

# UPUEA ECONOMIC JOURNAL

A Biannual-Bilingual Double Blind Peer Reviewed Refereed Journal of Economics

Volume - 19 (D)

Conference No. 19 (Section 4)

April 2024

# 19<sup>th</sup> ANNUAL NATIONAL CONFERENCE

(13<sup>th</sup> - 15<sup>th</sup> April, 2024)

Prospects of Manufacturing and Service Sector Growth in India

\*\*\*

Role and Impact of Social Protection Programmes

\*\*\*

Emerging Features of Trade and Trade Policy

\*\*\*

Growth and its Drivers in Uttar Pradesh and Uttarakhand

\*\*\*

Environment, Climate Change and Sustainable Development



**Uttar Pradesh - Uttarakhand Economic Association (UPUEA)**

**Supported By :**

**National Bank for Agriculture and Rural Development (NABARD)**

**Organized By :**

**Department of Economics, Ambedkar School of Social Sciences (ASSS)**

**Babasaheb Bhimrao Ambedkar Central University, Lucknow, Uttar Pradesh-226025 (India)**



# UPUEA ECONOMIC JOURNAL

## Chief Patron

**Prof. A.K. Singh**  
Former Director,  
GIDS Lucknow (U.P.)

## Patron

**Prof. D.K. Nauriyal**  
Former Vice-Chancellor,  
Kumaun University, Nainital (U.K.)

## Patron

**Prof. P.K. Pandey**  
Former Dean and Head MGKVP,  
Varanasi (U.P.)

## Editor-in-Chief

**Prof. Prahlad Kumar**  
Allahabad Central University,  
Prayagraj (U.P.)

## Executive Editor

**Prof. Dinesh Kumar**  
CCS University,  
Meerut (U.P.)

## Executive Editor

**Prof. Sandeep Kumar**  
DDU. University,  
Gorakhpur (U.P.)

## Joint Editors

**Prof. Roli Mishra**  
Department of Economics,  
University of Lucknow (U.P.)

**Dr. Nomita P. Kumar**  
Giri Institute of  
Development Studies,  
Lucknow (U.P.)

**Dr. Swati Jain**  
Department of Economics,  
University of Allahabad,  
Prayagraj (U.P.)

**Dr. Anamika Choudhary**  
Department of Economics,  
Dr. Shakuntala Misra National  
Rehabilitation University, Lucknow (U.P.)

## Editorial Advisory Board for Current Issue

**Prof. Prem S. Vashishtha**  
**Prof. Jagdish Narayan**  
**Prof. A.P. Pandey**  
**Prof. N.M.P. Verma**

**Prof. P.K. Sinha**  
**Prof. M.K. Agrawal**  
**Prof. R.P. Mangain**  
**Prof. Achal Kumar Gaur**

**Prof. Mrutyunjaya Mishra**  
**Prof. Bhupendra Vikram Singh**  
**Prof. P.K. Ghosh**  
**Prof. K.N. Bhatt**

## Nodal Officer

**Prof. Bharti Pandey**, Shri Jai Narain Mishra P.G. College, Lucknow (U.P.)

## Website Incharge

**Dr. Jai Prakash Verma**  
Website Incharge, UPUEA  
IGNOU Regional Centre Jammu,  
Jammu & Kashmir

**Dr. Sarita Dwivedi**  
Website Convener, UPUEA  
Dr. Rammanohar Lohia Avadh  
University, Ayodhya (U.P.)

**Dr. Narendra Kumar**  
Website Co-Convener, UPUEA  
DSMNR University,  
Lucknow (U.P.)

**Membership subscription should be made through RTGS, NEFT, GPay & PhonePe in favour of  
The Secretary, UPUEA, Payable at Lucknow**

**Note : All correspondences regarding papers submission may be made only to General Secretary, UPUEA at the address given below-**

### Office Address

H.No. 49/294, Defense Enclave-02,  
Meeranpur Pinvat, Sarojani Nagar  
Lucknow- 226401

