployment is only temporary. It is temporary. As the economy changes, it automatically shifts away. So modern economists like Keynes believe that in the event of a recession or depression, unemployment is due to the economy's overall demand or lack of overall spending. Thus unemployment can be reduced by increasing the total cost.

4.2 CONCEPTS AND FEATURES OF THE UNEMPLOYMENT

Unemployment is a situation where a person is willing to work at prevailing wage rates, but does not get a job. In the broadest sense, unemployment is the absence of work or the ability to work, even though people between the ages of 15 and 59 do not get paid work. 60.3% of India's population falls into the working age group.

"A person's willingness to work, qualification and willingness to work at prevailing wages, even though the person is not able to get real work, is 'unemployment'."

There are three basic principles of determining unemployment '

- The person must have the ability to work.
- The person must have the desire to work,
- The desire to put forth effort to find work in person

If a person does not get employment by fulfilling these three conditions, he or she can be considered unemployed.

Definition of unemployment

In the ordinary sense, we use the word unemployment in a different sense. But in economics, the word unemployment has a special meaning. The definition of unemployment is as follows by many experts.

4.2.1 Professor Pigou: -

A person who is willing to work at prevailing rates, but that person doesn't get the job. At that time, the person is considered unemployed.

International Labour Organization:

Those who do not find work, despite the desire and ability to work, looking for work at the prevailing wage. All of them are included in the concept of unemployment.

Sergeant Florence: -

Unemployment is the vacancy of a person who is qualified and willing to work.

General definition of unemployment:

Eligibility to work at prevailing wage rate and willingness to work even if the person has not had the opportunity to work. That person is called unemployed

G.R. Madan: -

If there is a country where capable people want to work at the right wage but cannot get work within the current pay scale, then unemployment exists in such country.

Dr. Saxena: -

Unemployment is a problem for a person who is qualified to work and is willing to work.

Fair Child: -

A member of the general wage class is reluctantly excluded from working in regular hours, on ordinary pay and under normal working conditions, called unemployment,

D. Melo: -

Unemployment is a situation in which a person does not have paid business status even when he or she wants to work.

Karl Pibram: -

Unemployment is a condition in the labour market in which the labour force is more than a means to fulfill the labour force.

As explained above, monks, saints, bairagi, beggars cannot be included in the unemployed. Because these people have the ability to work, but have no desire to work. Also old and sick person, disabled person can not be called useless. This is because they want to work but do not have the ability. Also, the prevailing wage rate is 40 rupees, and the worker who refuses to go to work because of the demand of Rs 45 and not getting that

much wages cannot be called useless. Because the worker is not ready to work at the prevailing wage rate.

Characteristics of Unemployment: -

- 1) The unemployment rate is not the same in all the states of India. Almost half of the total unemployed persons in the country are from West Bengal, Bihar, Uttar Pradesh, Tamil Nadu.
- 2) Unemployment is found in both urban and rural areas of India. But unemployment is higher in rural areas than in urban areas.
- 3) Agricultural unemployment in India is higher than unemployment in industrial or other sectors.
- 3) Unemployment is higher among women than men.
- 4) A large number of unemployed are found in India.

Meaning of unemployment: -

A) Involuntary unemployment: -

This condition is called involuntary unemployment when a person wants to get employment at prevailing wage rate but does not get employment. This unemployment is not voluntarily accepted by the person, but imposed on him. This unemployment is called involuntary unemployment. This is an important issue ahead of the unemployed country.

B) Voluntary unemployment: -

A person who prefers to live without employment for whatever reason (having a lot of wealth) is called voluntary unemployed.

In the society, some individuals do not need to do any work or business in order to make a living. Their father holds the property for them. The proceeds from that property go to their livelihood. Such people are left unemployed by their own will. Also, some individuals find it difficult to work at prevailing wage rates. So the person does not accept the work. The unemployment of such individuals is called voluntary unemployment.

C) Hidden unemployment: -

Hidden unemployment is known as invisible unemployment or suppressed unemployment. Invisible unemployment was first introduced in 1936 by Mrs. John Robinson. For John Robinson, a persistent downturn in a labour-intensive industry that has forced workers to work elsewhere for lower incomes, finds unemployed.

Unemployed people seem to have jobs, but they are actually unemployed. In the technical language, the workers who do not add to the total production and if they do not work, the production does not decrease but if they do not increase, then it is useless. Workers whose marginal productivity is zero. Those workers include in hidden unemployment.

For example, five workers are sufficient to work on a ten acre tract, but there are eight workers employed and that yields 100 quintals of grain per year. The reality is that a ten-acre farm can provide full-time employment to just five workers. This means that even if three out of the eight persons working on the farm are removed from work, the production will remain 100 quintals (as before). That is, even though those three

extras seem to have jobs, in fact: there is no return on total production due to them, so these extra three persons are useless. But because she does not look unemployed, she is called a hidden or unemployed. In India agriculture, traditional rural industries, domestic industries, fishing business, etc. are seen as unemployed.

4.3 TYPES OF UNEMPLOYMENT

The main types of unemployment can be summarized as follows

4.3.1 Seasonal unemployment: -

Seasonal unemployment is a form of inadequate employment. Seasonal unemployment is when people get work during a particular season but have to remain idle for some time after the season ends. Seasonal unemployment is particularly prevalent in the villages. When the season starts, employment and unemployment are the end of the season.

Some businesses are seasonal. It can only be available for a few months of the year. But after the season is over, people working in that business become useless. Until next season they will likely have to be inactive. Such unemployment is called seasonal unemployment. Examples of seasonal unemployment are unemployment generated in agriculture, fishing, brick kiln businesses.

Agriculture is one of the major business in rural India and it is the only business in many people. The number of small scale industries or cottage industries in this area is minimal. Agriculture in India is mainly dependent on the monsoon seasonal rainfall. About 70% of the total area under cultivation is dependent on rainfall. The harvest season lasts from sowing to harvest. Rural areas have almost full employment during this agricultural season. But agricultural work is seasonal. Once the harvest season is over, the agricultural work stops or there is no special agricultural work. The seasonal unemployment period can be as long as five to seven months a year. In this period, people in rural areas are largely unemployed.

Also, there may be a number of businesses in the city that are operating only months before the year. Businesses such as fishing, ice making, housing, tourism, ice cream, refrigerators, sugar industries, etc. are seasonal. When the season is over, numerous workers working in this business become useless.

4.3.2 Technical unemployment: -

Technological unemployment is the result of unemployment resulting from changes in production techniques. Due to technological advances in the country, new and automatic machines are installed. Mechanical equipment is used instead of labour. At that time workers are replaced by machines, which create unemployment. For example in India

when machinery was first used. At that time many handloom weavers had to leave their jobs. Because they could not withstand the competition created by the new machine. Also, we see a number of workers in many businesses becoming unemployed due to the use of computers.

Creative unemployment: -

Unemployment that results from changes in the structure of the economy is called creative unemployment. e.g. When demand for a commodity falls, the factories that produce the goods are shut down and the workers in these factories become useless. Old and traditional industries are closed and new industries are created. Then creative unemployment appears. Demand for goods and textiles produced in the handicrafts and cottage industries of India declined drastically due to the indiscrimination of the Indians by the British standard of living. In England, however, the demand for manufactured goods increased significantly. As a result, the destruction of countless small scale industries and cottages in India that are world-renowned has rendered millions of people useless. This unemployment can be called constructive unemployment. To give a simple example, it can be said that unemployment which was created by the occupation of the hangar when the passenger started transporting by space can be termed as constructive unemployment. Rural families turning ropes are useless due to nylon thread. Due to the onset of the railway traffic, there was a huge unemployment strike on the transport trucks, tempo, tractors, etc. This unemployment can be called constructive unemployment. Constructive unemployment is long term unemployment.

Unemployment, which is sometimes caused by some structural flaws in the economy, is called constructive unemployment. e.g. For example, changes in consumer interest, capital scarcity, backwardness of the agricultural sector, low rate of economic development etc. lead to constructive unemployment.

Frictional / Confrontational Unemployment: -

The unemployment caused by the conflict in the economy is called frictional or conflicting unemployment. Frictional unemployment is called unemployment that arises if the demand for labour and supply is not balanced. Frictional unemployment is seasonal (emergency) The temporary breakdown of frictional unemployment raw material. Factories are closed due to short-term restrictions on electricity use, short-term termination among workers, and the majority of workers are useless for the short-term.

Business Cycle Unemployment: -

In a developed capitalist country, there are often regular fluctuations in industrial behaviour and economic upheaval, or changes in pace and slowdown. In developing countries like India, there are similar fluctuations. Due to fluctuations in the industrial sector, there are fluctuations in trade, commerce and economy. Because all these areas are interdependent. Such fluctuations have a lot of regularity. That is why such changes are called cyclical acceleration and slowdown.

The lack of effective 'demand' creates a cycle of trade unemployment. Demand for commodity services decreases as the recession hits. As a result, profits fall, investment slows down, businesses fall off. Finally, millions of workers have to leave their jobs. Trade unemployment is either emergency or temporary. When the recession hits a boom, investment increases again, new industries are created and the jobless.

Low unemployment or semi-unemployment: -

Absolute unemployment means not having to work one day a year.

On the contrary, semi-unemployment is not getting enough work. According to Professor Rajkrishna, in the Indian situation, men who work less than 42 hours a week are included in semi-unemployment.

When a person cannot add to the product as much as his / her production capacity, then that person is included in semi-unemployment.

E.g. The efficiency of the professors working in the junior college is 26 hours a week. But if they actually get 15 hours, then those professors are included in semi-unemployment. Or, the efficiency of a lawyer is to run ten lawsuits a month, but if he actually gets only six lawsuits, then those lawyers are included in semi-unemployment. According to some experts, getting less work than qualifying is also called low unemployment. E.g.

M. A. B.Ed. If a junior college professor has the necessary academic qualifications to hire a clerk instead of a professor, his inclusion will be unemployed. The question of the low jobless is less complicated.

Exposed or visible unemployment: -

The unemployment that is visible to our eyes is called open unemployment. When he wants to work on the prevailing wages but gets no job, he says that the person is obviously worthless. It is obvious that some individuals do not get any kind of work for some time. That is why unemployment is called open unemployment. Seasonal unemployment, creative unemployment, unemployment among the educated is all types of open unemployment.

Types of Unemployment in India:

There are two types of unemployment in India that can be a) unemployment in rural areas b) unemployment in urban areas. There are three types of unemployment in rural areas:

- 1) open unemployment
- 2) hidden unemployment
- 3) seasonal unemployment.

There are three types of urban unemployment: 1) unemployment among workers 2) technical unemployment 3) unemployment among the educated.

Rural unemployment: -

Unemployment in rural areas is called rural unemployment. The unemployment is very high in India. According to the Bhagwati Committee, the number of rural unemployed was 161 lakh in 1971, as per the Planning Commission's estimate, the number of rural unemployed in 1985 was 240.57 million.

1) Types of rural unemployment in India: -

The following types of rural unemployment appear in India.

A) Explicit unemployment: -

About 70 percent of India's population lives in rural areas. About 65 percent of them work in agriculture and agriculture related business. The area under cultivated land in the country remains constant. But the number of people working in agriculture is increasing. So many people have to work longer hours. Due to population growth, it is not possible for agriculture to provide full time employment. Also, the proportion of new employment opportunities in rural areas is negligible. Therefore, the number of open unemployed in rural areas is increasing.

B) Hidden Unemployment: -

Hidden unemployment is also found in large numbers in rural areas of India. Many farm workers and farmers themselves are seen working on the farm. But the growth in productivity due to some of their labour is zero. Also, in other occupations like craftsmanship and retail shopping, there is not enough employment in all places. Therefore, children at work in the field or in the shops work as a father or older brother. In fact, because they have no other work to do, they do not add to production. That means their marginal productivity is zero. This is their status quo unemployment.

C) Seasonal unemployment: -

Seasonal unemployment is also widespread in rural areas. Agriculture is one of the most important occupations in rural areas. But the nature of agriculture is seasonal. More than one crop is grown in about 7% of the total land area. So, those who work on the remaining land get one season and no work for five to seven months a year. Due to the collapse of the village industries, they have no employment opportunities other than agriculture. Therefore, seasonal unemployment is a major problem in rural India.

D) Urban unemployment: -

Unemployment found in urban areas, including rural areas, is urban or urban unemployment. In urban areas, unemployment is mainly open or open. This kind of unemployment is not only painful for the people but it

is also very dangerous for the community. As a centre of trade, a centre of power, a centre of production, a village is transformed into a city. In these places, employment opportunities are created more widely. But urban unemployment has been created as the number of job seekers is higher than employment opportunities. Since urban life is more expensive, urban unemployment becomes unbearable. They are a combination of different types of unemployment. The outbursts of dissatisfaction against that state are intense.

The subtypes of urban unemployment can be summarized as follows:

A) Unemployment among industrial workers: -

As the population of the country is increasing rapidly, the number of young people who want to work in the industrial sector is increasing. Also, many young people from rural areas are moving to urban areas for work. After the agricultural season ends, many laborers rush to the city to get work. India's pace of industrialization is becoming insufficient to accommodate all these people in the industrial sector. This has created industrial unemployment.

Also, in a dynamic age, consumer needs change as the needs of consumers change. Therefore, the factories that produce the old goods are closed. As a result, many workers who work in it become unemployed. Similarly, manufacturers are installing new and automated machines due to the invention and exploration. Since automated machines employ thousands of workers, the majority of these workers are being rendered useless. Bhagwati Committee estimates that in 1971 the number of urban unemployed was 23 lakh. In 1985, the number of urban unemployed increased to 61.72 lakh. In 1990, the city had a regular unemployment rate of 5.46 million. This suggests that urban unemployment growth was faster than rural unemployment.

B) Unemployment among illiterates:

Although people are trained to learn, they do not get the job they deserve, so they are faced with the problem of unemployment. According to some scholars, unemployment of the educated is more dangerous than any other unemployment.

Education has been widely spread in India since the time of planning. Every year, millions of young people are graduating from university to search for jobs. Due to the proliferation of education in India and the increasing number of graduates, the lack of industrial sector development could not provide sufficient employment opportunities. As a result, unemployment of the educated has increased in the country.

A person with the same type of education is capable of performing certain types of work. If that kind of work is not found then that person is useless. As the higher the education and the higher the special, the

employment sector becomes limited or narrow and the employment problem becomes worse.

4.4 REASONS FOR UNEMPLOYMENT AMONG EDUCATORS

The following are the reasons for unemployment among teachers in India.

Increase in number of schools and colleges: -

Due to the rapid spread of education in the post-independence period, the number of schools and colleges has increased dramatically, due to the huge increase in the number of people who are completing their education every year. Due to this, it is impossible for the educated to get a large number of jobs.

Defects in teaching methods: -

The prevailing education system in India is flawed. It does not provide the knowledge that is useful in business in actual transactions. Therefore, it is said that the present universities are unemployed factories as it makes it difficult for them to get a job or to get a job. The unemployment rate has increased due to lack of market demand for the products produced in these factories.

Lack of values of labour reputation: -

Generally educated people are expected to encompass mental intellectual labour. So despite such jobs, they are rejected.

High expectations about the job: -

Educated people have high potential for their job prospects. In today's young generation, it is difficult for many to feel that starting a business of

their own means that they have to suffer physically due to misconceptions of reputation. That is why B.Sc.(Agriculture) Farmers' children do not get a job but prefer to remain unemployed instead of cultivating their own farms.

Lack of technical vocational education facilities: -

In the event that industrialization is gaining momentum in India, technical courses should be implemented from school colleges or other specialized institutions. India lacks technical education facilities. Formal book education is provided more than vocational education. The education offered in the College of Arts, Commerce and Science in India is not very useful in practical life. So unemployment among the educated is increasing. On the one hand, while there are numerous well-educated unemployed youths, on the other hand, there are not enough qualified students for certain places. This is a major flaw in human power planning

Status of Unemployment in India (Situation)

Urban and rural unemployment in the percentage of the labour force

Survey period	Rural areas	Urban areas
1977-78	7.7	10.3
1983-84	7.9	9.3
1987-88	5.3	9.4
1993-94	5.6	7.4
1999-2000	7.2	7.7
2004-2005	8.28	8.28

Source- Statistical information govt. of India

India's unemployment forecast (in million) during the scheme period

Sr.No.	Five Year Plans	Number of unemployed at the beginning of the plan	Number of unemployed at the end of the plan
01	First Five Year Plan (1951-1956)	3.3	5.3
02	Second Five Plan (1956-1961)	5.3	7.9
03	Third Five Year Plan (1961-1966)	7.1	9.6
04	Three Yearly Plan (1966-1969)	9.6	12.6

05	Forth Five Year Plan (1969-1974)	12.6	14.0
06	Fifth Five Year Plan(1974-1979)	14.0	20.6
07	Sixth Five Year Plan(1979-1985)	20.6	9.2
08	Seventh year Five Plan (1985-1990)	9.2	8.6
09	Eight Five Year Plan(1992-1997)	23.0	8.0
10	Nineth year Five Plan (1997- 2002)	28.0	-

Source- Planning Commission Govt. of India

The table above shows the pattern of unemployment. These tables show that the population growth is the leading cause of unemployment, but this decline is evident from the previous period of the Sixth Five Year Plan. Planners see changes in the Sixth Five Year Plan as more focus is given to job creation.

4.5 REASONS FOR UNEMPLOYMENT IN INDIA

The following are the reasons for rural and urban unemployment while explaining the reasons for unemployment in India.

Rising Population: -

The huge fast-growing population in India certainly creates unemployment. India's population has grown by 2.5 percent since 1951.

Every year, the labour force is increasing by 40 to 45 lakhs while 25 to 30 lakh jobs are being created. That is, the problem of unemployment has intensified as the gap between the demand for employment of the growing population and the availability of direct employment is increasing. The pace at which the population is growing has not provided employment opportunities. As a result, the backlog of unemployment has increased. Today, if there are involuntary and semi-jobless people in the country, four crore people are useless. The reason for this is the rapidly growing population.

Seasonal works of agriculture: -

Indian agriculture provides seasonal employment. Agriculture cannot be produced in the factory as all production activities can be done simultaneously. Plowing, sowing, intercropping, weeding, harvesting, sowing are to be done sequentially. Even two or three persons can do all the work. No need to hire different people to do different tasks.

Nevertheless, sowing harvesting works seasonally. From June to November, many people get agricultural work, and after the agricultural season ends, the unemployment period falls on the same workers from December to June.

Backwardness of Agriculture: -

India's agricultural sector is backward. Indian agriculture has remained marginal due to lack of irrigation facilities, lack of infrastructure, traditional methods of farming, old seed, old tools, conservative approach to farmers, lack of financing institutions and so on. This kind of backward agriculture cannot provide adequate employment to the people in the rural areas. Therefore, rural unemployment is steadily increasing.

Degradation of Traditional Handicrafts: -

In the pre-British period, textile industry, silk and woolen industry, metallurgy, carving, painting, printing, embroidery industry, paper manufacturing industry, etc. had gained global popularity. As a result, millions of artisans were employed in rural and semi-urban areas. However, due to the anti-British policy of British and Indian manufactures not competing in the production of machinery in England, the blinding of the British living standards and the destruction of the monarchy provided by the Indian goods went to India. As a result, millions of artisans and workers became unemployed.

Slowing down of Industrialization: -

The supply of labour force depends on population growth. But the demand for the labour force depends on the development of the country. How many businesses start up in the country? How to increase the means of transportation.

The extent of employment and employment generation depends on the extent to which trade and communication grows. The higher the speed of economic development, the higher the speed of employment generation. The economic development of the country has not taken place at the pace it was supposed to be since economic planning took place in the country. This created an imbalance in the number of jobs being created. The result was an increase in unemployment.

Defective education and illiteracy: -

Although India has completed 70 years of independence, India's education system remains the same as it was in British times. Business education and technical education could not find a special place in this system. Anyone who receives formal education is hesitant to do physical labour. The purpose of education for the majority of individuals is to do the job. Education practices that focus on creating self-employment have not yet come to India. Education should empower you to jump into different real-life areas. But the situation was the opposite. Without the ability to stand on one's own feet, expect a job. Hesitate to do labour work. Confidence

decreases. Agricultural graduate children of farmers appear useless. This matter is very thoughtful. In India, according to the 2011 census, 17.86% of men and 34.72% of women were illiterate. This does not create the ability to employ them. It slows down the speed of space.

Closing mills and factories: -

Many industries are running for loss due to scarcity and closure. Industries and mills get sick if the loss of industry goes beyond certain limits. Eventually those industries and those mills fall off. This makes a large number of workers useless. In many cities, the number of such sick mills has increased so that unemployment increases after the first labour reduction. In 1982, workers in the cloth mills in Mumbai ended up. As a result, thousands of mill workers faced the problem of unemployment.

Joint family practices: -

Joint family practices have contributed to the disguised unemployment in rural areas. Even when some family members are not required to work on the farm, they are also unnecessarily working on the farm. It creates disguised unemployment. Also, due to the inheritance law, there are subdivisions of land and fragmentation. This makes the land holding area unprofitable. The family does not live on such a holding area. Therefore, landlords are forced to remain idle and this creates unemployment.

Mechanization and friction: -

In the process of globalization, privatization and liberalization, a minimum of labour will be employed using the maximum amount of mechanization in the industry. Due to lack of proper employment opportunities, urban unemployment is on the rise. Due to the importance of such factors as efficiency, education and skills, inefficient workers in private industry organizations face unemployment.

Minor wages and unequal employment opportunities: -

Unemployed educators are unhappy with low-paid jobs because of increased education expectations. They have to be useless even with education and employment connected. Also, in some families, more than one person is employed, while in some families it is difficult to find employment. In many fields, employers are employed in the most impractical way. Thus, the unemployment rate is increasing.

Slow financial planning and development slows: -

Financial planning in India has failed to create employment opportunities. Also, because India is a developing country, low economic growth rates cannot accommodate the increasing labour force. Therefore, large numbers of rural population migrate to urban areas in search of employment. The combined effect of all of this is on unemployment in urban areas.

A) GENERAL CONSEQUENCES OF UNEMPLOYMENT

Unemployment is a curse on society. Because of unemployment, the life of the society is disturbed. Moreover, unemployment is harmful to the individual as well as the society. So unemployment is the mother of many social problems. The following are the general consequences of unemployment.

Inadequacy of Primary Requirements: -

The major consequence of unemployment is that the unemployed are unable to meet the basic needs of themselves and the dependents. The result is that the useless person has plenty of food to eat, as well as poor clothes to protect his shame. As a result, a person suffers from a serious disease, affecting the health of the person.

Adoption of Immoral Path: -

Some psychologists believe that unemployment and immorality are closely related. He says that when the unemployed are not convinced of the needs of his family by moral means, he meets the needs of his family by adopting immoral ways. As a result, he has an increasing tendency for stealing, corruption, prostitution etc. A man steals because he likes to steal, not because he likes to steal, but because he reluctantly adopts these methods when all his social paths are closed.

Addiction: -

The unemployed indulge themselves in addictions such as alcohol, gambling or drug abuse so as to forget their pain, which also results in a small amount of capital spent.

Family dissolution: -

Another consequence of unemployment is family dissolution. Whenever the so-called working men of the house are useless, the women of the house try to work out of the house. If women in the family are constantly living outside the house, then they are unaware of their children. If this activity continues in the long run, it will endanger the survival of the family.

Class struggle: -

Unemployment does not rule out the possibility of revolution or class struggle in the country. The reason for this is that it is worth mentioning that the worthless man has money and money, and even though he works hard for it, he does not get enough money. On the contrary, he also sees that some people in the country suffer, enjoy, relax and enjoy their lives. Then, in the minds of the unemployed, these people suffer from hatred. When it all goes beyond the endurance of the waste. Then these men come out on the road to take up the cause against the rich. This may increase the class struggle.

Barriers to Economic Development: -

Unemployment is a huge socioeconomic problem. The time when I take the problem seriously, it poses a serious threat to the economy of the country. In that case, all the attention of the government towards the eradication of the problem and consequently the money spent on economic development and the economic development of the country is spent on this problem.

Waste of labour force: -

Unemployment, semi-unemployment and hidden unemployment is a huge waste of the labour force in the society. Since labour is perishable they cannot be stored. Durable goods can be stored and used when needed. But labour is not so. During unemployment, unused labour is wasted in one way

B) Financial Impact of Unemployment: -

Waste of resources: -

Human resources are essential to the economic development of the nation. When there is unemployment, productive human resources are wasted. When jobs are provided to the unemployed, human resources work and contribute to national income. But if human resource utilization is inadequate, the production of goods and services in the nation will be less than productive and its adverse effects on life.

2) Implementation of welfare schemes difficult: -

If income is available to the people economically, then national income will increase. As a result, the government can collect revenue from the tax. The revenue collected can be used on developmental schemes like water supply, roads, houses for the poor. But this is not the case.

3) Inequality in poverty and income: -

There is a close correlation between high levels of unemployment, poor unemployment, and the disproportionate share of income. From this, it seems that the poor get poorer and the rich get richer. Thus there is an inequality in income.

4) Enhancement of informal sector: -

When people in the villages are unemployed, they have to migrate to the city for employment. These immigrants live in unemployed cities and live on low-income jobs.

5) Increase in financial crime: _

Some people who are unemployed and semi-employed are attracted to drug sales, trafficking, and cybercafé crimes.

C) Social Outcomes: -

1) Social Stress and Unrest:

Unemployment increases social unrest by increasing stress in society.

2) Loss of human values: -

Unemployment creates a feeling of being undervalued in youth, thus creating a feeling of being undervalued in society.

3) Increase in lean: -

Instead of accepting life's challenges, unemployed youths shy away from reality. They blame luck for their failures.

4.6 MEASURES TO REDUCE UNEMPLOYMENT

Eliminating unemployment is important for the country. After the independence, this problem has taken a serious shape in India and the problem is increasing day by day. The following steps need to be taken to reduce unemployment problems.

Controlling population growth: -

Without slowing down the pace of population growth, the problem of unemployment is unlikely to decrease. This should impose strict controls on population growth. Efforts to show the success of a family planning program are essential. Controlling population growth will help reduce unemployment automatically.

Speeding up economic growth: -

Here is what you need to do to accelerate economic growth.

- 1) Developing technical tools, irrigation schemes, restructuring of agriculture and bringing about green revolution in the country.
- 2) Establish a bulky industry and accelerate industrialization.
- 3) Cottage industries To revive small businesses and develop them properly.
- 4) To achieve rural development through small irrigation schemes, roadconstruction schemes and other public schemes.

Improvement in education system: -

The existing education system based on British tradition should be abolished and replaced with an improved education system. Commenting on the current education system, education experts say that we make young people's lives, but they do not teach them how to make a living. The number of educators practicing in the field of education in the field of education is high and the technology is lacking. To prevent this, the government has removed technical education institutions for the youth through the Five Year Plan, but the situation has not made any significant difference. For this, the Planning Board suggested that after primary

education the curriculum should be designed to meet the needs of all the regions of the country.

The Pressure of Population
on Agricultural Land

Application of labour intensive production techniques: -

If the government uses more labour-intensive production techniques while planning economic development, more employment opportunities will be created. For this, it is necessary to promote small and cottage industries, possibly using simple and easy equipment to start cotton mill, textile milling in rural and semi-urban areas. There is a need to follow the path of starting small business processes, etc.

The government is encouraging small businesses to create jobs in urban areas. Since these industries are set up in labour intensive and low capital, unemployment is effective.

Increasing the Productivity of Agriculture: -

Seventy per cent of India's population depends on agriculture for their livelihood. About 70 percent of the population provides seasonal employment. Therefore, seasonal unemployment is created during the rest. In order to reduce this seasonal unemployment, subsidy should be given to the government for power pumps, chemical fertilizers, seeds, pesticides, drip irrigation systems, sprinkler irrigation systems, digging wells, buying land, leveling land, etc.

Measures taken by the Government of India to reduce unemployment: -

1) Unemployment Allowance Act:

It was enacted to provide a little comfort and a little financial support to the educated and especially graduate educators of India. This law was first approved by the Maharashtra government for its state. Accordingly, if the graduating unemployed person was unable to employ the unemployed in the fourth year after enrolling in the Employment Exchange, then the Act provided for an allowance of Rs 100 per month for such unemployed graduates and post-graduate unemployed.

2) Rural Employment Program: -

Government of India launched this special program from 1971-72. It was decided to provide at least 105 days of employment to at least one person in each family. Similarly, the scheme was to provide employment to at least ten months a year to 1000 maids in different places across the country. 150 crore has been spent on this scheme. Durable property was created in rural areas. Parks, drinking water supply schemes, flood control, road repairs, landscaping etc. were carried out.

3) National Rural Employment Program:

The scheme was launched in 1980 to provide employment to people in rural areas after the end of the agricultural season. It was decided that the Central Government and the State Government should cover 50:50 percent of the cost of the scheme. The government has implemented several

schemes to provide employment in rural areas. The National Rural Employment Program can be described as a successful and popular scheme. Due to this scheme, permanent construction schemes were implemented in the village.

4) TRYSEM scheme: -

The aim of the scheme is to provide self-employment training to the youth to reduce unemployment in the rural areas. Accordingly, every year, two lakh youths from rural areas were trained for various occupations and were empowered to make self-employment self-employed. Preference was given to the youth of the scheduled castes and tribes. It was decided that at least 33.33 young women would be provided self-employment training while opting for the scheme.

During the training period, only one hundred rupees was paid. The role of the program was to provide their own business by providing at least 3 days of training in poultry farming, animal husbandry, beekeeping, jiggery, pottery production, wool production, carpentry, blacksmith work.

5) Jawahar Rojgar Yojana: -

In the birth anniversary of Pandit Jawaharlal Nehru, the scheme was launched in 1989 to create sustainable employment in rural areas. The central government had provided Rs. 2100 crore. Under this scheme, the program was merged with the National Rural Employment Program and Rural Landless Farm Workers Employment Guarantee Scheme and the rural employment program was broadened. The main objective of the scheme was to provide employment to unskilled laborers in rural areas and increase their income. On an average, the target is to spend around Rs 5 crore in each district. Gram Panchayats were given productive work in Jawahar Rozgar Yojana.

6) Employment Guarantee Scheme: -

There was a severe drought in Maharashtra in 1972. In this drought situation, the Government of Maharashtra launched this scheme to provide work to the citizens. Rural people were provided with labour in village or village area. In 1990, the scope of rural employment was further expanded by adding a plantation planting scheme to the scheme.

In addition to this, the central government has initiated schemes to create self-employment opportunities for the youth, such as the Prime Minister's Employment Program, the Golden Jubilee Employment Scheme, the Golden Jubilee Urban Employment Scheme, as well as Make-in-India and Skill India.

The central government has launched a Start-up-Village Entrepreneurship Program with the aim of opening more and more industries in the rural areas. This scheme will be very useful for rural youth to start self employment.

4.7 SUMMARY

At the age of 14, a person is ready to work at the prevailing wage rate. The search for work is underway. There is a strong desire to keep yourself alive. Even in such a situation, preparation does not work. Unemployment has gained serious form due to the increasing population in India, increasing number of workers and the lack of employment in all three sectors of the economy (agriculture, industry and service sectors). In India, unemployment is seen more or less in both rural and urban areas. According to that section, although there are many types of unemployment, hidden unemployment in agricultural areas in rural areas and apparent unemployment in urban areas due to technological advancement and migration are more prevalent.

Unemployment is linked to income as it has social, economic consequences. An unemployed person becomes mentally depressed and lowers his confidence. It attracts anti-social activities. This raises questions of social security. The consequences of this have to do with the economy. In order to reduce its inflammation, the government has tried to reduce unemployment by implementing large scale employment programs during the five year plan. But unemployment in India has not decreased yet.

4.8 QUESTION BANK

1. Explain the concept of unemployment and explain the scope.
2. Describe the different types of unemployment in India.
3. Explain the unemployment situation in India.
4. Explain the various reasons for unemployment in India.
5. Explain the socioeconomic consequences of unemployment in India.
6. Review the Government's plans to reduce unemployment in India.

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SUBDIVISION AND FRAGMENTATION OF LAND

Unit structure :

- 5.0 Objectives
- 2.1 Preface
- 5.2 Means of subdivision and division of land.
- 5.3 Causes of subdivision and fragmentation of land.
- 5.4 Benefits of Land Subdivision Fragmentation
- 5.5 Impact of subdivision and fragmentation of land.
- 5.6 Measures on subdivision and fragmentation of land
- 5.7 Summary
- 5.8 Questions
- 5.9 Book Reference

5.0 OBJECTIVES

After reading this chapter, you will understand the following.

In the presented cases, we will study the load on the population of the land and subdivision and fragmentation of the land.

First you:

- 1) We will understand the meaning of division and division of land
- 2) Understanding the nature of subdivision and fragmentation of land.
- 3) We will study the causes of subdivision and fragmentation of land.
- 4) Understand the benefits of subdivision and fragmentation of land
- 5) Understand the consequences of subdivision and fragmentation of land.
- 6) We will study the measures to reduce subdivision fragmentation of land.

5.1 PREFACE

The growing population of the country contributes to economic development and is also burrier. As long as population growth is slower

than national growth rate, increasing population is conducive to economic development. With increasing population, economic activities of production, division, exchange and consumption are accelerated. But if the pace of population growth exceeds the pace of national production growth, then there is an outbreak of population growth in the country. Explosion systems have an additional burden on the economy of the population. The pace of economic development slows down. There is a real strain on essential goods and services and civic amenities. Increasing population destroys economic development. This is the situation that has happened in our country today.

The small size of the holding area is said to be the major reason for the low productivity of agriculture in India. The size of the holding area in India is small, but it is scattered in many places in small pieces. In each generation the holding area continues to be fragmented and partitioned, and the size of the holding area is continually becoming smaller. The small size of the holding area creates many problems for agriculture.

While studying the Indian agricultural business, one should also consider fragmentation as one who studies mechanical agriculture, irrigation practices, land policy etc. to increase agriculture production. Because compared to other countries, the land in our country is divided into small pieces. On average, considering 2/3 of a piece of land, the land is divided into less than two hectares.

Due to the fact that the land is divided into small pieces, new experiments like mechanical farming cannot be done for the farmers in their fields. This is something we always see in the mechanics of agriculture. It is not financially viable to carry large machinery on small land. Therefore, the peasantry prefers to use only bullock farming in such land. This means adding pieces has become a necessity today.

Means of fragmentation: -

- 1) According to the law of inheritance of one's land, the division of land into many persons due to transaction of purchase or sale, mortgage and prize etc. is called division of land.
- 2) Fission is the division of a piece of land into small pieces according to their productivity

One of the factors that hinders the way of agricultural production is the small holding area. The process of fragmentation of land for any reason is called subdivision of land. If a person's land is divided into small pieces according to the type of productivity, that process is called fission.

5.3 CAUSES OF SUBDIVISION AND FRAGMENTATION OF LAND

Population growth:

One of the important reasons for the division of agriculture is population growth. No matter how much family planning has spread, our population growth rate has not slowed down. The population is increasing by one crore every year. Agriculture is one of the most important means of livelihood for a growing population. Agricultural land does not grow. However, as the population grows steadily, additional loads fall on the ground. Therefore, the land is divided into different pieces. As there is not enough business available in other areas, rural people has to rely on agriculture.

Love of the land: -

Having more and more land is considered a sign of prestige in our country. So people who have a lot of money buy more and more land. Farmers who sell their land to those who have poor economic conditions. This leads to the fragmentation of the land.

Feelings of personal interest: -

The influence of Western culture reinforced a sense of personal self-interest. So he tries to consolidate his father's land. This has led to the fragmentation of the land.

Heritage Rights:

There is a law of inheritance in our country. Therefore, the ancestral land is distributed among the children. So pieces of land fall. This has been the case for many generations. Therefore, the division of land becomes more and more.

The downfall of the family system together: -

In the past, there were joint or undivided family practices in our country. Others lived under the control of one family head. The land was, of course, one. But the influence of Western education increased. The influence of education has led to an overestimation of ideas of freedom, individualism. This resulted in the breakdown of traditional family practices. The brother-in-law and his wives began to feel that they wanted everything to be independent, their own. Each brother began to ask for a share of the land he had divided. As a result, pieces of land began to fall, and fragmentation increased with each subsequent generation. As the pieces increased, the area of the land decreased.

Social Reputation: -

Real estate is considered a sign of social status in India. So everyone wants to own land. So the land has to be broken. Even if you get an acre piece, it is a matter of great pride. Therefore, we are the owners of the land. Therefore, the land is divided into pieces.

Loss of workmanship industries: -

In the past, there were various types of cottage industries operating in the countryside. For many there is a definite source of employment available. But industrialization increased the production of mechanical industries. Because the speed of mechanical production is huge, the goods cannot compete with those goods. As a result, many rural people have to rely on agriculture for the survival of many workmanship in rural areas. This has been an important factor in the division and fission of land.

Farmers' Debt: -

The Indian farmer is poor and he has to borrow for agricultural activities, religious rituals, marriage, various festivals. Farmer has to go to a lender for a loan. Without a mortgage he does not lend. The farmer has to lend a portion of the land to the lender for a loan to the lender. If the loan does not payback, the mortgage land confiscate the lender. This is how the piece of land falls.

Land laws: -

During the post-independence era, many laws related to land were implemented in our country. Size of Land Holding Act, 'clan law' etc. These laws caused the land to fall into pieces. Immediately after they had heard of the High Land Acquisition Act, they divided the land among the children, brothers and sisters. Accordingly, the clan owned the land that the clan owned. So they had to break it apart. As a result, pieces of land fell.

Bhutan Movement:

Through the almost allotment of land that was given to the peasants of Bhutan through the Bhutan agitation, it led to the partition.

Development Plans: -

Irrigation schemes are implemented as part of development plans. The people who are displaced due to irrigation schemes have to be rehabilitated. While doing this rehabilitation, land areas have to be given through pieces. So it promotes fragmentation.

There are reasons for the division of farmland as above.

5.4 BENEFITS OF LAND SUBDIVISION FRAGMENTATION

Prospects for intensive farming: -

If you have a large amount of land, the farmer removes much of the produce without getting much attention, but if there is a small land area, he will experiment with intensive farming and produce maximum grain.

Financial stability is achieved: -

Since every farmer gets a small piece of land for cultivating a piece of land, there is an opportunity to cut the crop production in small quantities. Therefore, to a lesser extent every farmer receives financial stability.

Farmers may get various land benefits: -

Since a farmer divides the land into several pieces, the land varies. Farmers benefit from various land fragments.