### Correspondence Address

**Prof. Vinod Kumar Srivastava**  
General Secretary, UPUEA,  
Department of Economics and Rural Development  
Dr. Rammanohar Lohia Avadh University, Ayodhya (U.P.)  
Mob.No. 09415382891, 08840416781  
E-mail : vksb621@yahoo.com / Website : www.theupuea.org

**Organized By**  
**Department of Economics, Ambedkar School of Social Sciences (ASSS)**  
Babasaheb Bhimrao Ambedkar Central University, Lucknow, Uttar Pradesh-226025 (India)

ISSN-0975-2382

# UPUEA ECONOMIC JOURNAL

A Biannual-Bilingual Double Blind Peer Reviewed Refereed Journal of Economics

VOLUME - 19 (D) CONFERENCE NO. - 19 (SECTION 4) 13<sup>th</sup>-15<sup>th</sup> APRIL 2024

## 19<sup>TH</sup> ANNUAL NATIONAL CONFERENCE OF UPUEA

### *THEME 1*

- Prospects of Manufacturing and Service Sector Growth in India

### *THEME 2*

- Role and Impact of Social Protection Programmes

### *THEME 3*

- Emerging Features of Trade and Trade Policy

### *THEME 4*

- Growth and its Drivers in Uttar Pradesh and Uttarakhand

### *THEME 5*

- Environment, Climate Change and Sustainable Development



**UTTAR PRADESH - UTTARAKHAND ECONOMIC ASSOCIATION**

*Supported By:*

**National Bank for Agriculture and Rural Development (NABARD)**

*Organized By:*

**Department of Economics, Ambedkar School of Social Sciences (ASSS)**

**Babasaheb Bhimrao Ambedkar Central University, Lucknow-226025**

**Uttar Pradesh (India)**



ISSN-0975-2382

# UPUEA ECONOMIC JOURNAL

A Biannual-Bilingual Double Blind Peer Reviewed Refereed Journal of Economics

VOLUME - 19 (D) CONFERENCE NO. - 19 (SECTION 4) 13<sup>th</sup>-15<sup>th</sup> APRIL 2024

## 19<sup>th</sup> ANNUAL NATIONAL CONFERENCE OF UPUEA

### Acknowledgment:

"The financial assistance received from Research and Development Fund of **National Bank for Agriculture and Rural Development (NABARD)**, Uttar Pradesh Regional Office towards publication of journal/printing of proceedings of the Conference is gratefully acknowledged."

आभार: "इस पत्रिका/संगोष्ठी की कार्यवाही के प्रकाशन के लिए **राष्ट्रीय कृषि और ग्रामीण विकास बैंक (नाबार्ड)**, उत्तर प्रदेश क्षेत्रीय कार्यालय की अनुसंधान और विकासनिधि से वित्तीय सहायता प्राप्त हुई है, जिसके लिए हम नाबार्ड के प्रति आभार व्यक्त करते हैं।"

**Disclaimer:** "NABARD does not assume any responsibility for the contents published by "Babasaheb Bhimrao Ambedkar University, Lucknow". NABARD does not hold any responsibility for the facts and figures contained in the report. The views are of the authors alone and should not be purported to be those of NABARD."

**डिस्क्लेमर:** "Babasaheb Bhimrao Ambedkar University, Lucknow द्वारा प्रकाशित विषय के प्रति नाबार्ड उत्तरदायी नहीं होगा। रिपोर्ट में निहित तथ्यों, आंकड़ों और विचारों के प्रति नाबार्ड की कोई जिम्मेदारी नहीं है।"

*The opinions and views expressed are exclusively those of the authors/contributors and in no way the editor or publisher is responsible*


**Printed By:**

**KUNAL BOOKS**

4648/21, 1st Floor, Ansari Road, Daryaganj, New Delhi-110002.