Contribution to drought conditions:

In case of drought, the crop from one land may disappear, but if another crop is kept in the other crop, then in such situation, the process of fragmentation is helpful for the farmers.

Conversion of farm laborers into farmers: -

The small pieces were converted into farmers for the purpose of consolidating farm labour through some government schemes.

5.5 IMPACT OF SUBDIVISION AND FRAGMENTATION OF LAND

Looking at the overall effect of subdivision or fragmentation of land, they seem to have had the opposite effect.

Prevention of Modernization: -

If the area of the field is large in size, the device can be put to good use. It is difficult to use small tractors such as tractors, power tiller, etc. Therefore, agriculture is traditionally cultivated. The result is reduced agricultural productivity. That is, the division of farmland prevents modernization and productivity.

Prevention of agricultural improvement: -

If the area of agriculture is small in size, the use of inputs like improved technology, hybrid seeds, fertilizers etc in agriculture is prohibited. The result is reduced agricultural productivity.

Limited use of tools: -

In small-scale farming, bullock or other equipment's cannot be used properly. Therefore, the cost of production increases.

Disadvantages of water supply:

If the farm is divided into several pieces of land, then there are inconveniences to supply water. Therefore, it is impossible to bring every piece of land under irrigation. Sometimes it is necessary to provide water from the fields of others. Thus, disputes arise.

Wasting waste of labour, time and energy: -

Due to the small pieces, agricultural implements have to be moved from one place to another. Fertilizers, seeds, plows and similar harvests should be taken from here. So a lot of time is wasted. Wastage of labour and power.

Land Abuse: -

Due to the small pieces of farmland and it is dispersed in different places, land has to be used for fencing, dam for each place. This way the land is wasted. Some of that land has to be preserved for footing. Therefore, the cost of production increases.

Disadvantages: -

Fragmentation creates many kinds of inconveniences. If there is only one well in a large farm, it is sufficient. The pieces have to be shared well. It creates inconveniences. The use of water from the wells creates tensions. Depending on the individual maintenance, each piece has to be set. This increases the cost. Such inconveniences are increasing.

Poverty: -

Partitioning gives everyone a bit of land. Such land does not generate enough income. The size of the farm is small and cannot be improved. It is not economically affordable. Farming has to be done in the traditional way. Therefore, it has to be done only for agriculture. This kind of agriculture produces very little income. So the farmer has to live a life of poverty.

Increase in credit worthiness: -

A family's land is not functioning well enough in small pieces of land. As a result, the farmer has to take out a loan. Debt increases and farmers become more involved in debt deficit.

Disguised unemployment false reputation: -

The farmer gets a small piece of land. That is why not everyone in the family has a job to do. All the members in the family show how we work hard on the land we own. They claim that they are the owners of the land.

Overall fragmentation reduces agricultural productivity. This is a very important result. Also, there is a decrease in national grain production. Farmers and society do not get any benefit from it. Also, due to fragmentation, the size of the cultivated land has become very small. Therefore, the cost of production is increasing while the production is small. The yield of the farmers is small. Farmers' borrowing for production is limited.

Explaining the bad results of the subdivision of the holding area, Dr. Man said, "It strikes the ground. There is additional wastage of labour. A lot of land is lost due to the border lines. It could not be cultivated in such a

sophisticated manner as the holding area could be cultivated. "

Some measures need to be taken to avoid the adverse effects of subdivision or fragmentation of the above ground.

5.6 MEASURES ON SUBDIVISION AND FRAGMENTATION OF LAND

Co-operative farming: -

Combining the land divided into small pieces of different farmers by co-operative principles guiding them to take up agricultural production will help increase production.

Strict enforcement of piecemeal laws: -

The various laws regarding the fragmentation should be strictly enforced. Individuals who violate these laws should be subject to stringent discipline.

Nationalization of agriculture: -

Such small pieces must be nationalized in order to transform overlapping pieces into profitable pieces. That is, it should be divided into profitable areas.

Adoption of a joint farming system:

Even though separate family practices exist with division of the joint family, the land can be farmed jointly without dividing the land. So that the ground won't fall off.

Consolidation of Joint Land: -

All farm land in each village should be consolidated and given financial strength to each family in succession. Consequently it can solve many questions.

5.7 SUMMARY

Land is one of the most important aspects of human life. Agriculture is the main business of the Indian economy, its ability to meet the needs of the growing population, its importance in the process of development, various laws on land (inheritance rights law), the love of the land of the Indians for many reasons, the land is divided into important components according to need and ownership. Subdivisions and fragments have fallen.

Large areas of land Allotment of land to the landless, land use for universal agricultural practices development projects, etc. Although beneficial for a number of reasons, it is important for agricultural livelihoods, farmers need to have maximum holding area for it. But due to the inheritance and acquisition of land for various reasons, its subdivisions and fragments fell. Even when there was no timely desire, the farmer had to divide the inheritance land. This led to the division of production land

and the question of their livelihood. Increasing population, low employment opportunities in the second and third sectors, have left people with no choice but to rely on primary business. As a result, the burden of population on the land increased.

5.8 QUESTION BANK

- 1) Explain the concept of subdivision and fragmentation of land.
- 2) Explain the nature of land subdivision and partition.
- 3) Explain the reasons for subdivision and fragmentation of land.
- 4) Explain the effect of subdivision and fragmentation of land.
- 5) Explain the benefits of subdivision and fragmentation of land.
- 6) Suggest measures on subdivision and fragmentation of land.

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MIGRATION OF POPULATION

Unit Structure :

- 6.0 Purpose
- 6.1 Preface
- 6.2 Migration Concepts
- 6.3 Types of Migration
- 6.4 Factors affecting migration
- 6.5 Causes of Migration
- 6.6 Rural Urban Migration Trends
- 6.7 Urban Rural Migration Trends
- 6.8 Migration Impact
- 6.9 Migration measures
- 6.10 Summary
- 6.11 Question Set
- 6.12 Reference Books

6.0 OBJECTIVES

After reading this chapter, you will understand the following.

- 1) Different concepts of migration can be understood.
- 2) Different types of migration can be studied.
- 3) Factors influencing migration can be studied.
- 4) Study the reasons for migration.
- 5) Understanding the trend of migration in rural - urban or urban rural areas can be taken
- 6) Impact of migration on rural and urban communities can be studied.
- 7) Migration plans can be studied.

6.1 PREFACE

Everyone is doing some kind of financial business for their living. When citizens do not have this kind of business available in the surrounding area, the tendency of locals to move to other areas in search of business is increasing. This is where the migration process begins.

Although migration is an important factor in population dynamics, there is a fundamental difference. Birth and death events are inherently biological and are influenced by social and economic factors. Migration is the culmination of the transformation of the human element and the human response to the social and economic differences between the human group.

The change in population due to birth and death is more rapid and progressive than the change in population. Although human nature is natural to migration, the complexity of the human mind is expressed in the process of migration. Migration refers to the transfer of all components from the original location to the temporary migration and migration from overseas.

Migration In this sense, certain types of motion are inherent in the universal movement of human beings. Even though migration means transfer from one place to another, in this concept, the purpose of migration is also important in terms of distance between two places and duration of migration. Nevertheless, not all the movements of humanity are shifted in terms of population as a matter of migration. In view of all this, the definition of migration is as follows:

Migration means leaving a residence or residence in a geographical location or region for a specific purpose, and moving to an institution or region other than that.

In the presented case, we will study several aspects related to migration

6.2 CONCEPTS OF MIGRATION

Migration is the movement of people from one place to another.

1. Wetburg

The common migration between them is to change the living space permanently or temporarily. For example seasonal laborers.

Patterson:

Migration is usually a permanent movement or shift that takes place over a long distance.

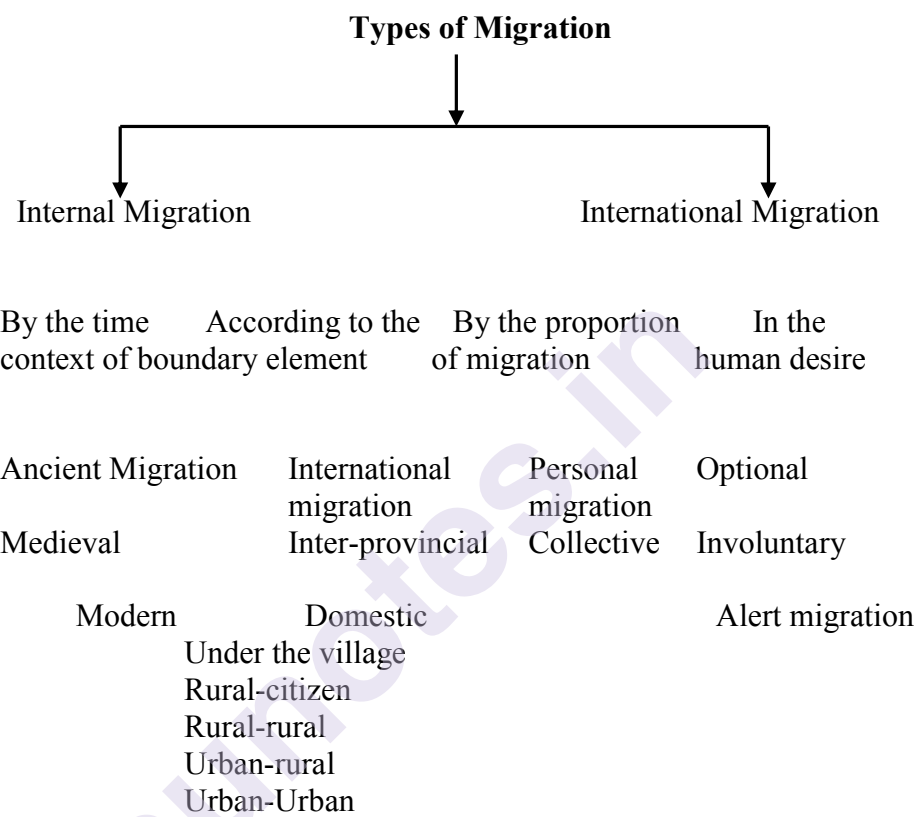
Aysinstrand -

Migration is the transfer of one person or group from one community to another. These types of changes usually involve changing the old social

structure into another kind of social structure.

6.3 TYPES OF MIGRATION

Although the United Nations has suggested mainly two forms of migration, both internal and international, the following are some of the types that fall under the criteria of time, human desire, and migration ratio when discussing this complex concept of migration.



Migration



6.4 FACTORS AFFECTING MIGRATION

Although the process of migration may seem simple, it is a very complex series in terms of human attitude, geographical, natural conditions, observable and dispatcher reasons, distance and time. Since migration is part of human decision, it is important to study the factors influencing

migration to understand its background.

Natural/ geographical elements Human/ cultural factor

Auxiliary factors:

Property abundance -

Land, water, minerals, soil and forests are always attractive to humans. The rich landscapes of India's rivers are attractive to foreigners. The Aryans migrated and settled here from the northwest. The property offers opportunities for development in the pristine area.

Weather: -

The favourable climate attracts humans as it promotes human health. The climate here in the Mediterranean coast increases the migration of migrants to the respective countries.

Soil: -

The rich soil was concentrated in the field. Mohenjo-Daro - Harappa (Sindus), Babylonian, Egyptian (Nile) and Chinese (Hwang-Ho) cultures have evidence of a deepening of the rivers.

Cultural factors: -

The areas of stable folk life, solidarity, peace, security, freedom, educational opportunities and facilities are attracted to the human in the cultural element.

Human Will: -

Whether or not to migrate is usually part of human decision, human will and motivation have great importance. The migration rate for financial business, excellent opportunities and high wages is already high. With the increase of trade, industry and transport facilities, migration has been a major boost and the urbanization process has been accelerated.

Modernization

Migration takes place due to modern living standards, comforts, lifestyle changes, transitions to elite needs, ideological churning and progressive thinking.

Motivational factors: -Natural Disasters: -

Natural disasters cause forced migration. Such migrations occur due to earthquakes, floods, volcanoes, pestilence. For example, severe earthquakes in Chili (1960) and Mesquiko (1985) led to large migrations from the respective parts of the two countries.

Weather: -

Storms, storms, rainfall, and blizzards migrate during severe weather conditions. For example, in 1987, a massive hurricane in the country of Bangladesh caused a large number of internal migrations.

Social factors:

1. Human Desire: -

Restlessness, unrest, panic, harassment threaten human peace. Events against the desire for happiness are forcing humans to migrate.

2. Financial aspects: -

When the financial condition of the human race gets worse and the basic needs become difficult. Humans are then prompted to migrate.

3. Cultural factors:

People migrate from such turbulent areas because of the political, social and religious factors of human factors. Considering the unrest in the state of Kashmir, Punjab and Assam recently in India, the rate of migration from neighboring to safe state has been increasing.

6.5 CAUSES OF MIGRATION

The maximum population of the country is in rural areas. That is, 70 percent is in the village and 30 percent in the urban area. The people living in the rural areas are mainly in the villages, hills and deserts. Due to the lack of amenities in the rural areas, the proportion of people leaving the villages to the city has been increasing steadily for the last fifty-sixty years. Despite being an agrarian country, agriculture is mainly used in the traditional way. This leads to lower income. In today's situation, the following are the reasons why people from rural areas migrate to the city.

Rising Population: -

Population is increasing everywhere in the country. People are sleeping on the streets with no place to sleep in the city whereas the rural population is responsible for the increasing population of the city. The unemployment rate of people from the village is increasing. So there is an increase in unemployment. Since there is no previous situation for everyone to depend on agriculture, the people have not got the job. People are starving because of lack of food for their homes and stomachs. As the family planning is neglected, the birth rate is increasing. People are migrating to the city due to lower income and increasing population.

Traditional agribusiness: -

Although agricultural implements have been created, not all agricultural holders can use them. The former farmer, who used to do much labor using bull and wood tools, is still in the same state today. Although the

number of eaters has increased, the yield is decreasing due to the lack of modernization in its farming techniques. Moreover, due to the increase in population, the proportion of land mines has increased tremendously and it is not possible to live on a small piece of land. He also got employment in the village. Therefore, the proportion of migration has increased.

City Attractions: -

Rural life is simple. In rural life, it is the same, people are eager to try something new. The city would have had the opportunity to change its religious and social position. The speed here is fast. Due to movies, theaters, zoos, shops, hotels, leaflets and other entertainment venues, the attraction of the people is increasing in the city as the transition to rural life has taken place. Due to the attractiveness of the city, many people from the rural community have settled in the city.

Employment Assurance

The unemployment problem in rural areas has increased and the number of people migrating has increased, hoping that the city will be reduced. Because of the seasonal work, there is no time to settle down for the rest of the day, so there is a time for starvation and those who work on the farm to starve. Moving to the city to reduce the hunger strike, people go to the city hoping that there will be some work there.

Availability of Facilities: -

Due to the various amenities available in the city, many people from the village come to live in the city. Being in the city gives her the opportunity to shape her goals as the person wishes. They have the opportunity to work in education, trade, employment, self-employment and many other fields. People from rural areas who come to the city come for this purpose. Often he is deceived but does not care. So they are reluctant to go back to the village.

Check your progress:

Mention the reason for the migration.

6.6 RURAL URBAN MIGRATION TRENDS

The maximum population of the country is in rural areas. He continues to live on a farm and traditionally run business. But with the change in the overall economic and social conditions of the entire country, the trend of the people is shifting towards modern technology and new thinking. Changes in caste system and new economic activity have destabilized the overall life style of the people. Many families have been relocated due to the traditional farming businesses that do not have favorable conditions. As the distance between the caste systems is increasing day by day, one is free to do some farming and other business, but in the past he owned farming, he still owns it. Due to the possibility of the introduction of civic life and education, etc., the influx of village population is shifting to the city. The reasons are as follows.

Jobs: -

Due to the high population in rural areas, people do not get work. So many started coming to the city with the intention of getting something done. Due to the fact that many factories are being created in the city, it was created to create wages and jobs. After settling in the city, there were small jobs. Getting a wage or a job from a factory makes life difficult to diagnose. One or two persons in the household settled in such a place and so are the others. They start helping other family members financially. All those who have farming in the village, without settling in the city, work for some time and come back to the village for farming.

Education; -

Primary schools have been started in every village to spread education in rural areas. Secondary education is also provided in some villages. But many students go to the city for further education. There, after completing his education, he starts to work in the city. Slowly, other people in the family also come and stay. That is, many people have started migrating not just for the purpose of net education but also for employment.

Modernity: -

Day by day, the distance between the city and the village is becoming bridged by the media and the means of communication. Rural healthy living is very popular for many. Being the same person and wanting to do something new, even the situation and the attraction of the city has made people attractive. Because of the many amenities available in the city, people are starting to feel attracted to it.

Film houses, theatres and zoos, museums, gardens, playgrounds, people of different ethnicities, different languages have increased the attraction of the city to the villagers.

Check your progress:

Explain the trend of rural urban migration.

6.7 URBAN RURAL MIGRATION TRENDS

The proportion of people living in the village is decreasing. However, the rate of migration from village to city is high. Since only livelihoods are not available, the attraction of education and civic life creates a special attraction for the people of the village as they settle in the city, and the people of the town do not come to settle in the village. But some people have started moving from town to village, despite being underpaid. The reasons are as follows.

Natural Life: -

There are many people in the society who want to live a natural life. They are bored with the sparkle and splendor of civilian life. They do not want this mechanical life to lead a life without humanity. People who want to

sell real estate in the city, rather than live with their farm or live in the property, only want to build a house in the village. As the city is engulfed in its overwhelming life, many are living in the village to enjoy the natural beauty of the people and to enjoy the unwavering love and cooperation of innocent people. That is, their reason for living in the village is because of their desire for pure natural life.

Agriculture: -

If the pearl is not ripe in the agricultural business, then only the soil is owned. But those who do not have a rural livelihood, want to go back to the village and cultivate agriculture. Some people migrate from town to village for farming and other traditional pursuits. This trend has started to increase in the civilian population. However, some stay in the village for a few days to spend the rest of their lives. In addition, the number of people going to the village for employment is also increasing. If you can't get a job or get a job in the city, you can't have a living. The trend of consciously living in the village has also become common among some people. Moreover, if you do not get the income you need to become a doctor, some are migrating to the village to get it.

The boredom of urban life: -

Although urban life creates happiness, there are many kinds of problems that are boring. The question of living homes has become very complicated. Four or five people have to stay in slums or small rooms, and the mood is sore. Therefore, their tendency is to migrate to the village.

Retirement: -

Job-seekers need to quit their jobs one day at a growing age. When they retire, they have nothing else to do in the city. Earnest Boys- Girls have to stay separate. As everyone is busy with their work, men of old age have no one close to their age. So many people prefer to leave the city and live in the village so they can go to the village to do some farming business or chat with the empty ones.

Home Problems: -

The problem of living in civil society has become an independent and important issue. Many people live in a lonely city and sometimes with family members in their hometowns. Thousands of people are working alone and doing other business because of not getting enough space.

The number of people settling in the villages is very small. But for some reason, because of the fact that people in the city prefer rural life, the increasing population pressure on the city is helping to ease the many factors.

Check your progress: -

Explain the trend of urban rural migration.

6.8 MIGRATION IMPACT

Dissolution of a Joint Family: -

Migration has led to the dissolution of the joint family and increasing the number of separated families. Due to the fact that it is not possible for everyone to live in the village, the family members are automatically disbanded as some of the family members migrate. Likewise, the family has been disbanded due to people leaving the family with education or other motives in mind.

Agricultural Stress: -

Although agriculture is the main occupation of the rural people, due to the growing population, it is impossible for everyone to survive on small scale agriculture. Moreover, as the seasonal works and mechanization of agriculture have begun, the conditions of farm labour have begun. The economic struggle between the landlord and the labourer has begun. If there is no work in the village, the labourer is going to the city or other employment guarantee scheme work immediately. The agribusiness is in crisis due to the increasing number of migrants.

Neutral community spirit: -

Due to the increasing number of migrants, the feeling of neutrality has gradually increased in the village people. With the opportunity to do business independently, the tendency for interdependence is diminishing. With the availability of services and goods in exchange for money and where these things are available, our sense of belonging has diminished. In the past, there was a sense that there would be no agriculture without labour. But now that work is not being done in one place, but in the other, it is with this confidence that a neutral sense of community has started to develop.

Impression of Civil Life: -

Citizens of the underdeveloped area are experiencing changes in the area of living, language, ethics, interaction, business, income etc. for the people of the village. The use of television, radio, table-chair iron and wooden cupboards, steel and plastic utensils, clothing, various other items of daily use, etc. has begun in the village. Discussions are being conducted using newspapers and magazines.

Cultural Impact: -

Citizens' culture is affecting rural life due to daily relations and migration. Migration is not the only cause of cultural influence, although it is true that other family members of the people who have settled in the city live in the village. Others have begun to imitate them as they begin to use what they bring for them. Moreover, as the use of a wide variety of entertainment items has begun to influence the urban culture of rural life.

With electricity and amenities available in the city, many people come to the city for illiteracy in the village. There are many comforts of living in the city. There is a chance for a person to shape his or her goals according to their wishes. They have got the opportunity to work in education, trade, job employment and many other fields. People from rural areas who come to the city come for this purpose. Often they are deceived. But they don't care. So they are reluctant to go back to the village.

Interest in Education:

Schools are started in each village. As a result, people who have been educated have moved to the city. They were educated in the city as they were inspired by their migration to education. Younger educators have moved to the city to get a job. This ratio is constantly increasing. Due to the interest of education, many people who went to the city to get more education settled there. That is, education is also a factor responsible for migration.

Free relations between men and women: -

Due to the increasing number of migrants, the open relationships of migrant men and women, which are integrated with urban life, are beginning to make an impression on men and women. When the migrant family comes to the village, the men and women in the house are filling the eyes of others. As the society is liberated from the bondage of caste, free relations between men and women have been created.

Inter-caste marriage: -

Many of those who have migrated to this cause have done inter-caste marriages. All of this could have happened in civilian life or in the city. The villagers have accepted them, even though there is no other brother or nephew. Immigrant-family relationships in the village are not completely broken. Some of their family members live in the village.

Love Marriage: -

With the influx of civic life, many people have started to leave the village for various reasons. Being in touch with the immigrant family has created a new kind of transformative feeling among the villagers as the bonds of intimacy are created. If immigrants can intermarry, then why not marry in your caste? As this attitude continues to grow, many young people in rural society are starting to marry and settle in the city.

Check your progress: -

Explain the effects of migration.

6.9 MIGRATION MEASURES

Controlling population growth:

Family planning is an important tool for population planning. Similar programs of family planning in rural areas need to be implemented effectively. Reducing people's ignorance of traditional old and outdated beliefs by creating awareness of social responsibility is important thing. Providing counselling regarding family planning in a public health centre can prevent such migration by limiting the size of the family if such measures are taken.

Large size of the family leads to starvation of the family due to lack of control over population growth in rural areas. People in rural areas depend on agriculture. Due to population growth, agriculture is becoming fragmented. So there is no option but to relocate people to fill their stomachs. Malnourished children are born with starvation. Population should be controlled to stop this.

Use of Natural Resources in Rural Areas: -

Migrating employment through rural villages, cottage industries, process industries savings groups can be prevented from migrating from rural areas to cities by utilizing the natural resources available in various forms such as land, forest, livestock, sunlight in rural areas.

Agricultural Improvements: -

To inspire local farmers for the advanced and advanced agriculture business through traditional and advanced agribusiness, Agricultural Science Centre, University of Agriculture, Department of Agriculture, Government of Maharashtra and Panchayat Samiti, Department of Agriculture should provide special emphasis on the management of agricultural production and income of the farmers. This will increase the purchasing power of the rural areas and reduce the flow of migration. Strive to achieve a high standard of living. Increasing the literacy rate, Reducing child mortality and maternal mortality, Inadequate health facilities and concessions must be provided by providing health facilities.

Social Improvement: -

In a developing country like India, the need for social change is acute. As the caste-changing classes are organized, the traditions of the society are striving to break free from this social bondage and to live with free thought, so the need to differentiate between different social environments becomes justified.

Development and dissemination of education: -

If people in rural areas are literate they will easily use modern techniques and techniques in rural areas. Education will help you to develop yourself. Starting your own business using technology can have financial benefits. The dissemination of basic technical education will benefit the people to some extent by the migration.

Social Value Change: -

Urban and rural communities differ in social rooms. New generations of rural people are ready to embrace new values. Social values are preserved in cities. Therefore, they tend to migrate. Migration to the city can be prevented if social value is taken up in rural areas.

Improving the quality of labour: -

Local skills are often lacking to meet the many needs arising in rural areas. Rural labour should be encouraged to settle it. They should be given agricultural training. If the skills are developed within them, the migration to the city will be somewhat hampered.

Youth Counselling: -

Appointment of trained and expert officers for the administrative needs of the rural areas through the government or various social organizations as the officers of the urban areas will promote development and the youth from rural areas who have settled in the city will be attracted to the rural areas again. This will help the overall development of the rural areas. In the same way, problems can be solved by training the youth in the rural areas. If such counselling is given and trained to rural youth, they will not have to migrate for employment or employment.

Implementation of Government Scheme Effectively: -

Although the government's attitude towards the overall development of rural areas is positive, many schemes have not yet been followed in rural areas.

Under the 'Our Village Our Development' scheme, five percent of the village funds were deposited in the Gram Panchayat's account, and through these funds, the villagers' committees could work on the work of the village villagers for health, public sanitation, clean drinking water, education, roads, tree conservation, and digitalization of schools. For this, with the proper guidance and training of committees and integration of the village, one can generate employment in the village itself.

Under the 'Mahatma Gandhi Rural Employment Guarantee' scheme, the work can be made available to everyone in the village and they can stop the migration of the rural population by getting suitable wages. Proper development of grants, house rent, market tax expenditure through financing will be done in the village. This will hinder migration. Mahatma Gandhi's aim of development of villages will be successful by getting all the work and the right price. For this, the scheme should be disseminated. That is, government plans should be properly propagated and disseminated. Government schemes should be implemented effectively.

Providing loan at discounted rate: -

Rural areas are heavily cultivated. Raw materials produced in agriculture are available. The industry needs capital for business. If the need for

money is made available to the agricultural sector, small enterprises will emerge. Various experiments can be done in the field to generate capital through skill training. With the use of modern tools, agricultural production can be increased and the cost will be better yielded. As a result, the migration will stop. The food will not be crushed. Chains of work will be created in the rural areas and everyone will get work. For this, a loan should be made available at a discounted rate.

Establishment of Co-operative Societies and Organizations: -

In the rural areas, there are inexpensive grain shops to supply food grains to the needy people in order to take restraints and control over private traders. But private traders do trade in large quantities. Due to this, the poor are being sold at lower prices in the open market. The poor do not get the food they deserve. Therefore, it has to be purchased at a higher price from the merchant at the private shop.

Low production and high cost are cheating in the village. There is no means of production in the summer. Therefore, proper planning rights, justice, etc. should be implemented effectively in the rural areas. Strict adherence to the rules and regulations is imperative on this working class. This will solve the problem of hunger and malnutrition.

Check your progress

1. Explain the solution to migration.

6.10 SUMMARY

In the presented case study the concept of migration, the effects of migration on rural and urban society, factors of migration, various causes and trends of citizen rural migration, study of rural citizen migration trend. Along with this plan, various measures have been studied to prevent migration.

6.11 QUESTION SET

1. Explain the concept of migration.
2. Describe the type of migration.
3. Explain the factors affecting migration.
4. Explain the reasons for the migration.
5. Explain trends in urban rural migration.
6. Explain the trends in rural urban migration.
7. Explain the effects of migration.
8. Give the measures to stop the migration.

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RURAL POVERTY

Unit Structure :

7.0 Objectives

7.1 Poverty Concept

7.2 Definition of Poverty

7.3 Measurement of Poverty

7.4 Types of Poverty

7.5 Causes of Poverty

7.6 Consequences of Poverty

7.7 Remedial Measures of Poverty Alleviation

7.8 Summary

7.9 Question Set

7.10 Reference

7.0 OBJECTIVES

After reading this chapter, you will understand the following.

- 1) Concept of Poverty
- 2) Types of Poverty
- 3) Causes and consequences of Poverty
- 4) Remedial Measures of Poverty Alleviation

7.1 INTRODUCTION

Over one-third of the world's poor are living in India, the second-most populated nation in the world. As per the estimation of Planning Commission, 34.78% of people in rural areas lived in poverty in 2009–2010, or 54.12 percent of the population. Members from socially backward communities of scheduled castes and tribes have the greatest levels of poverty in rural areas. Even though they make up a significantly smaller portion of the overall rural population, in 2005 these groups represented 80% of the poor in rural areas. More than 80 crore people are rural poor from which 22 crore people, or one-fourth of village residents, are considered to be below the poverty level. Further, 27% of the world's poor people reside in India. As compared to other countries, despite

population growth, India has been successful in lowering the percentage of the poor people in the country.

It impacted scale economies, stable public services, and a variety of other advantages, including sizable markets that support enterprises, education, and innovation. For many years, the world has experienced a surge in urbanisation. Urbanization is taking place everywhere with the advancement of technology and rapid increase in population. The urbanisation has provided improved growth, possible food supply and other advantageous aspects which is helpful to create job opportunities to youth at large. Even though India is rapidly urbanising, a sizable chunk of the population still resides in rural areas. In India, where there are urban slums and other locations with rapid population expansion, this is a major problem. These changes are advantageous in the long run; they have also brought about a few negative effects. Due to financial crisis and enough supply of funds, the majority of localities are overwhelming cities that don't have the necessary infrastructure and municipal organisations to handle the growing issues as a result of the population's unusually rapid growth.

Over 60% of the workforce is employed by agriculture and allied sectors in rural India, which provide 33% of the country's GDP. Indian economy is based on farming section but the small farmers make up a sizable portion of India's rural poverty since they have small land holdings. The family's fundamental necessities cannot be met by the modest amount of revenue from these small land holdings, nor can it be used to repay the loans taken out for household and agricultural purposes. In addition, drought and other natural disasters are the causes that impacted the life of people and making them poorer than earlier that force people to take drastic measures.

Farmers are totally dependent on monsoon for their production which sometimes irregular or more than enough that causes the loss of agricultural production. Grain production in the country is now self-sufficient due to new agricultural techniques that include the use of genetically modified seeds, double cropping, alternative and advanced methods of farming and expansion of farmland. Unit output keeps rising due to ongoing improvements in farming methods, but despite this amazing achievement, the country has not yet been completely protected from the effects of drought and diminishing water supplies. Subsistence farming and occasionally raising cattle are essential to their livelihood.

The availability of land for agriculture per person has continuously decreased due to the population's rapid increase and the lack of alternative work opportunities, causing land holdings to become more dispersed. It impacted for the migration of poor farmers to nearby cities in search of work. Additionally, a sizable portion of India's urban poor are primarily the surplus of the country's rural poor, who move to metropolitan regions in quest of work and a way of life. All of these people have not been able to be absorbed by industrialization. The urban poor either lack employment or only occasionally find work as temporary workers. Casual

workers are among the most vulnerable members of society since they lack assets, job security, skills, opportunities, and excess to support them. It causes the high poverty rates among them.

Poverty is further exacerbated by underemployment or unemployment as well as the casual and sporadic nature of work in both rural and urban locations, which forces debt. Being in debt is one of the main causes of poverty. The misery and suffering of lower income groups are made worse by a sharp increase in the price of food grains and other vital products at a pace higher than the price of luxury goods. Though the drastic changes are occurred due to advancement and use of technology in farming, the poor people in villages, have not seen the promised improvement in their lives despite the rural sector's contribution to the country's economic success. India faces a variety of challenges related to poverty, many of which require a warlike approach.

7.3 DEFINITION

- Poverty can be defined as the lack of sufficient income to purchase the bare needs for existence of the family.
- Poverty is the absence of the resources and needs needed to maintain a minimal standard of living.
- When the income from employment is insufficient to cover basic needs, that person is said to be living in poverty.
- Poverty indicators are inequality in income, illiteracy, malnutrition and access to water and sanitation.
- Families and people living in poverty may not have access to suitable shelter, clean water to drink, wholesome food, or medical care.

7.4 MEASUREMENT OF POVERTY

The continuance of poverty in India is also a result of the unequal distribution of income and assets. In India, the gap between the rich and the poor has expanded over time. Those who own the means of production and make decent livings can be considered as rich whereas those who must rely only on the sale of their labour in order to survive may be considered as poor. A rural household with a yearly income of less than Rs. 11,000 is considered a poor household by the Integrated Rural Development Programme (IRDP) Index of the Ministry of Rural Development in May 1991. The multidimensional poverty index is based on three dimensions — health, education, and standard of living. The other aspects for poverty index measurement includes the level of nutrition, drinking water, housing, assets, power consumption, finance in hand, level of education, school attendance and sanitation.

Four categories of Poor people as per poverty Index is given below.

- Destitute (with an income of less than Rs. 4,001 per year,
- Extremely poor (with an income between Rs. 4,001 and Rs. 6,000 per year),
- Very poor (with an income between Rs. 6,001 and Rs. 8,500 per year), and
- Poor (with an income between Rs. 8,501 and Rs. 11,000 per annum).

More over one-third of the world's poor people live in India whereas Bangladesh, Pakistan and Africa suburban countries are considered to be very poor countries where the next major concentration of poverty is found. However, Dadabhai Nairobi in the second half of 19th century calculated the first estimate of a poverty line in history.

He concluded that there was a subsistence-based poverty limit at prices in 1867–1868. The basic food like dal, rice, vegetable oil and other eatables were sold by British on high price range and they earned profit and generated high income resources from India and send the profit to Britain and drain the Indian market.

The National Planning Committee (NPC), headed by Jawaharlal Nehru supported by Subhash Chandra Bose, the president of the Congress, in 1938 drafted the economic plan for the development of standard of living ensuring a sufficient quality of life of Indian people to save the national poverty level. It estimated sufficient income per month to Indian families and the government provided the financial support for education and health of Indian families followed by the Government committee report to determine the food consumption level of the people where it was recommended that the people who consume less than 2500 calories in rural regions may be considered as poor people. Discrimination between rural and urban areas was justified by the fact that rural residents do more physically demanding jobs and the government would look after the citizens' health and education. Thus, the Chairman YK Alagh finally established India's first poverty line. However, The Lakdawala Committee in 1993 defines a poor person as one who is unable to meet their average energy needs. The earlier measurement of Poverty Index was measuring per capita income of the family and working on the assumption that the health and education needs of Indian people were supported by the government.

Then very recent Committee for Suresh Tendulkar in 2005 by the Planning Commission of India expanded the definition of poverty by taking into account monthly expenditures on transportation, electricity, and health care. It was further recommended to focus on nutritional outcomes, i.e., intake nutrition rather than calories for both rural and urban areas for adoption of the same Poverty Basket Line. Tendulkar chose to define poverty on the basis of the cost of living. The Tendulkar panel determined that 22% of the population should be considered below the poverty line by setting a baseline daily per capita spending of Rs. 27 in rural regions and Rs. 33 in urban areas, respectively. However, because

this sum was so small, it instantly drew criticism from all facets of the media and society. The government formed a new committee headed by C. Rangarajan, chairman of the Prime Minister's Economic Advisory Council, to review the technique for estimating poverty because the figures were exaggerated and too low. These thresholds were increased by the Rangarajan Committee to Rs. 32 and Rs. 47, respectively, and a poverty line estimate of nearly 30% was made. Poverty was estimated by the Rangarajan Committee to have been over 30% in 2011–12. In 2011–12, 36.3 crore people were considered to be impoverished in India.

7.5 POVERTY: CONCEPT AND TYPES

There are various ways to determine the type of poverty based on social, economic, and political aspects:

1. Absolute (Extreme) poverty
2. Generational poverty
3. Relative poverty.
4. Situational poverty
5. Rural poverty.
6. Urban poverty

1. Absolute poverty: Absolute poverty is often referred to as extreme poverty is characterized by a lack of access to necessities including healthy food, clean water, education, and shelter. A complete lack of resources, including unstable access to food, is referred to as absolute poverty. People who live in absolute poverty frequently struggle to survive and lose many children due to malnutrition and impure water and unhygienic diseases like malaria and cholera. On this criterion it was possible to compare the level of poverty index between nations.

2. Generational Poverty: This poverty is a part of life for those who have born in poor family in generation to generation. Hence it is referred as generational poverty. This poverty can be overcome due to tremendous efforts to increase earnings. But it is also difficult to move out this poverty since family members are more to feed and mentality is not so positive to overcome it. Since the family members frequently live in stressful life, the generation cycle of poverty is very challenging to break.

3. Relative Poverty: Relative Poverty is the measurement of standard of living in relation to the economic standards of the local population. It is average income disparity in purchase capacity, spending on leisure or gifting or enjoyment. In comparison to others you are spending little to maintain standard of living. It is more related to spending to fulfill emotional needs of an individual.

The number of population with income below a predetermined percentage of the average income is typically used to calculate relative poverty. It is widely used as indicator to measure poverty rates in countries.

4. Situational Poverty: It is situation based poverty often arises due to sudden loss of the source of income. Losing job is the reason behind such poverty or in case of women; it may be due to separation of income from husband due to divorce or other reasons like sudden spending on health issue to save lives of family member. It is economic instability that causes such type of poverty. It also depends on economic loss in business temporarily. Many people have likely encountered situational poverty. You might have been financially insecure due to a job loss, a divorce, or perhaps a health issue. This has happened to a lot of families throughout the epidemic, particularly those who work in private sectors. Since this is temporary kind of poverty, it can be overcome by the financial support from others.

5. Rural poverty: Rural poverty is due to lack of job opportunities in rural villages to progress further or create income sources. There is no access to generate income or having income generation facilities in a remote village areas where no access of transport or government schemes. Most people are choosing to rely on farming and other related jobs that are accessible in their area in order to survive. So there is no scope for income generation.

6. Urban poverty: Urban poverty is a problem in very populated cities where opportunities are available but access is not provided to variety of reasons. Due to over population, competition is more for a single job, such poverty takes place. Due to competition there is limited access to education and healthcare and demand becomes heavy that causes high prices of the commodity and services and housing are inadequate. Due to over crowded cities sometimes unpleasant situation occurs that impact the safety regulations and services.

7.6 POVERTY: CAUSES

Poor infrastructure that impedes growth and movement is frequently a cause of rural poverty. Roads that might improve access to agricultural supplies and markets are typically insufficient in rural areas. Without roads, the impoverished in rural areas are cut off from developing markets and technical advancement in more urban places.