Phones: 011-23275069, 9811043697, 9868071411

E-mail: [kunalbooks@gmail.com](mailto:kunalbooks@gmail.com), Website: [www.kunalbooks.com](http://www.kunalbooks.com)

	<b>Prof. Vinod Kumar Srivastava</b> General Secretary Uttar Pradesh - Uttarakhand Economic Association (UPUEA) Head, Department of Economics and Rural Development Dr. Ram Manohar Lohia Avadh University, Ayodhya, (U.P.)	
		<b>Mob. :</b> +91-9415382891 8840416781 <b>E-mail :</b> vksb621@yahoo.com <b>Web. :</b> www.theupuea.org
<b>Upuea Society for Promotion of Economics</b>		<b>Registration No. LUC/00551/2022-23</b>

**REF.NO.UPUEA/S.J.M./19**



**DATE: 09-04-2024**

***FROM SECRETARY'S DESK***

The Uttar Pradesh-Uttarakhand Economic Association (UPUEA), founded in 2005, has seen impressive growth in its short tenure. Membership has exploded tenfold in less than fifteen years to about 1800 life members, showcasing the association's increasing significance. The UPUEA, Society for Promotion of Economics in both states, is a premier society of economists. It actively contributes to the field of economics by publishing its research findings. It further promotes economic exploration through annual conferences, providing a platform for economists to share research and collaborate. These conferences are experiencing a rise in participation, with growing numbers of delegates, paper presenters, and esteemed resource persons. Overall, UPUEA's dedication to organizing high-quality events and fostering research collaboration makes it a key player in advancing economic understanding within Uttar Pradesh and Uttarakhand.

The Uttar Pradesh-Uttarakhand Economic Association (UPUEA) is gearing up for its 19th Annual National Conference, a three-day event scheduled for April 13th-15th, 2024. We have received more than Three Hundred Sixty (360) Research papers under the broad theme of the conference: **Sustaining Growth with Equity: Sectoral Growth, Trade and Social Protection in the 21st Century**. A pre-Conference research workshop for the young researchers has been organized on 13<sup>th</sup> April 2024 to acquaint the researchers with various nuances of the research. This year's conference delves into the dynamic forces shaping the Indian economy, with a particular focus on the state of Uttar Pradesh and Uttarakhand. Researchers and economists have a great opportunity to contribute their expertise by submitting papers on five key sub-themes.

- ***Growth Prospects of Manufacturing and Service Sectors in India,***
- ***The Impact of Social Protection Programs,***

- *Emerging Trends in Trade and Trade Policy,*
- *The Drivers of Economic Growth in Uttar Pradesh and Uttarkhand*
- *Environment, Climate and Sustainable Development.*

All accepted papers will be published within the conference proceedings, creating a valuable record of scholarly contributions. However, the organizers have encountered a recurring challenge: ***delayed paper submissions***. This has resulted in last-minute scrambling and potential disruptions to the conference schedule. Despite persistent and frequent reminder to the members to contribute their papers as per schedule, we continue to receive the late response under the pretext of late information, leading to accomplishment of further steps in haste. While we've disseminated information about the conference and deadlines, we understand that occasionally, important details might require reiteration. To ensure a well-organized event and allow ample time for the publication of full papers in the conference proceedings, we kindly request all interested members to reach out to the General Secretary or Organizing Secretary in March for any clarifications or updates. By adhering to the specified page limits, members can contribute to a well-organized and informative conference. We appreciate your understanding and look forward to receiving your valuable research contributions. The Uttar Pradesh-Uttarakhand Economic Association (UPUEA), a well-established organization for over a decade, recognizes the need to adapt with the time. With the national economy rapidly evolving, the association acknowledges new challenges facing the economies of Uttar Pradesh and Uttarakhand, particularly in agriculture and rural development. To address these challenges, the UPUEA sees the current times, as an opportune moment for critical reflection. The association proposes an objective discussion to analyze both the successes and failures of past development efforts. This analysis aims to identify crucial strategies with the potential to unlock growth across all sectors.

The UPUEA expresses gratitude to various funding agencies and institutions for their financial support towards conferences, journal publications, and conference proceedings printing. Additionally, we acknowledge the valuable contribution of NABARD for publication financial support. Upuea is also grateful to publisher, Kunal Books, New Delhi, for their efficient printing of the conference proceedings.