- **Inadequate source of Income** - Another factor that amplifies the impact of poverty in the nation is unemployment. In India, more than 75% of population don't have a consistent source of income. If they are having jobs, insufficient wages are paid to them. Since there is no other source of income rather than agriculture in villages, employment opportunities are less which prevents them from obtaining better-paying work. This is largely due to the illiteracy and lack of skill education required for agriculture related jobs among the poor.

- **Poor Agricultural Infrastructure** - For a long time, India's economy was based primarily on agriculture. Agriculture continues to be the primary source of income for the vast majority of the nation's citizens. However, outdated farming methods, inadequate monsoon, poor seeds, inadequate

supply of fertilizer cause low productivity, and result in low income impacted low income generation.

- **Overpopulation:** India is second largest highly populated country in the world. It causes high rate of poverty that put burden on government initiatives to minimize poverty index. The country's rising population is the main contributor to the country's terrible poverty. There has been no improvement in the state of poverty as a result of it outpacing national economic growth. Growing family sizes result in lower per capita income and thus lower living standards. Since the income is very low as compared to family size, India is facing tremendous poverty in poor families.

- **Inequality in life essentials:** There is a significant gap between the rich and the poor when it comes to the allocation of assets like land and wealth. Since income sources are limited, and high and moderate income groups are seeing an increase in their salaries, the poor are being denied all of life's essentials. There are no opportunities to increase their income.

7.7 POVERTY: SOCIAL CAUSES

- **The Caste system** - The caste systems existed in India, separated and marginalize specific groups in society and are a major contributor to the spread of poverty. Certain social groups in India are denied from their rights and basic necessities including food, water, and shelter as a result of the caste system. Due to such systems, they are unable to get higher job opportunities leading to higher salaries which is the main source of income generation and improve standard of living.

- **Education and illiteracy** - In India, poverty is largely caused by a lack of education. The unemployment rate and poverty levels rise as a result of the rise in illiteracy rates. However, the poor are unable to afford to send their children to school due to a lack of resources. Some poor people view schooling as unnecessary. They would rather have their children work and help support the family financially than send them to school. For someone to be financially sustainable, education is crucial. The skill education can build various skills for maximum job opportunities. But the opportunities for skill education are not much.

- **Corruption:** Despite the government's significant attempts to provide financial support and job opportunities to poor people, there is extreme corruption in the system due to which the schemes are not reached to poor. So their status is not improved as only little aid really reaches the poor recipients. Poor people can receive opportunity only on giving bribe to the officers to get adequate support.

- **Gender Discrimination** - Because India is primarily a patriarchal society, women face discrimination. Women are paid low wages than males for the same work. Women experience poverty as a result of discrimination in salaries, admission to universities, and job possibilities. Women are not provided opportunities of learning through higher education opportunities. The traditional families deny their right of education. They compel to stop their education once their secondary education is over and they are

married. Hence they are not allowed to get higher education in remote villages.

- **Lack of job oriented training facilities:** There is enough labour force available in the country but they are not provided proper job oriented training facilities. Skill training is an essential part of every resource to grow. Since skilled labour is not available there are not improvements in quality of work. Even if the government has established a number of initiatives to train the unskilled labour force, some sectors of the poor are still unaware of these programmes and should be given access to them.

- **Lack of Efforts:** People rely on support instead of doing efforts of their own to earn. Individual inaction also plays a significant role in the rise in poverty rates. Some people are apathetic and unwilling to put in much effort. Due to a lack of personal effort, these people are poor. They do not search opportunities to increase their income. They enjoy what and how they are living. Since there are not much efforts of their own, they are unable to improve their financial conditions. They do not try to generate their own resources to meet their fundamental demands.

7.8 POVERTY: CONSEQUENCES

Every member of family is impacted by the poverty. The poverty affects the education, sanitation, health and social life of an individual. It affects the standard of living and life style. The poverty in India has terrible repercussions on both the individual and their family.

The following are the main effects:

1. Health Impact

People who live in poverty lack access to enough food, sufficient clothing, high-quality healthcare, and sanitary conditions.

Larger families with little finances often struggle to provide enough nourishing food for their children. Big family size in poor family, impacts the children most as they suffer through malnutrition. Malnutrition is the most prominent health problem brought on by poverty. All age groups in the nation are affected by the problem of malnutrition, but children are the ones that suffer the most from it. Due to non availability of enough food, the children experience serious health issues include low body weight, low vision, mental and physical impairments, as well as a general lack of immunity that leaves them vulnerable to illness. The food problem may invite various diseases in the children including diseases caused by impure water and heart disease too. Poor health results from the absence of all essential amenities. Such people, together with their families, experience malnutrition and disease, which shorten their working weeks and increase their poverty levels. It also causes high infant mortality rates due to malnutrition and many other diseases. The recent health status of the country shows that India has the highest rate of malnutrition.

2. Social Effects:

- Violence and crime rates – Due to tremendous stress and lack of enough money in hand, poor people frequently engage in bad habits including prostitution, stealing, and criminal activity like chain snatching due to unemployment and marginalization. They need to fulfill their own hidden desires of lavish life. When they are unable to do it, they suffer through tremendous mental instability that may compel them to do crime to have enough money in hand.
- Child labour: The head of the family is not generating much income, then other members of the family including his wife and children perform job for income generation. This increases the child labour. Because they cannot afford to send their kids to school, poor people are forced to send them to work. Children in low-income families only begin to earn money on average when they are 5-7 years old. These females and children are employed in prostitution, factories, quarries, farms, and other non-school settings. Sometimes they are offered some more money to involve in terrorism and they are easily trapped to perform such activities.
- Lacks of education – The children are involved in child labour activities. In search of job opportunities, the poor families are migrating from place to place and work whatever suits them. There are no job choices available to them. So their children are not able to go to school hence they miss the education facilities and remain illiterate. The boys are begging at the road side and females enter in prostitution field. Females are offered low paid jobs or paid unequal wages for the same work performed by the male labour despite the fact that women and men must be treated equally under Indian law. Due to their lack of education, they are not receiving the higher paid job opportunities.
- Homelessness – Poverty leads to proper home availability to poor. The poor who do not have enough money becomes homeless in urban areas and suffer through tremendous stress. They take shelter at road side and live in dangerous situation. Sometimes they beg for money and decide for crime like stealing or snatching. Their entire life becomes helpless and they lose control and involve in crime.
- Mental Stress - Lack of money causes poor people to experience a great deal of stress, which lowers personal productivity and makes poor people even impoverished. Their stress level so increased compels them to behave abnormally and attract them towards unethical things. If the mental stress is not handled properly they turn them into big criminals.
- Drug Addiction and crime: Drug is not accepted socially but poor people are addicted to drugs for minimum amount of money. They indulge in socially inappropriate behaviour including drug addiction, crime and violence. To get money they are involved in such activities by the other criminals. These forces weaken social norms, moral principles, and human self-worth, and as a result, more and more members of the

community exhibit intolerance and disrespectful behaviour toward one another on a regular basis.

- **Illegal Marriages:** Some poor families in Indian communities sell their daughters to old age male for their marriage to receive enough money. These male compel the girls before she get adult, to give birth to their child in her early age so that they sell the male child earn profit. The poor parents agree to get daughter marriage in the hope that she will get better life as they fed up with the poverty.
- **Political Support:** Many politicians support the poverty in their area to keep the their voters uneducated so that they can purchase their vote in minimum rates. Since they are uneducated, they are unaware of their rights and they will be easily manipulated by the politicians. When a group of people lacks resources, they are dependent on the politicians for their day to day needs. Since they are not educated they are unable to get good job and there is a lack of access to healthcare and other facilities, there is low productivity, and there is illiteracy.
- **Human exploitation:** - When government institutions fail to defend the rights of the poor, it leads to parents selling their children into slavery or prostitution because they cannot afford to feed or care for them. The living conditions of the poor are appalling, and some family members of these people pass away from famine or hunger. The poor are being exploited by others. They are not given rights and respects in the society. They are often caught by the police for the unknown crime they never committed.

3. Impact on the Economy

A country's level of poverty is a clear indicator of how well its economy is doing. The percentage of the population that lives below the poverty line tells us whether the economy is strong enough to create enough jobs and amenities for its citizens. Through various programs the government is supporting the poor where they are budgeting to maximum finance through various schemes of removal of poverty. It makes heavy burden of the budget of the government to run the schemes for the welfare of the poor and the needy. The health of the economy is directly correlated with the level of poverty. How capable the economy is reflected in how many people live in poverty. An economy grows when more individuals are employed productively.

7.9 REMEDIAL MEASURES FOR POVERTY ALLEVIATION

Government of India programmes aimed at eradicating extreme poverty:

In accordance with the UNDP's 2030 Agenda, all kinds and dimensions of poverty, including severe poverty, must be eradicated from all the nations.

The 17 Sustainable Development Goals in this Agenda are intended to "End poverty in all its manifestations everywhere by 2030." According to India's ten-year success in reducing poverty, it will be able to eradicate extreme poverty by 2030. The Sustainable Development Goal will be achieved.

a) Gram Kaushal Deen Dayal Upadhyay Yojana (DDUGKY)

To alleviate the pain of poverty, the Deen Dayal Upadhyay Gram Kaushal Yojana (DDUGKY) was created. With the help of this programme, young people in rural areas get the ability to work and earn money on a regular basis. It's a beneficial programme for the underprivileged in India that provides appropriate training. Such kind of programs can be implemented positively throughout the nation.

b) Skill India or Pradhan Mantri Kaushal Vikas Yojana (PMKVY)

On July 16, 2015, the Pradhan Mantri Kaushal Vikas Yojana (PMKVY) or Skill India programme was introduced to eradicate poverty.

c) Package under the Pradhan Mantri Garib Kalyan Yojana (PMGKY)

This poor welfare programme has been implemented to eradicate poverty from the lives of oppressed people. Members of Parliament are the primary drivers behind the government's efforts to highlight the plight of the impoverished. The government approved this programme in 2020 during the COVID-19 epidemic to aid the underprivileged and make sure they have access to necessities without difficulty. Overall, 75–80 crore people will benefit from this programme by receiving 5 kg of their choice of rice or wheat and 1 kg of pulses. The government even granted 50 Lakh Life insurance to ensure the safety of our frontline healthcare professionals.

d) Pradhan Mantri Jan Arogya Yojana or the Ayushman Bharat Scheme

The National Health Protection Scheme, often known as Ayushman Bharat Yojana, was introduced on April 14, 2018. The central government places a priority on the health of low-income households and on providing them with medical benefits. In accordance with this programme, all secondary and the majority of tertiary care operations will be provided cashless at all government and private empanelled institutions nationwide for about ten crore low-income families with insurance coverage of Rs. 5 lakh annually.

The following actions should be performed in India to combat the demon of poverty:

1. Opportunities in agriculture based employment:

Another crucial way to end poverty in the nation is through creating non-farm employment. Many people can find work in industries including food

processing, transportation, construction, sales, and marketing, among others. Such opportunities must be provided to poor people.

2. Ensuring that everyone has access to necessities:

To end poverty, it is imperative that everyone has access to necessities, especially in rural areas. Poor individuals will be able to work hard and escape poverty if they have access to food, safe drinking water, and housing. They should be made aware of their rights and importance of their improvements. They should be provided every possible opportunity to increase their earnings.

3. Increasing agricultural revenue:

Since agriculture continues to be the primary source of income for the majority of the population in the nation, increasing agricultural income will undoubtedly lift many people out of poverty. In this sense, the government should plan to maximize the income of poor people and offer them opportunities to double their income.

4. Women's education:

In order to end poverty, the government should look after the women education. If a woman is educated, she will have good job opportunities and develop her family. The women education will make changes as expected by the Government. It will be helpful for nation building as the percentage of women is nearly equal to men in India.

5. Arrangement to establish their own business:

Young people who are entrepreneurial will be able to launch enterprises and create jobs for others. There are various skills in poor people. One needs to find out the skills from them and provide every possible opportunity for improvements. Such skills can be utilized by the government for their welfare. The introduction of women-focused loan facilities by banks is one such initiative. Through various schemes for welfare of the women like Stree Shakti Yojana, Annapurna Yojana should be provided. The women are made aware of such opportunities vide these schemes.

6. Rural Development:

The rural development is crucial for the development of country. The government should make as much efforts for the rural development. It involves the development of agriculture and its related industries. It will provide the job opportunities to rural people that may be helpful to eradicate the poverty among rural people since the status of rural poverty is crucial in the development of the nation. More employment will be created and more tax income will be collected by the government as the economy grows faster. The government can then utilize the funds to combat poverty directly by implementing our policies for doing so and erecting the required facilities.

India has about 800 million people classified as poor, the majority of them reside in rural areas and make ends meet by working odd jobs. A large number of Indians are being drawn into rapidly urbanising cities like Mumbai due to the lack of economic opportunities that provide a living salary in the majority of rural areas where there is insufficient access to clean water, garbage disposal, power, and other basic amenities. The consequences of poverty are really severe. Additionally, poverty in India primarily has an impact on children, families, and individuals in a variety of various ways, such as: HIV/AIDS; high infant mortality; malnutrition; child labour; lack of education; child marriage and poor facilities of basic sanitation. The diseases affected the life of children and others too.

Extreme poverty is one of the largest concerns in the world and not just a depressing situation. Some of the effects include:

- The malnutrition is one of the major concern in India.
- The poverty also hampers the number of school going children which is decreasing day by day due to parents' inability to pay for their education.
- The poverty is an obstacle to the nation's economic development as it troubles the manpower and labour force of the country.
- A high newborn mortality rate due to underweight suffer from both mental and physical disabilities as a result of insufficient medical resources.
- The extreme poverty and unemployment cause domestic violence in the family that impacted the high stress level among family members.
- The poverty also caused the increase amount in diseases linked to poor hygiene and diet, impacted the high death rate in poor families.
- Due to extreme poverty there is an increase in the number of people living on the streets putting extra pressure on government efforts.

7.10 POVERTY: ACTIONS TO REDUCE POVERTY

Economic Development: Economic development is necessary and crucial to end poverty which is possible only due to progress of our nation on the basis of agriculture development, use of man power and labour and use of natural resources tactfully. Since the Indian economy is based on agricultural development, India needs to concentrate to develop agriculture and its related trades and jobs. Agriculture needs to be developed for economic growth. The modern technology can be used to improve the quality and quantity of production. Agriculture can provide every possible opportunity to its workers and improve their quality of life. While the growth of small-scale and heavy industries should help to provide people with facilities and employment opportunities, our Five

Year Plans have placed a strong focus on the development of agriculture as a means of eradicating poverty. Restoration of cottage industries and small-scale businesses is necessary to strengthen the foundation of rural economies.

Educational development: Education needs to be more career-focused. All educational institutions should implement practical and skill education like carpentry, agriculture, animal husbandry, poultry and other vocational skills etc. The educated youth will therefore be able to support themselves independently and contribute to the economy as a whole rather than relying on the government or the county for employment. It will benefit to improve their income level and poverty can be controlled.

Monitor population increase: First Indian government should make all possible efforts to control the population of the nation which is rapidly increasing. The heavy population is the main obstacle for the growth of the country and impacted poverty level. The family planning or family welfare programme should be successfully implemented in this regard.

This programme needs to be publicized, and every effort should be made to make it widely available. In addition, the marriageable age should be increased, and those with modest families should receive benefits. The economic growth of the country will benefit from this restraint on population expansion. The government should include financial assistance to those who face economic disability, such as pension for senior citizen and widow. It can organize free training program for those who are interested to learn the skills. The government can provide unemployment assistance, medical assistance, sickness insurance and job security for its labour. By such provisions, those people will be able to earn instead of being dependent.

Removing personal limitations: To control various diseases, the government can organize public health programmes and rehabilitation of physically handicapped people and help them in case they are suffering from personal disabilities, such as chronic illness, physical impairment, and mental illnesses. Government should provide facilities like adequate and free health services to rural poor. Every possible opportunity should be provided by the government to eradicate poverty and income generation among the poor and needy in order to enable these handicapped people to earn their own livelihood in this regard.

The government can utilize the services of poor and needy in government project for road development, tree plantation and making dams etc so that they can earn their own living. The young generation can concentrate to spread literacy among the non literate and try to teach them basis literacy where Government can also facilitates the same and motivate the young generation.

The Indian government has implemented numerous programmes to eradicate poverty since gaining its freedom. To combat widespread poverty, the Indian government has developed an anti-poverty programme.

Raising every household over the poverty line is thought to be the fastest way to eradicate poverty within ten years.

To this goal, the government has established the following programmes.

- a. Strengthen and broaden the scope of the National Rural Employment Program (NREP) and Integrated Rural Development (IRDP)
- b. Promoting family planning program as a social movement.
- c. Industrial development is necessary to offer job opportunities to poor and needy to eradicate their poverty.
- d. Distribution of recovered land and other surplus lands to the landless, especially backward classes and adivasis.
- e. To provide loan facilities with the job opportunity to the poor by reinvesting all rural resources in rural development.
- f. Development in small industries in small towns and rural areas to offer job opportunities.
- g. Maximizing the use of all available resources to increase the efficiency of public companies.
- h. To help rural residents earn a living and stop being a burden on society, the government should establish comprehensive social security measures.

Ensuring that rural residents participate fully in government programs and are involved in development programmes is essential for eradicating rural poverty. Their interests and skills should be considered while developing programmes and projects.

It is important to enhance the Panchayati raj institutions so they can manage rural development democratically at the district and block levels. Road building, tree maintenance, and adult education programmes should all be prioritized by Panchayats. Small-scale and cottage industries should be established to offer job opportunities. Social awareness programs should be implemented for the benefit of poor and needy.

In conclusion, our development is hampered not by a lack of materials or expertise, but rather by a lack of political will and steadfastness of purpose. Planning must take into account the fact that poverty is an effect, not a cause. Eliminating poverty is not just a matter of economic improvement or the program of poverty eradication. It is also a social and political issue connected to the general public's socio-political understanding.

Check your progress

1. Explain the causes and consequences of poverty.
2. Explain the role of Government to eradicate poverty.
3. Define poverty and actions to reduce poverty.
4. Explain measures to poverty alleviation.

7.11 SUMMARY

Poverty is a serious social issue. The government of our nation has made the battle against poverty one of its top priorities. One of the goals of our five-year plans is to start the direct action against poverty. The elimination of poverty and raising the majority of Indians above the poverty line are now the main priorities for the Indian government. Several steps must be made in order to address the issue of poverty.

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NEW ECONOMIC POLICIES AND ITS IMPACT

Unit Structure :

- 8.0 Purpose
- 8.1 Preface
- 8.2 New monetary policy
- 8.3 Privatization
- 8.4 Liberalization
- 8.5 Globalization
- 8.6 Summary
- 8.7 Question Set
- 8.8 Reference Books

8.0 PURPOSE

After reading this chapter, you will understand the following.

1. Understand the concept of India's new economic policy.
2. Understand the meaning of privatization.
3. The meaning of liberalization can be considered.
4. The impact of globalization on the Indian economy can be understood.

8.1 PREFACE

Until 1991, when the country's economic development, the socialist approach was adopted. Priority was given to the country's economy for economic development by giving priority to the social sector. However, the constructive changes in the economy have been accepted in our country since 1991, on account of the collapse of the Russian economy and the influence of the Western countries, the pursuit of public enterprises and the advance of capitalism. With this, new economic reforms began. The then Prime Minister Shri P.V. Narasimha Rao, Finance Minister Manmohan Singh has brought about widespread improvement in the Indian economy. It also adopted a new industrial policy.

8.2 NEW MONETARY POLICY

At the end of the twentieth century and the beginning of the 21st century, the Indian economy underwent major changes. In 1991, the then

Prime Minister P.V. Narasimharao, Union Finance Minister Dr. Manmohan Singh accepts 'Gat' deal (GAAT- General Agreement on Trade and Tariff) representing free economy.

The present agreement gives India a new identity. By adopting open and liberal monetary policy, India adopted open market policy. It is a fact that in the present scenario it is impossible for the country to abstain from the process of globalization. Today, the process of globalization is universal. The combination of information and technology has accelerated this process. In a country like India one cannot deny the fact that there are many limitations in the agriculture and customs business due to the traditionalist attitude, ignorance, illiteracy, lack of capital.

At the time of the adoption of the new monetary policy in 1991, the country's economy was in dire straits. The central government had suspended many of its financial plans. India had a big mountain of foreign debt. The alien gangway was near. A new fiscal policy was adopted to relieve such financial distress. In 1991 a new monetary policy was announced to strengthen fiscal policy. It was decided at this time that the industry in the country would be conducive to business development and achieve technological progress. The financial policy was adopted with the main objective of facing international competition. The proposed financial policy included the following main topic.

Acceptance of Free Economy: -

The adoption of a free economy assumes the declaration of new economic policy and industrial policy. Was the first step towards globalization.

Abandonment of financial policy before: -

Before 1991, the Indian economy was in a mixed state. The government was committed to the development of the public sector industry while adopting pre-planned economic development. The presented policies have a period with the new monetary policy.

Acceptance of supplementary principles: -

In the new economic policy, globalization of nutrients and supplements, while the privatization of such private sectors, is an important part of the open economy, the policy of privatization of public enterprises was adopted with maximum flexibility for the private industry.

Acceptance of membership of the WTO: -

In 1991, India signed the GAAT agreement and agreed to globalization. India accepted the founding membership of the World Trade Organization. The membership presented in terms of globalization was strengthened.

Alternatively, the country had to accept international trade restrictions.

Privatization: -

Running the process of privatization is part of fiscal policy. The policy was adopted to adopt special discounts and generous financial policies to boost private enterprises. It was also decided to promote the privatization of public enterprises.

Liberalization: -

According to the policy presented, private enterprises were encouraged in the financial sector by eliminating restrictions and restrictions on private industry.

Reduction in import tax: -

As part of the World Trade Organization's strategic policy, import cuts were considered compulsory for all Member States. India has also made changes to the import tax accordingly. As a result, foreign goods are coming in large quantities in the Indian market.

Increase in the scope of foreign capital investment: -

Due to the increase in the limit of foreign capital investment by the Government of India, a large number of foreign capitalists are investing in the country. The Indian industry is becoming more competitive with multinationals investing in India.

Changes in agriculture: -

Due to the new monetary policy, the field of agriculture has been opened for foreign investment. Due to this, agricultural products from many countries are coming up for sale in our markets. At the same time, foreign markets are also being made available to our country's agriculture.

At the same time, according to the policy presented, the condition of deduction in agricultural subsidy has been laid down according to the criteria of the World Trade Organization. Alternatively, India has also decided to do so.

Freeing up of service sector foreign investment: -

According to the WTO norms, the service sector has been conditioned to open up foreign investment. India has also opened many areas of banking business, insurance companies, telecommunication services, miscellaneous tools to the member states.

Thus many topics have been included in the new monetary policy.

Arrangements are in place as per this policy.

Check your progress: -

1. What are the topics covered in the new monetary policy?

After the independence of the country, efforts are being made for economic development through the Five Year Plan. The main objective was the adoption of a mixed economy in the Five Year Plan till 1990. Alternatively, the public sector was given special importance. However, the performance of the public sector, the lower the return on investment, the lower the national savings. Inadequate utilization of production capacity, recruitment of additional workers, lack of decision making due to bureaucracy, delays in implementation, inadequate use of resources were steadily increasing. Alternatively there was a hope of privatization in the new monetary policy. The decision was taken to further expand the scope of privatization. "Privatization is the only solution to the public sector."

Extending the scope of privatization includes industrial licensing policy, import export policy, technological development, reduction of government inquiry restrictions, easing of financial and administrative control methods, etc.

8.3.1 Concepts of Privatization: -

1. "Privatization is the process of extracting government capital from the public sector industry". - **Peter Drucker**.
2. Privatization is a solution to the problem in the public sector. That is, privatization involves the process of opening the private sector to the private sector, as well as the process of transferring ownership and control of the private sector industry to the private sector industry.
3. "Privatization is the general process of investing the private sector in ownership. If it is to look at the arrangement of state-owned enterprises, then the term refers to the purchase or partial acquisition of all companies privately. This includes the acquisition of industry and the privatization of management." Management contract, leasing or free to operate This arrangement is medium ". - **Barbara Lee and John Nellis**
4. "Privatization is the transfer of ownership or control, especially from the government to the private level" - **Dictionary**

From the above definition it can be explained that privatization involves the following.

1. Improving public enterprises through private intervention.
2. To develop the production and sales system through private industry
3. To develop the economy through the private sector.
4. To give public sector rights to the private sector.
5. To transfer 50% of the public sector capital to the private sector.

6. Reducing taxation restrictions on the private sector.
7. Privatization, etc., is the process of hesitation in the public sector.

India adopted Maruti Udyog Ltd., C.M.C., Denzing Corp., Gas Authority Ltd., IBP, I.P.C.L., ONGC. Decided to disinvest in many such industries. Disinvestment has had a mixed effect on the country's financial system. Disinvestment has led to a large increase in the private sector in the country.

Check your progress: -

1. What is privatization?

8.4 GLOBALIZATION

The expansion of the country's economic affairs is globalization. The expansion should be done in such a way that the economies of different countries of the world should be freely interconnected. This policy, which has been emphasized on globalization, has begun to adopt the use of market mechanisms on the one hand and the reduction of government interference and control on the other side, giving more and more exposure to the private sector, reducing international and international trade restrictions, etc. In the national-international and political spheres, the term globalization has become paralyzed. Globalization is the key to the new monetary policy.

8.4.1 Concepts of Globalization: -

1. Globalization is the increasing interdependence of countries around the world with the increasing volume of goods and services and international capital flows, and the increasing technology of diffusion.

- International Monetary Fund

2. Globalization means

- (A) Gradually repealing the import restrictions on all commodities, including consumables.
- (B) To reduce the rate of import duty.
- (C) privatization of public sector activities.

- The World Bank

3. A global economy is a group of diverse economies. In which different programs interact with each other in different ways and thus change their attitudes over time.

- Professor C T Kurian

4. Globalization is the transformation that is taking place in all sectors such as trade, finance, employment, technology, communication, migration, living, environment, governance, social order, culture.

From the above definition the meaning of globalization can be explained as follows.

1. Globalization means integrating the economies of different countries of the world in a new way.
2. Globalization is the process of bringing together many countries of the First and Third World internationally at the economic, social and political levels.
3. Globalization means expanding the scope of business and providing new opportunities for the production and marketing of goods from around the world.
4. The consolidation is the removal of the protective barriers on free trade investment in the country.
5. Globalization means broad thinking of the entire global community and forming a policy consistent with that thinking process.
6. Globalization is the concept used in the context of an economic transaction or economy. Globalization is the attempt to open the country's economy and connect it to the global economy.
7. Globalization seeks to link the local economy to the global economy.
8. Globalization refers to the ownership of finance and capital, the open market system, research, technology, modernization, the consciousness of all the countries of the world, political affiliation and the ability and management of global rules.

The Government of India has mainly taken the following steps to accelerate the process of globalization.

1. Reduction in import duty on raw materials.
2. Liberalization of imports.
3. Reduction in import duty on capital goods.
4. Assistance in obtaining quality goods overseas market.
5. Facilities and Concessions to Trade and Industry Companies
6. Establishment of Agricultural Export Department.
7. Creation of export processing department.
8. Creation of Special Economic Zones.
9. Increase in export trade houses.
10. Deduction of agricultural sector financing.
11. The service sector is free for foreign investment.

12. Limit to the development of the public sector sector.
13. Priority to the Private Sector.
14. Preference for foreign capital investment.

Check your progress: -

1. Explain the concept of socialization.
2. What steps has the Government of India taken to mobilize?

Globalization Impact on Indian Economy: -

Most countries in the world have embraced globalization. Of course, this was inevitable. In the next section, we will study the favourable impact of globalization on India.

1. Globalization has inspired the economic development of the Indian economy. While competing with companies around the world, India is steadily advancing to build self-sufficiency in new technology and science, production and financial systems.
2. The revolutionary changes in the telecommunications sector are facilitating the process of approaching the world. India is also benefiting from the new innovations and technologies in different countries.
3. Due to globalization, many multinational companies have moved to countries like India. Due to the sophisticated technology these companies have, the resources are being utilized efficiently for the purpose of product sales and management. Therefore, it is possible to make optimal use of production capacity.
4. The employment of skilled workers and technicians is increasing as new technologies are used in the globalization process.
5. Globalization has created a competitive environment in the entrepreneurial sector as the industries of many countries have come to India. Alternatively, there is support for increasing entrepreneurial quality. Customers also benefit from the competitive environment in the market. In addition, the choice of goods becomes available.
6. Due to the development and expansion of the market in the process of mobilization, Indian industries are also providing the market in other countries. Dependency on a particular country has declined.
7. Large scale industrialization benefits the employment generation. This in turn helps improve living standards.
8. The geographical distance between countries has led to a reduction in the process of globalization, which has led to the exchange of culture.

9. Globalization has deprived the monopoly of many industries.
Production of durable and consumable goods has increase

Adverse Impact of Globalization: -

The favourable consequences of globalization as well as adverse effects can be seen as follows

(1) Public sector constraints: -

Due to globalization, the public sector is getting a lot of trouble. Alternatively, many problems arise when such industries are scrapped or closed, such as labor cuts, voluntary retirement. This is making the social environment turbulent.

(2) Impact on Public Administration:

Globalization is affecting democracy. In the health sector, there is also hesitation in the public service sector. After independence, the government had adopted the concept of welfare state. Many plans were being implemented in that direction. The current strategic decision has created the possibility of hindering the welfare state concept.

(3) The possibility of ignoring social justice: -

The Indian Constitution promises social justice. But the new monetary policy hinders social justice. Profit from privatization is the ultimate goal. Entrepreneurs do not appear to be playing the role of trustee. The development of weaker, weaker sections of society has slowed development.

(4) Promoting unrest in the working class.

It was an optimism that globalization would create huge jobs. But although employment is created in certain areas, there are huge employment problems in the agricultural sector in rural areas. Such instances of labour deduction and voluntariness create unrest in the society. The alternative is to say that workers are not protected.

(5) Negative results on Indian farmers.

The agricultural sector has also been affected by globalization. Indian farmers are largely smallholder. It is ridiculous to say that he will survive in the competition of the world as he does subsistence farming. As commodities are opened for import, the prices of farmers' goods fall into the market. This is a matter of routine. Farmers' problems are getting serious due to reduction in farm subsidies.

(6) Marketing of Education: -

The education sector is also not exempt from the globalization process. Education is being commercialized. Due to the privatization of the education system, poor and middle class students are being deprived of higher education. The emperor of education works without morals.

Keeping money as the ultimate goal in education is disrupting the social system.

(7) Regardless of the moral values of Indian culture:-

The high moral values of Indian culture are disappearing in the process of globalization. The current picture is the loss of moral values and the rise of goodness. There is an increasing number of people who use immoral ways to make money. Alternatively, India's highest ideal culture is disappearing.

(8) Increase in financial disparity: -

In the process of globalization and privatization, the wealth of wealthy entrepreneurs is increasing. As a result, economic inequality is increasing. In a country like India, the proportion of millions of entrepreneurs has increased, but the poverty line has not decreased. The valley of poverty and wealth is steadily increasing. The problems of health, lack of education, malnutrition and addiction are increasing among the rural and poor.

(9) Impact on Rural Youth: -

Globalization seems to have more impact on rural youth. A large number of youths are migrating from the countryside to the city. As the city offers factory and job opportunities, young people are seen migrating to a larger town or city for work. Due to this, there is loss of family together in the village. The city is growing in population. The villages are getting wet. The bullying system, rural handicraft businesses are disappearing. As the individual's sense of freedom is being created among the youth, the people in the family together are shifting from the limits of freedom to the young city of the village. Urban charm is growing among them. As a result, young people are moving to the city despite their own farms and houses. So farming is becoming neglected.

(10) Impact of agriculture sector contribution to national income: -

Due to globalization, information technology based services sector is booming. But at the same time, agriculture and small scale industries have been adversely affected. The contribution of agriculture sector to national income is declining. Employment generation has fallen and the situation of the poor is getting worse. The economic disparity has increased drastically. The capital investment and technical cooperation of the foreign industry group is on the rise.

Inflation is increasing due to the closure or reduction of concessions and subsidies for essential goods and services.

(11) The influence of Western culture is increasing.

Through globalization and information technology, Western culture is under attack and its widespread acceptance is on the rise. Traditional values and ethics continue to decline. Existing social freedoms are

becoming extinct because of the excesses of personal freedom. Together the family system is replaced by a separate family system. The caste system has been replaced by the caste system. The status of each person is based on his wealth. It is a good thing that the equality of women and men is on the rise.

(12) Impact on Rural Environment: -

Foreign tourists have helped to gain foreign currency. For their convenience, our beach, our forest, mountains are being furnished. It is damaging the environment. Western culture has many impacts on rural society. Our natural landscapes The freedom of our villagers is changing their values, life-style. Locals are being displaced. Only the independent existence of rural life is being destroyed.

The adverse effects of globalization as seen above can be seen in a developing country like India.

8.5 SUMMARY

The concept of LPG gained great importance at the end of the twentieth century and the beginning of the 21st century. The country was beginning to move towards socialist society as the country was developing through five-year plans after independence. We were dreaming of the concept of a welfare state. However, the financial crisis that hit the country in 1990, the increased loss of public sector enterprises, the pressure of international institutions and powerful nations like the United States to bring our economy to L.P.G. accepting the concept became compulsory..

In 1991, Under the leadership of the former Prime Minister of India, P.V. Narasimha Rao, and the Finance Minister Dr. Manmohan Singh, new economic policies were adopted. Part of the new economic policy is the adoption of privatization, liberalization and globalization.

In the presented cases, we have studied the favourable and adverse effects of privatization, liberalization and globalization on the Indian economy.

8.6 QUESTION SET

1. What is the main topic covered in the new monetary policy? Explain the favourable and adverse effects of privatization on the economy.
3. Explain the concept of liberalization.
4. Explain the definition of globalization and explain the favourable and adverse effects of globalization on the Indian economy.
5. Explain the concept of globalization and explain the adverse effects of globalization.

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IMPACT ON AGRICULTURAL SECTOR AND RURAL ARTISANS

Unit Structure :

9.0 Objectives

9.1 Preface

9.2 Favourable effects of globalisation on Agricultural Area

9.3 Adverse effects of globalisation on Agricultural Area

9.4 Summary

9.5 Self study

9.6 Reference Books

9.0 OBJECTIVES

After reading this chapter, the following things are known to us. To study the effects of Globalisation, privatization and liberalization on Indian agricultural area.

9.1 PREFACE

In this chapter we will study the impact of globalisation, privatization and liberalization of new economic policies on Indian Agricultural sector and peasants. Globalisation is the process of integrating economies of different countries of the first and third world into the context of society economic and political relations. In the relevant process, the scope of business is going to be wider. The entrepreneurs will find the world as the area for production and marketing of goods. Deliberate efforts will be made to remove problem and hurdles of trade in the countries. World is said to be a market place.

Globalisation has become an irreplaceable end to the economic, social, order of all the nations of the world. Globalisation is a state in which national boundary lines, economic and cultural division and continental isolation become faint. Globalisation is the process of becoming a free market. Globalisation has brought the world closer. The world has become a global village.

In the post independence period, a developing country like India adopted the mix economy by considering the social conditions of the country. By balancing the public and private industries and by controlling the economy, India controls the import of foreign goods and provides protection to local production. The country assisted the poor agriculturists

and entrepreneurs in times of trouble. In short, continuous efforts have been made to embody the concept of welfare state.

In 1990-91, the four decade shift of the Indian economy was broken. Then Prime Minister P. V. Narsinhma Rao and Union Finance Minister Dr. Manmohan Singh signed the agreement representing globalisation and free economy and opened the way of the world's main stream access. India was recognized as one of the 137 nations co-operating with world trade organization (W.T.O.)

The financial system of the 20th century goes beyond the boundaries of these factors to producers and consumers. The trend of modern industries is seen globally. America is the leading country in the process of globalisation. The high technology in the united states has made it possible. In spite of this, there is no doubt that countries in Asia and Europe are ready for competition.

In that period globalisation was inevitable. India could not and should not be separated from this process. This process had a huge impact on the Indian Industry and market. After the liberalization many big industries and foreign managements have entered in India. Lipton, Hindustan Liver, Brook Bond, Colgate, Pepsicola, thumbs up have created network in India. These are multi national companies (MNCs). They have dominated the market by advertising, attractive covers and various temptations. From America, England, Germany, France, Canada etc. many companies have settled in our country. The country like China has gained market of many commodities. It is an easy matter to have its impact on Indian business.

In the context of global competition developed countries, undeveloped countries, countries under development do not see the similarities required for competition. There are limitations for India in competing with developed countries. It was not possible to get away from the process of globalisation. The process of globalisation has become public. The combination of information and technology has accelerated this process. There is no denying the fact that a country like India has many limitations on the flow of globalisation in the agricultural business due to the conservative attitude, illiteracy and lack of capital. Globalisation has had favourable and adverse effect on many sectors of the country. However, in a country like India, the consequences of farming are serious. Due to poverty, lack of capital, illiteracy, barriers in accepting technology, inequality, limitation for irrigation, globalisation benefits are limited to farmers.

9.2 FAVOURABLE EFFECTS OF GLOBALISATION ON AGRICULTURAL SECTORS

FARMERS WILL HAVE THE ABILITY TO FACE COMPETITION

The prosperity of farmers will increase as they get better price of agricultural products and availability of international market. The rural

economy will be strong and the ability to face competition will grow among the farmers. Globalisation creates a favourable environment for the development of the country and for faster crop.

FARMERS WILL BECOME SELF RELIANT

Due to the welfare and mixed economy, various concessions to farmers, grants, subsidy, loans with small rate of interest have made agriculture sectors better. Free monetary policy, limits these discounts, farmers, artisans will become self reliant. They will work harder.

Farmers, craftsmen, local artists, professionals will establish a connection with the wider world. Thus instead of narrow vision, entrepreneurship will develop in them. There will be positive changes in the economy of the country by increasing fellow spirit.

IMPROVEMENT IN FARMING TECHNIQUE

Due to globalisation many changes have been made in agriculture. Indian farmers have begun adopting improved farming techniques in other countries. e. g. Japan, Israil and California. Improved implements for farm, chemical fertilizers, hybrid seeds and various methods of cultivation are being followed by Indian farmers. Quality fertilizers, seeds, medicines will be easily available from MNCs developed by patent claims from advanced nations.

SUPPLEMENTARY BUSINESS GROWTH RELATED TO AGRICULTURAL BUSINESS

Globalisation is not only aimed at increasing the production of food grains but also aims to boost the complementary businesses related to this business. This has helped to improve the economic condition of the farmers. For example, dairy, farming, poultry, mushroom cultivation etc. businesses are prospering. Some other businesses have been also started region wise.