**(Vinod Kumar Srivastava)**  
**General Secretary, Upuea.**

## UPUEA ECONOMIC JOURNAL

*A Biannual-Bilingual Double Blind Peer Reviewed Refereed Journal of Economics*

### Contents

---

#### THEME 4

#### Growth and its Drivers in Uttar Pradesh and Uttarakhand

1. Poverty among Regions of Uttar Pradesh: An Analysis of Pro-poorness during 2000's  
*Priyabrata Sahoo* 1
2. Importance of Millets (Shree Anna) Production in Agriculture Sector of Uttar Pradesh  
*Sweta Yadav & Prof. Madhu Tandon* 11
3. A Study of Socioeconomic Indicators and Health Status Indicators of Uttar Pradesh  
*Nitesh Kumar Gupta & Dr. Urjaswita Singh* 19
4. The Transformative Role of Self-Help Groups in Empowering Rural Women of Uttar Pradesh  
*Shweta Shukla & Archana Patel* 29
5. An Assessment of Waste Management Practices & Policy in Uttar Pradesh with Special Reference to Varanasi District  
*Ketan Giri & Dr. Urjaswita Singh* 34
6. From Emperors to Entrepreneurs: The Study of Historical and Economic Importance of Chikankari in Lucknow  
*Pragati Yadav & Dr Anita Tyagi* 39
7. Growing Prospects of Tourism in Uttar Pradesh  
*Dr. Yogita Beri & Dr. Preeti Singh* 45
8. Analysis of Service Sector Dynamics with Respect to Uttar Pradesh  
*Sulabha Sharma* 52
9. Impact of the One District One Product (ODOP) Initiative on Uttar Pradesh's GSDP: A Comparative Analysis of Pre and Post-Implementation Periods  
*Deepika Sahu & Dr. Nishi Mishra* 62
10. Trends of Urbanization and Dimensions of Internal Migration in Uttar Pradesh  
*K. Srinivasa Rao & Rukmani Devi* 68

(vi)

11.	Empowering India: The Role of Fiscal Decentralization in Inclusive Growth <i>Dr. Virendra Pratap Chaurasia</i>	79
12.	Growing Trends in Double Engine Economy of Uttar Pradesh: An Analytical Study <i>Prof. Vinod Kumar Srivastava</i>	87
13.	Impact of Institutional Agricultural Credit on Net Sown Area, Gross Cropped/Cultivated Area and Cropping Intensity in Ghazipur District of UP <i>Dr. Sunil Singh Yadav &amp; Chhaya Yadav</i>	94
14.	Status of Inter-district Disparity in Financial Inclusion of Aligarh Division (Uttar Pradesh) <i>Dr. Pavan Kumar Bharti &amp; Prof. Aloka Kumar Goyal</i>	101
15.	Status of Maternal and Child Health before and after POSHAN Abhiyaan and PMMVY: A Comparative Analysis in Uttar Pradesh <i>Md Yusuf Farooqui &amp; Dr. Deepti Samantaray</i>	108
16.	Examining Elementary Education Performance: A Comparative Study of Uttar Pradesh and India <i>Dr. Shivendra Singh &amp; Dr. Mithilesh Kumar Singh</i>	117
17.	ODOP Scheme: A Booster for MSMEs Growth in Uttar Pradesh <i>Rashmee Rai &amp; Dr. Surendra Kumar Gupta</i>	126
18.	Unveiling Ayodhya's Economic Impact on Uttar Pradesh: A Critical Analysis <i>Dr. Supriya Agrawal, Prof. (Dr.) Alpana Srivastava &amp; Prof. (Dr.) Himanshu Rastogi</i>	135
19.	Six Years of GST (Implementation) in Uttar Pradesh <i>Dr. Ankita Gupta, Prof. Jagdish Narayan &amp; Ms. Akanksha Verma</i>	144
20.	An Analysis of ODOP Program in Fostering Economic Development in Uttar Pradesh <i>Shubhangi Mishra &amp; Dr. Ajit Singh</i>	151
21.	Role of One District One Product (ODOP) Scheme for the Uttar Pradesh's Gross State Domestic Product (GSDP) <i>Upendra Singh</i>	159
22.	Role of Tourism in the Economy of Uttar Pradesh <i>Prof. Prashant Agarwal</i>	166
23.	ODOP in Uttar Pradesh-Fuelling Rapid Economic Development <i>Dr. Sharmita Nandi</i>	172
24.	Role of PMJDY in Promoting Financial Inclusion to the Poor: A Study of Awareness in Nainital District of Uttarakhand State <i>Arti Joshi, Ruchi Dwivedi &amp; Jitendra Kumar Lohani</i>	178
25.	Development of Uttar Pradesh as a Knowledge Hub: Obstacles and Opportunities <i>Manish Kumar</i>	184
26.	Uttar Pradesh Achieving A Trillion \$ Economy through Tourism: Now a Possibility <i>Gunjan Pandey</i>	191
27.	Exploring the One District one Product Scheme in Pratapgarh District of Uttar Pradesh: A Case Study of Indian Gooseberry <i>Mukesh Kumar Yadav &amp; Prof. Anup Kumar Mishra</i>	199