EMPLOYMENT OPPORTUNITIES

Liberalisation - Free monetary policy will boost India's foreign investment. Industry will develop, taxes will increase and employment creation will be promoted.

Various experiments in the agricultural sector at the local level have given the people greater employment opportunities. Increasing the member of crops a year, the processing of agricultural raw materials etc. have led to the work of more and more people.

MOTIVATING EXPORT OF PRODUCTS

Hybrid seeds have been used expensively. Total agricultural production has started to increase. After fulfilling the needs of the people of the country, the remaining products are being exported. As a result, India's share of foreign currency has increased.

MOTIVATING RURAL INDUSTRIALISATION

In order to process the goods produced by the agribusiness, small and large business group are being formed at the village level. Due to this small and cottage industries are being developed. Handmade goods are being manufactured by machines. The dairy business, vehicle repair, fruit process have been motivated.

INCREASE IN IRRIGATION FACILITIES

There has been an increase in irrigation facilities recently. Lift irrigation schemes are implemented in many places. Due to this the uncultivated farmlands are coming under cultivation. Medium and large sized water supply projects are being implemented in the villages as they are being used for agriculture in summer. Due to the large supply of water to agriculture, production has increased. Like Israel, green house and computer farming has also started in India. In countries such as Israel, only 6 inches of rain is received but the water is stored and irrigated throughout the year. Indians have also adopted these techniques. Less space, less cost, less labour but maximum production is given by 'green house scheme'. This green house scheme has reached the villages in India.

INCREASE IN FINANCING FACILITIES

Globally enough financing has been started. Loans are beginning to be available at reasonable interest rates. The net of small and large financial institution is spreading all over. Foreign aid agencies have reached the villages. The terms and conditions of loan availability are relaxed. The illiterate farmers have also begun to improve agriculture by picking up large debts.

INCREASE IN RESEARCH IN AGRICULTURAL FIELD

Traditional kinds of fruits and flowers have been decided to be outdated. Hybrid seeds are used in farming. They are giving huge income. Which kinds of fruits (seeds) are better? Traditional or Hybrid? Research is going on. In case of rice crop, which is profitable among R.R.8, Sonam, Roopali, Ek kadi and Indrayani? Research and experiments are being done. Research is also being made regarding hybrid seeds and live stock or animal husbandry on large scale. Research is made in agriculture universities about new kinds of seed of crops, fruits and flowers. For example, research is being done to compare cashew nuts -Vengurla No.1 to Vengurla No. 7. They are deciding which number is better. Seedless grapes, lemons, mangoes are also the subjects of the research.

INCREASE IN TRAINING FACILITIES

The subjects of agricultural studies are being incorporated in schools and colleges. Farmer's camps, workshop etc. are being organised. Special emphasis has been given to demonstration of methods and results in the field of agribusiness. Farmers have been being instructed on how to conduct shopping, selling transactions globally.

GROWTH IN THE FARM-PRODUCTS PROCESSING INDUSTRY

Different foods are being prepared by fruit processing. Modak, barfi, chocolate, pedhe from cashew seeds, mango jelly, mango pickle, mango sarbat etc. from mangoes, awala supari, awala mava, awala sarbat etc. from awala have huge demand not only from India but also from other countries.

MOTIVATION TO DEVELOPMENT PROCESS

The process of globalisation is motivating the economic development of all the countries of the world. Many developing countries of the world have begun to embark on science and technology without the pressure of advanced nations. This thing has motivated the economic development.

SUPPLY OF CAPITAL

Multi-national companies are spreading rapidly in globalisation. These companies are concentrating on structural facilities, permanent investment and development of business and trade. These companies bring new technology with development. Thus developing countries with lack of capital are getting benefitted.

MOTIVATION FOR INTERNATIONAL TRADE

Globalisation policy motivates international trade in huge proportion. Export trade increases. Increasing export motivates development. Foreign currency obtained from export is useful for development of country.

EFFECTIVE USE OF CAPACITY TO PRODUCE

Due to the process of globalisation, perfect use of production capacity is possible. Products from many countries are available in market. So there is always a competition. Therefore one has to increase capacity. The perfect use of capacity is the only solution to be in the competitions.

Globalisation effects made some favourable changes in farming career. Still some adverse effects are there.

Check your progress

1. Write favourable effects of Globalisation on agricultural Area.

9.3 ADVERSE EFFECTS OF GLOBALISATION ON AGRICULTURAL SECTOR

Indian agricultural sectors have been influenced by globalisation. Its main reason is that world trade organization has in their agreement included the agriculture sector. That means agriculture sector is open to foreign relations. Poor farmers have to face this adverse effect because of open import. Indian farmers have got the opportunity to participate in foreign trade. But they are not capable to take advantage of it, as they are ignorant, poor and having lack of technology etc.

The impact of the deduction of subsidies in the agricultural sector and the effects of open competition are not new in the state like Maharashtra. Poor farmers are facing serious consequences, continuous rising indebtedness and the increasing suicides of farmers are in Maharashtra.

With globalisation, unemployment is increasing with increasing mechanization. The agriculture sector has to deal with a consistent, seasonal and small unemployment. The problem of unskilled labour is becoming serious.

Although the use of new technology increases, productivity, there are problems in maintaining productivity in the long run and consistently. Ownership of commodity products, can be benefitted to handful of people. The average farmer can not even reach such competition.

The farmers do not have the technology to use them to service in a competitive era. Thus the poor farmer cannot get proper price of their products.

Adverse effects of globalisation can be explained as follows.

BLIND IMITATION OF WESTERN CULTURE

There have been radical changes in the farmers in the rural areas. Many farmers have become experimental. Instead of the traditional food like onion and bread (in Marathi Bhakari) etc. the present farmer is making a living by taking fast food and chinese food. Farmers are imitation in terms of hair styles, costumes, cold drinks etc. This means that the farmers of India are blindly imitating the western culture. Some of these things have an adverse effect on them. Globalisation affects costumes, music, eating, drinking, life style, life values.

EFFECT ON PRODUCTIVITY OF FARMLAND

Due to the use of chemical fertilizers or manures in the farmlands, several crops method, the farmlands are becoming infertile and unproductive. For example, sugarcane crops are taken continuously and therefore the farmlands are becoming khar lands or salty lands. Because of 'Cultar', the life of mango trees has decreased. Germicides have also adverse effects. Many MNCs create and control supply seeds, pesticides etc. They also blind the farmers and advice them to cultivate or sow the crop advised by them (MNCs). In these circumstances, there is doubt about the farmer's existence. Their self-containment is destroyed in this way. mechanization of farming causes unemployment.

DECREASE IN EMPLOYMENT CAPACITY

Though there is an increase in business, due to the use of machines, craftsmen have not sufficient work to do. Those, who have the skill of running the machine, can get work, others won't. Due to tractor, bullock cart has no work. For transport, there are tempos, railways and by ships, so the problem of livestock arises. Power machine alone can do the work of many workers. So the workers are workless. They have to migrate. All these problems have raised only because of mechanization.

INCREASE IN BANKRUPTCY

For increasing new production and business, the farmers are taking a debt or loan. That is their habit now-a-days. If they can not get out the debt, they can do the suicide. Many under developed and developed countries are taking debt or loan from world bank. It is impossible for them to pay the loan / debt. Therefore, growth in debt is always there. India also in this position.

PROBLEMS OF OWNERSHIP OF AGRICULTURAL PRODUCTS

Ownership regarding certain products had raised question. For example, instead of giving Indian farmers patent of turmeric and rice, America has claimed on it. But this claim has been rejected by court.

DECREASE IN THE COST OF FORM-PRODUCTS

Many products of the same type are being sent for sale in the market. As a result, supply has become more than demand. For example, the prices of milk, dairy products, vehicles etc. Those farmers who are unable to produce good quality products are unable to sell their products.

INCREASE IN LUXURY ATTITUDE

Luxury attitude has increased in rural farmers. Income and expenses are not matching. Inappropriate expenses are increased. For example, marriages, religious programmes.

So far, there are some limitations to the agricultural business, but due to globalisation, the Indian farmers could get a new direction in the field of agriculture.

Globalisation has led to the creation of the things which are delicious and costly. Unhealthy habits are increasing rather than increasing the country's infrastructure. Regardless of the development of the majority of the population, the consideration of the originally rich people is happening in the process of globalisation.

RESPONSIBILITY OF GLOBALISATION ON ONLY RICH COUNTRIES

Globalisation is the re-structuring of a developed nation's economy. It is an experiment by a country like United States to maintain its grip on world's economy. It is not deeply considered that what effect can be there on other countries, especially backward and developing countries. There is a class of people in our country with such an opinion.

LOSS OF RESOURCE OF WEALTH

Due to globalisation process, the resource wealth is being greatly reduced. There is a loss of bio-diversity with forest resources. Reducing natural resources have an adverse effect on the human life and agriculture area. In the process of globalisation, it is necessary to take responsibility for the protection of natural resources and environment in the advanced countries. But it does look that way.

VALLEY OF INEQUALITY IS WIDENING

In the process of globalisation, the rich are getting richer and poor are getting poorer. The fruits of globalisation are not found in developing countries compared to these in advanced countries. The fact that poor, small and marginal landowners and farm labours are not getting the benefit of large farmers in the agricultural sector. Critics also think that globalisation may be a form of new colonialism.

In all these processes a country like India needs to be ready to raise the standard of living of the poorest of the poor in the country by harnessing the resources and power of natural resources through the science technology and management.

9.4 SUMMARY

Globalisation was an indispensable factor in India. Most countries in world have adopted it. It has favourable and adverse effects on many sectors. The consequences on agricultural sectors are more serious. Basically, due to the lack of capital, illiteracy, poverty the farmers are getting less benefits of globalisation. Though globalization can have adverse effects on agriculture, it is still inevitable. Indian agriculture has great potential for production. Globalisation has given direction for farmers. Considering that agriculture is a business if the potential for systematic study of the market is developed. Thus the favourable outcome of the globalisation can be obtained.

9.5 SELF STUDY

- 1) Explain favourable effects of globalisation on agriculture sector.
- 2) Explain adverse effect of globalisation on agriculture sector.

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CAPITALIST CLASSES IN BANKING AND MARKETING

Unit Structure :

10.0 Objectives

10.1 Concepts of the Bank

10.2 Bank Business Stages in India

10.3 Design of Indian Bank System

10.4 Banks in rural areas of India

10.5 Works by NABARD on agricultural and rural development

10.6 Private banks' participation and performance in rural areas

10.7 Application of new technology in the rural banking sector of India

10.8 Banks in India

10.9 Capital market segment shocks

10.10 Summary

10.11 Question Set

10.12 Reference Book

10.0 OBJECTIVES

After reading this chapter, you will understand the following.

- 1) The concept of bank can be studied.
- 2) The banking business in India can be studied.
- 3) The structure of the Bank of India can be studied.
- 4) Banks in India can be accessed in rural areas.
- 5) The work done by NABARD on agriculture and rural development can be studied.
- 6) Private banks in India can be studied in rural areas.
- 7) Capitalist class market penetration can be studied.

10.1 CONCEPTS OF BANK

The commercial bank business in India started from the beginning of the nineteenth century. Due to the British rule over India, the operation of commercial bank business in India was started on the basis of bank business in England. Employees of East India Company started commercial bank business in India. Such banks were called 'agency houses'.

Bank business has existed since time immemorial. As the social and economic changes in the world have changed, the functioning of banks has changed. The word bank is a word that comes from the Italian word Bancu, Banque, Banco. The meaning of the word is 'Seating on bench'. In Italy, Jews used to sit on the street benches in the city of Lombardy to borrow money. He used to exchange coins. Modern banks conduct similar transactions. So the word Bank comes from the word Banco.

Economist Macaulay Land has analyzed the etymology of the term bank in his book Elements of Banking. According to him, after the establishment of the 'Bank of Venice' in Italy in the Middle Ages, in 1171, the authorities of Venice took loans from citizens to cover the costs of war. His repayment was arranged. Such a loan was called 'monte' in the Italian language. Due to Germany's dominance in most parts of Italy, the word 'bank' was coined in this word. It was transformed into an Italian called 'banko'. In France and England, the same words were used a little differently in that language.

Definition: -

1) "An organization that accepts deposits for repayment of loans by the people, either immediately or on a deadline. It facilitates checks, drafts and other means for withdrawal of deposits. The institution is a bank."

The Banking Company Act of 1949.

2) "A bank is an organization whose mechanisms have received wide acceptance in the mutual search of others," **Prof. Seyas**

3) "The bank that sends the check left over to the customer's current account and who deposits money in the form of current deposits from people in their daily practice and allows them to withdraw the money through check."

Dr. Herbert L. Hart

4) "The bank is the person or organization that accepts deposits of the people to be withdrawn by demand."

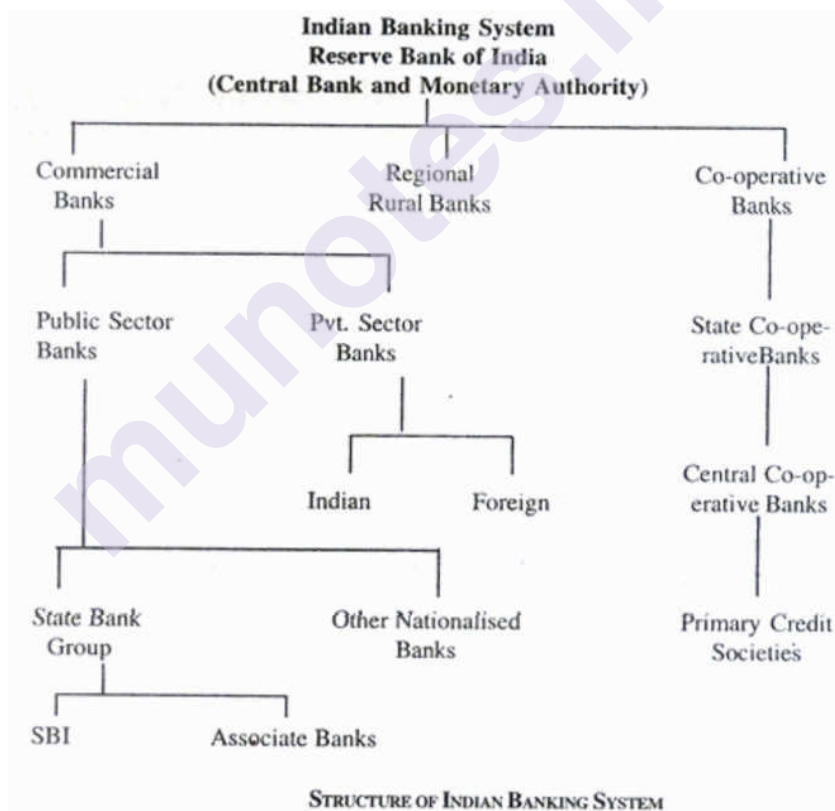
Walter Leaf

10.2 STAGES OF BANK SYSTEM IN INDIA

The history of bank business in India is very ancient and since Vedic times, India was dealing with interest. But not much is known about this business. When the British came to India, there were no banks in India. So the lending business is going big. The British, however, began to experience difficulties in India because of their habit of bank business. Even the lender was not familiar with the English trade system. So in order to get rid of this problem, in the eighteenth century, the British agency started a Calcutta and Mumbai bank business. This is how the banking business started in India. Its stages were as follows.

Presidency (Area) Bank: -

Establishment of three banks in Mumbai, Madras and Calcutta is an important event in the banking sector. Bank of Calcutta was established in 1906. Bank of Bombay was founded in 1840. The Bank of Madras was founded in 1843.



These banks were specially regulated by the Residency Bank Act, 1876. These banks should not conduct foreign exchange transactions and provide loans for more than six months. Their right to remove notes was taken away. These controls continued until 1921

Joint Capital Bank: -

The Bank of Allahabad was established in India for a period of five years from 1865 to 1870. In the early nineteenth century in India, the bank business grew exponentially. Due to the indigenous movement of India, the banking business of India was established by banks of India, Bank of Baroda, Central Bank of India, Bank of Mysore, etc. Punjab National Bank was established in India in 1894. In 1909, the People's Bank of India was established.

Imperial Bank: -

Imperial Bank of India was formed in 1921 with the unification of Residency Bank in India. Imperial Bank was entrusted with some tasks that the central bank had to do. Later, on May 1, 1955, the same bank was nationalized and converted into State Bank of India. State Bank of India has branches across India, cities and rural areas and is an important bank providing loans to rural areas of India.

Establishment of Reserve Bank: -

The role of the Reserve Bank in India is very important. The Hilton Young Commission was appointed in 1926 to look into the currency situation in India. The Commission recommended that the Central Bank be set up as soon as possible after examining the situation in India. This recommendation was approved by the Central Banking Inquiry Committee. Accordingly, the Reserve Bank of India Act was passed in 1933 and the Reserve Bank was established on April 1, 1935. The bank has the monopoly on printing paper currency. In addition, the responsibility of coordination and growth in the banking sector of India was entrusted. On January 1, 1949, the Reserve Bank was nationalized.

As a result, it was fully owned by the central government. Following the central government's denomination decision of December 8, 2016, the Reserve Bank had been entrusted with the responsibility of printing new currency notes of Rs. 2000 and Rs 500 in 2017. It was also entrusted with the responsibility of distributing the printed notes to the major banks.

Check your progress:-

1. Explain the stages of bank business in India during the pre-independence period.

10.3 DESIGN OF INDIAN BANK SYSTEM

Banks perform a variety of functions. But each bank has its own specialties. Banks are classified according to their function and specialization. The various bank systems in India can be structured according to their function and specifications

Commercial Banks: -

These types of banks are most commonly found in the total number of banks. All kinds of people belong to these banks. The name of the business bank is clear from its name. The main function of commercial banks is to accept deposits from people and to make short term loans. The capital of these banks is derived from deposits accepted by the people. Therefore, they cannot use the money taken in the form of a deposit as a long-term loan. People make short-term deposits with the bank. Merchants need such short-term loans to overcome urgent problems in their businesses.

Industrial Banks: -

The banks which provide credit to the industries are called industrial banks. But they are short-term loans. Industry projects need these long term loans for the purchase of land for the factory, construction of buildings, purchase of heavy industry materials, purchase of raw materials etc. Banks are mainly responsible for providing such loans to industry projects.

Agricultural banks: -

Agricultural banks are responsible for providing loans to farmers in the agricultural business. Considering the constraints on the supply of agricultural loans, other banks are not very keen on providing credit to agriculture, taking advantage of it. The bank provides short, medium and long term loans to farmers. Industrial banks cannot provide loans for agriculture.

Co-operative Banks: -

The bank operates on the principle of cooperative movement. Co-operative banks are established on a democratic basis for that particular purpose. In India, co-operative banks have spread from village to city. Co-operative banks offer short, medium and long term loans to farmers.

Central Bank: -

The central bank is the focal point of the banking system in the country. Central banks do not have financial goals like other banks, but the central banks do this to make the government's financial policy successful and to control the transactions of the country's banks. The first central bank was established in India in 1935 under the name 'Reserve Bank of India'. The bank plays a double role as the bank of the government and the bank of the banks. Apart from this, the central bank does the printing of notes, controlling credit, controlling foreign exchange. In a country there is only one central bank.