(vii)

28.	Role of Capital Expenditure on Economic Growth: With Special Reference to Uttar Pradesh and Uttarakhand <i>Vandita Rai &amp; Gunjan Pandey</i>	209
29.	Evaluation of Health Infrastructure and Health Outcomes in Rural areas of Uttar Pradesh and Uttarakhand: A Descriptive Study <i>Prof. R.K. Maheshwari &amp; Deepali Mishra</i>	217
30.	Comparative Study of Crop Insurance Scheme in Uttar Pradesh <i>Dr. Amitendra Singh &amp; Sachin Kumar Verma</i>	225
31.	Problems and Prospects of Sugarcane Mills and Farmers in Uttar Pradesh: An Empirical Study <i>Shishu Pal Rathor</i>	233
32.	Exploring Education Outcomes in Uttar Pradesh and Uttarakhand: An In-depth Descriptive Analysis <i>Jaya Khatri &amp; Prof. R.K. Maheshwari</i>	240
33.	Potential of Millets Production as a Key Driver of Sustainable Agricultural Growth in Uttarakhand <i>Dr. Shikha Nagalia Sharma &amp; Dr. Archana Pal</i>	249
34.	Trends and Patterns of Capital Expenditure: A Comparative Analysis of Uttar Pradesh and Uttarakhand <i>Bharti Pandey &amp; Srashti Singh</i>	257
35.	HDI Performance of Uttar Pradesh and Uttarakhand: An Analysis <i>Dr. Alok Kumar Goyal, Drishti Jaiswal &amp; Raju Sahni</i>	266
36.	A Comparative Study of Financial Inclusion between Uttar Pradesh and Uttarakhand <i>Mantasha Aziz &amp; Prof. Alok Kumar Goyal</i>	273
37.	The Role of Self-Help Groups (SHGs) in Empowering Women in Uttarakhand: A Comprehensive Review <i>Nida Rehman &amp; Prof. Ashutosh Priya</i>	281
38.	A Comparative Analysis of Inequality in Healthcare Access among Work Force in Uttar Pradesh and Kerala <i>Kamlesh Meena, Shivansh Tripathi &amp; Prof. Sanatan Nayak</i>	287
39.	Uttar Pradesh Surging Towards \$1 Trillion Economy: An Econometric Forecasting Using Arima Model <i>Dr. Narendra Kumar &amp; Dr. Abhishek Pandey</i>	296
40.	Comprehensive Analysis of Foreign Direct Investment Inflows in Uttar Pradesh: Prospects and Challenges <i>Anupriya Singh &amp; Dr. Parijat Saurabh</i>	302
41.	Prospects and Challenges of Higher Education in Uttar Pradesh <i>Dr. Preeti Singh &amp; Dr. Yogita Beri</i>	312
42.	Can Uttar Pradesh Become a One Trillion Economy through Tax Efficiency? <i>Dr. Kanchan Singh</i>	316