Savings Bank: -

These banks collect deposits from the people. These banks receive interest. These banks have been set up for the purpose of saving citizens

the habit of saving money. For example, postal banks are net savings banks.

Exchange Bank: -

Although the functioning of the exchange bank is limited, it has gained importance as it differs from the functioning of other banks.

Exchange banks carry out the financing activities required for foreign trade. There are branches of these banks in each country.

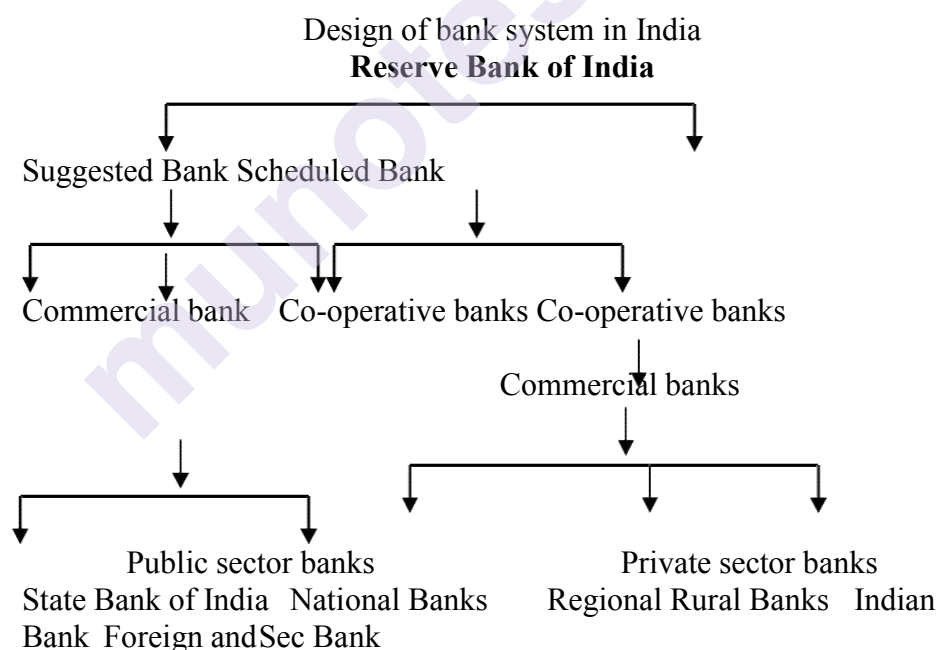
Investment Bank: -

The birth and development of these types of banks is mainly in the United States of America.

Composite Bank: -

The business of composite banks is to set up new business ventures and to support already established industries. These banks were established in Germany in 1853.

The structure of the bank system in India can be explained by the following table.



10.4 ENTRY OF BANKS IN RURAL AREAS OF INDIA

The number of branches of banks in rural areas was only 12000 in 1970-71, according to the Bank Commission. According to the Commission, in the near future it is impossible to expect such branches from commercial banks to be established in rural areas. Therefore, the Bank Business Commission recommended that rural banks and rural subsidiary banks be established.

In order to help small farmers and the weaker sections of society, rural banks should be established under parliamentary law to spread their net relations across the country. Such a bank was recommended by the Business Commission. Co-operative sector should be activated and millions of villages which have not been brought into the cooperative credit chamber till date, should be brought into co-operative credit room. Cooperative structures at villages, district and state level should be linked to commercial bank business.

The Bank Business Commission further recommended that the lenders and the indigenous banker should be included in the minimum concurrent list. Co-operative societies and indigenous bankers should be excluded from the state list. They should be included in the union list or at the concurrent list. The Reserve Bank should be able to control the business of rural cooperatives and allied bank firms.

Four regional merchant banks should be set up to promote various productive projects and manage investment. The Commission had also recommended that the Agricultural Bank of India be established by the integration of the Farmers Refinance Corporation and the Farmers Finance Corporation.

Table No-01

Rural Share of banks (March 31, 2011)

Bank Group	Rural Branches	Total Branches
Public Sector Banks	20,398	64,673
Old Private Sector Banks	765	5,028
New Private Sector Banks	547	6,973
Foreign Banks	07	319
Regional Rural Banks	11,871	16,034
Local Area Banks	14	53
All Commercial Banks	33,602	93,080

Source: Statistical table relating to banks in India 2010-2011 by RBI
Table No-02

After 30 th June	Total Branches of Banks	Number of banks in rural areas	The ratio of branches of Grameen Bank to total banks	Proportion of population per branch
1969	8,260	1,860	22.0	63,800
1991	60,650	32,750	54.0	14,150
2007	72,831	30,551	42.5	16,000
2008	76,142	31,003	40.7	15,100
2009	79,931	31,646	39.6	14,500
2010	84,604	32,494	38.4	14,000

Ref.-Indian Economy ,Ruddar Dutt/KPM Sundaram 61th Ed. P. No. 855

The above data show that at the time of nationalization of commercial banks (1969) there were 8260 branches of commercial banks in the country. Of these, 1860 branches were in rural areas. The ratio of rural branches to the total bank branches was only 22 percent. With the adoption of branch extension policy after nationalization, the number of branches of commercial banks increased. It increased to 64,608 at the end of March 2009. Of the total branches, the number of branches in rural areas was 20,058. Of the total branches, the proportion of commercial bank branches in rural areas was 31%. At the time of nationalization, the country has a bank branch with a population of 63,800. In 2009, the population of 15000 people became a bank branch.

Of the new branches opened by commercial banks after 1975, 75 per cent have opened in rural areas. Due to the implementation of branch extension program after nationalization, bank services have also been made available in rural and remote areas

Check your progress: -

1. Explain the entry of Indian commercial banks in rural areas.

10.5 WORK DONE BY NABARD ON AGRICULTURAL AND RURAL DEVELOPMENT

Since 1954, work on rural credit has continued to expand. Until the 1980s, the nature of the rural credit issues raised by the Reserve Bank took a very broad look. The question arose as to whether the central bank of India, like the Reserve Bank, should invest in such a large area in a particular area like rural credit. With this idea, NABARD (National Bank for Agriculture and Rural Development) was established in July 1982. In the past, all the

work done by the Reserve Bank on farmers and rural credit was entrusted to NABARD. The work of the Reserve Bank, which had been working as a Reserve Bank in the field of agricultural credit, has been entrusted to NABARD in the field of agricultural credit.

Functions of NABARD: -

1. To provide refinancing for agricultural activities in agriculture, small scale industries, rural and cottage industries, handicrafts and rural artisans.
2. NABARD provides short-term, medium-term and long-term loans to state co-operative banks, agricultural banks, agricultural rural banks, development banks, etc.
3. To provide component capital for cooperative societies to the State Governments for a period of twenty years.
4. NABARD can provide long term loans to any organization affiliated with the agricultural sector and rural development and with the approval of the Central Government.
5. The NABARD has been entrusted with the task of central government, constituent state governments, Planning Commission and all India and constituent level level agencies concerned with small industries, rural industries, cottage industries and decentralized sectors.
6. Except Primary Co-operative Societies, NABARD has been empowered to investigate the functioning of co-operative banks, namely district central co-operative banks, state co-operative banks and regional rural banks.
7. NABARD has established a Research and Development Fund to create development projects in different rural areas and to promote research and development as well as to promote agriculture and rural development.

The extensive work entrusted to NABARD shows that NABARD has been given a central position in the field of agricultural and rural development. From this, NABARD's involvement in rural areas is crucial for the development of rural India.

10.6 INVOLVEMENT AND PERFORMANCE OF PRIVATE BANKS IN RURAL AREAS

One of the reforms introduced in India in 1991 was to create a competitive environment in the banking sector. For this purpose, the private sector was allowed into the banking sector. As a result, private banks in rural areas of India have become involved.

H.D.F.C. Bank, Axis Bank, UTI Bank, I.C.I.C.I. Many such private banks started serving in India. With the introduction of private banks in the banking sector, the productivity of banks started to increase.

E. Banking Facility, Internet Banking Facility, A.T.M. Private banks started offering Indian banking services like Banking, Phone Banking, Core Banking.

These banks started Home Banking to attract customers. As a result, opening of a bank account, keeping money in a bank, getting a check book, bank statement is starting to get customers access to their homes. Banks have been providing customer convenience centres for 24 hours. Although 80% of the banking business in India is done by public sector banks, many private banks are providing successful services to the clients because of the license granted by the RBI to enter the banking sector after some economic reforms. These include financing the industries, retailing, small business and agriculture. Private sector banks have added significant importance to the bank business. These banks have done well in traditional banking business as well as insurance, stock market, mutual fund and many other fields.

The major private sector banks in India are Catholic Syrian Bank, Dhana Lakshmi Bank, Federal Bank, Jammu and Kashmir Bank, Karur Vaishya Bank, Yes Bank etc. Private sector banks have performed better in all sectors compared to public sector banks. There was a 24% increase in bank employees. The share of private banks has increased by 30 percent to 60 percent. All these private banks are spreading in rural and urban areas of India and they are focusing more on rural consumers. Private banks are doing the work of finding new customers, collecting deposits, lending a home loan, increasing the saving of rural people, auto loan, farm loan etc.

As well as large medium and small cities in India, private bank branches are expanding at the rural district and taluka level. The use of new technology in this banking sector has increased rapidly. The goals of updating modernization technologies, increasing the use of information technology in the banking sector, in the second bank sector improvement program in India have given greater importance.

10.7 USE OF NEW TECHNOLOGY IN RURAL BANKING SECTOR IN INDIA

A. Automated Teller Machine (A.T.M.)

1. Withdraw money
2. Obtain details of bank balance in bank balance and near-term accounts.
3. Mini statement.
4. Registration of customer service for example check book, order letter, transfer.
5. Deposit money in a bank Transfer money from one account to another.

Bank Group	Total number of ATMs	Percentage of ATMs with branches
Nationalized banks	19,702	35.8
State Bank Group	20978	46.9
New Private Sector Banks	18,447	53.4
Foreign Banks	1,026	72.8

Source: RBI Website Performance of commercial banks, October 2009-10) Electronic Fund Transfer, Transaction conformity

C) Remote Banking Services

1. Balance amount information.2.Statement registration.
3. Transfer amount.
4. Filing of passenger checks, demand letters.

D) Bank level services.

1. Withdraw money
2. Keeping deposits
3. Life insurance
4. Information and sale of mutual funds, investment plans

E) Smart Card -

1. Value Collection Cards.
2. ATM card, ATM cum Debit Card, Credit Card, Magnetic tape is stored on top. On that basis, bank transactions can be done.
3. Prompt refund of customers via smart card.
4. Smart Card acts as Money Purse nationally and internationally.

F) Smart Cards: - (Internet Banking)

The Internet is a network of information connected to many computers. Banking transactions can be done through the internet, eliminating the confines of any national, political frontiers at the world level and anywhere. Dual information is transmitted via the Internet. Banking transactions can be done through internet banking 24 hours a day and 365 days a year.

G) Core Banking: -

Due to this service all the branches of the bank are connected through the internet and the customer can access any branch.

H) Smart Card: -

By using information technology, the services of a bank can be done without having to attend the bank in person.

I) Electronic Money Transfer.(E.M.T.)

Under this scheme, customers can transfer money from one account to another, transfer money from one bank to another, transfer money to another bank branch, domestic and any bank branch in the world.

J) Electronic Clearing System: -

Under this scheme, customers can pay insurance premiums, house rentals, telephone bills, electricity bills, gas bills as per the instructions given by the customers. This method is debited on a particular date. The account is credited to those who wish to make a payment. This avoids delays. Customers do not have to pay checks.

K) Real Time Settlement Plan (RTGS): -

This facility has been started in March 2004. Due to this scheme, check withdrawal is done within 3-5 hours. For this, the Electronic Inter bank Settlement facility is used for bank customer transactions.

Branches and ATMs of Scheduled and Commercial Bank as on end March-2005

Bank Type	No of Branches	On-site ATMs	Off-site ATMs	Total ATMs
National Banks	33,627	3,205	1,567	4,772
Tate Bank of India	13,661	1,548	3,672	5,220
Old Private Sectorbanks	4,511	800	441	1,241
New Private Sector Banks	1,685	1,883	3,729	5,612
Foreign Banks	242	218	582	800
TOTAL	53,726	7,645	9,409	17645

Source: RBI Website Performance of commercial banks, October 2009-10)

10.8 THE ACCESS OF CAPITALIST CLASS IN AGRICULTURAL MARKET

After the 1991 new industrial policy in India, the process of globalization, liberalization and privatization has accelerated. L.P.G. spread in urban areas of India as it did in rural areas. In India, most of the population in rural areas is based on agriculture. The main business of the rural people is agriculture and agro based business. Rural society is changing as the pace of globalization accelerates in the 21st century. Rapid industrialization, banking business, changing innovations have affected the agricultural sector in rural areas.

In the process of globalization, many agricultural based industries like sugar industry, textile industry, edible oil, tea industry, textile industry, tea, coffee, rubber, spices, food processing industry, horticulture, flowering, vegetable production were modernized. At the same time tractors, fertilizers, pesticides, seeds, agricultural implements are being modernized. At the same time, there have been changes in the land laws. The SEZ project of globalization is rapidly increasing.

Former Agriculture Minister of the Government of India, Shri Nitish Kumar proposed a new national policy of agriculture in the Lok Sabha on July 28, 2000.

In this policy, the use of tools which were not yet used for the development of the agricultural sector, as well as rural roads for the development of agriculture, electricity supply, communication, transportation, telephone services, banking services, agricultural based trade, processing industries, hybrid seeds, fertilizers, pesticides etc. To increase the living standard of rural areas by supply and urban from rural areas To prevent the migration of the population in the area, to bring about balanced development of these regions, to export the agricultural goods and to get the right price for the goods of the farmers. To achieve the goals of Environmental Protection and Economic Development, a new agriculture policy of 2000 was announced. As a result of these new changes, agricultural practices have changed. With the introduction of corporate farming, contract farming, the capitalist class entered the rural farming and markets. Apparently there was a new change in the agricultural business, which is the main business of the rural people. In this, the capitalist class has increased its investment in commercial agriculture and contract farming. There is no doubt that the history of contract farming is globally new. Therefore, it is important to know the details of contract farming.

A) History of contract farming: -

Contract farming began in 1985 in Taiwan in sugarcane agriculture. In the twentieth century, banana production was used in the United States in contract farming. In the seventies, contract farming began with large companies globally, and spread throughout the world in the eighties. At present, contract farming is widely used in fields like fruits, vegetables,

sugarcane, cotton, edible oil, poultry. In India, the experiment of cultivating agriculture from states like Punjab, Tamil Nadu, Karnataka, Maharashtra, Haryana, Rajasthan, Andhra Pradesh, etc. has been successful. In Maharashtra, contract farming is found in fruits and vegetable crops like wine grapes, tomatoes, potatoes, onions, organic cotton, bananas, as well as poultry production. The seed and pesticide companies are also contracted. All the cooperative sugar factories in the state contract with the farmers regarding sugarcane production. In the case of poultry and poultry production, large companies are also found in contracting with farmers.

B) Definition of contract farming: -

Contract farming means farming done under a contract agreement with a contract farmer by a contract farmer. Such agreement shall mean that the production of such farm shall be purchased by the Contracting Agriculture Sponsor and shall be as stated in that Agreement.

C) Characteristics of contract farming: -

- 1) No burden or right of land shall be transferred in any case upon the farmers' land ownership or on the slope of seven / twelve.
- 2) To ensure the market price of the farm to the farmers.
- 3) Establishment of marketing facilities like Warehouse, Cold Storage, Grading Centre etc.
- 4) It will give a boost to the process industries.
- 5) Ensure the industries receive raw material throughout the year.
- 6) Crop farming will facilitate crop planning.
- 7) The responsibility of farmers is solely only production of goods.

D) Important aspects of the product: -

- 1) Selection of suitable land in terms of crop and transport.
- 3) Selection of suitable farmers.
- 3) Contract as per various crops.
- 4) Facilities for purchase of agricultural commodities and checking of weight and quality of farmers
- 5) Affordability of staff, crop, local environment for extension work through sponsors.
- 6) Use of technology in terms of local information and problems.

(E) Control of Government: -

The Government has made the following provisions to ensure that the government has control over the agricultural fields.

- 1) In the field of commodity purchase agreement, the sponsor has to purchase the commodity purchase agreement, to be registered in the office of the Market Committee or Government Officers Required.
- 2) The Government may decide for which farm the agricultural contract will be cultivated.
- 3) In case of any dispute between the farmer and the sponsor under the contract farming, the provisions have been made by law to expedite its decision.
- 4) As the Assistant Registrar conducts Section 101 claims regarding the loan outstanding of the co-operative banks, the authorized authorities will be able to handle the claims presented.
- 5) The judgment given above shall be as per the decree of the Civil Court.
- 6) Although the agreement states some of the farmers' land in any case can't remove.
- 7) Contract farming has nothing to do with corporate farming.
- 8) The concept of farming is being revoked by large multinational companies buying or leasing farmers' land.
- 9) Corporate farming has no place in the Model Act, nor has the decision been made to encourage corporate farming.

10.9 SUMMARY

The business of commercial banks in India started from the beginning of the nineteenth century. Because of the British state in India, the British were having many difficulties in dealing with their finances. Before independence period, banks like Presidency Banks, Joint Capital Banks, Imperial Bank, Reserve Bank of India, Commercial Bank, Co- operative Bank, Savings Bank etc. were established in India.

After the nationalization of the first 14 banks and then 06 banks in India, the netting of banks in rural areas of India increased exponentially.

The number of rural banks increased in the rural areas for the development of the weaker sections of the countryside, rural farmers, farm laborers, rural artisans, rural women, backward classes.

One of the reforms introduced in India in 1991 was to create a competitive environment in the banking sector. For this purpose, the private sector was allowed into the banking sector. As a result, private banks began to grow in rural India. In rural areas, small entrepreneurs, village industries,

cottage industries, farmers, rural artisans, agricultural systems etc. were encouraged. Deposit, saving investment, credit card etc. have been made available in rural areas. The entry of private companies and capitalist classes into rural areas has led to the spread of agriculture, supermarkets, processing industries, investment of multinational companies, construction companies, etc. in rural areas.

10.10 QUESTION SET

1. Explain the new technology of private banks in rural India.
2. Write down the stages of commercial banks in rural India.
3. Describe the stages of bank business in India.
4. Explain the bank's involvement in the rural areas of India.
5. Explain the work done by NABARD for agriculture and rural development.
6. Explain new technology in rural areas of banks.
7. Explain the capitalist class access in rural areas.

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[Time: Three Hours]

[Marks:100]

Please check whether you have got the right question paper

N. B:- 1) All questions are compulsory.

2) All questions carry equal marks.

3) Figures to the right indicate marks to a sub-question.

Q.1) State the causes of land pollution **14 Marks**

OR

Q.1) State the impact of land pollution **14 Marks**

Q.2) State the causes of sub-division of land **14 Marks**

OR

Q.2) State the impact of migration **14 Marks**

Q.3) State the causes of poverty **14 Marks**

OR

Q.3) State the impact of poverty **14 Marks**

Q.4) State the impact of privatization on agriculture **14 Marks**

OR

Q.4) State the concept of liberalization, privatization and globalization **14 Marks**

Q.5) Write short notes on any two of the following **14 Marks**

- a) Fragmentation of land
- b) Causes of migration
- c) Causes of unemployment
- d) Consequences of globalization