43.	An analysis of Growth Performance of Uttar Pradesh: Sector Level Analysis <i>Dr. Pragyesh Nath Tripathi</i>	327
44.	ODOP's Integral Role in Driving Uttar Pradesh's Economic Growth <i>Sweta Singh &amp; Dr. Devesh Ranjan Tripathi</i>	334
45.	Disbursal of Loan under Pradhan Mantri Mudra Yojana (PMMY) in Uttar Pradesh: A Trend Analysis <i>Ashish Kumar Chaurasiya</i>	343
46.	Recent Developments in Higher Education in Uttar Pradesh: Trends and Implications <i>Rajani Rawat &amp; Prof S. Shujat Husain</i>	354
47.	Role of One District One Product (ODOP) for the State's GSDP <i>Ashish Kumar Yadav &amp; Dr. Ved Prakash Mishra</i>	359
48.	Study of the Impact of One District, One Product Scheme of Government of India on Economic Condition of Wooden Craft Workers in Saharanpur (U.P) <i>Dr. Pooja Jain</i>	367
49.	Perception of the Local Community towards Homestay Accommodations as an Instrument for Economic Growth in Tehri District of Uttarakhand <i>Kapil Lakhera &amp; Prof. Rachna Dixit</i>	371
50.	Income Disparities between Male and Female Migrant Workers: A Case Study of Jhansi District, Uttar Pradesh <i>Amisha Mahune &amp; Shambhu Nath Singh</i>	378
51.	Problems and Prospects of Sugarcane Mills and Associated Farmers in Uttar Pradesh: An Empirical Study <i>Shishu Pal Rathor &amp; Prof.(Dr.) Reena Agrawala</i>	383
52.	Center as a Crutch for States' Growth <i>Shivani Kumari &amp; Dr. Vinod Singh</i>	391
53.	Analysing the Returns and Investment of Market Participants for Paddy Crop in Uttar Pradesh State <i>Shekhar &amp; Surendra Meher</i>	399
54.	Status of Slums in Uttarakhand among Himalayan States <i>Miss Diksha Kumari &amp; Dr. Shalini Chaudhary</i>	405
55.	Beyond Schooling in Rural Uttar Pradesh: An Analysis of Varanasi and Hathras <i>Praveen Kumar Gautam &amp; Ajmera Kirthi Chandra</i>	413
56.	An Analysis of Connection between Economic Growth and Employment in India <i>Urjaswita Singh &amp; Mahima Kathuria</i>	423
57.	Industrial Development and Financial Arrangement: A study with Reference to Ayodhya Region <i>Dr. Poonam Shanker, Indraraj &amp; Anil Kumar</i>	433
58.	ग्रामीण स्वास्थ्य सुविधाएं एवं ग्रामीण विकास : उत्तर प्रदेश के विशेष संदर्भ में <i>शिवानी गुप्ता एवं डॉ. निहारिका श्रीवास्तव</i>	438

(ix)

59. प्राकृतिक संसाधन एवं ग्रामीण विकास : उत्तर प्रदेश के विशेष संदर्भ में 447  
वैभव रावत एवं डॉ. निहारिका श्रीवास्तव
60. कृषि कीमत नीति एवं ग्रामीण विकास : उत्तर प्रदेश के विशेष संदर्भ में 454  
प्रदीप सिंह एवं डॉ. निहारिका श्रीवास्तव
61. उत्तर प्रदेश के अग्रणी बैंक में गैर-निष्पादनीय परिसंपत्तियाँ: समस्या एवं समाधान 462  
विशाखा रावत एवं डॉ. निहारिका श्रीवास्तव
62. उत्तराखण्ड के ग्रामीण परिवारों में सरकारी योजनाओं के प्रति जागरूकता का अध्ययन : 472  
जनपद देहरादून के कालसी एवं चकराता विकासखण्ड के सन्दर्भ में  
रविन्दर कुमार यादव एवं डॉ. वी.बी. चौरसिया
63. उत्तर प्रदेश में लघु कृषकों के कृषि उत्पादकता की प्रवृत्ति एवं स्वरूप: जनपद 482  
जौनपुर के विशेष संदर्भ में  
डॉ. ललित कुमार मौर्य एवं डॉ. रिकू कुमार
64. उत्तर प्रदेश के सकल राज्य घरेलू उत्पाद (GSDP) के लिये 'एक जिला एक उत्पाद' 499  
की भूमिका—फतेहपुर जिले के विशेष सन्दर्भ में  
डॉ. दिनेश कुमार
65. अयोध्या में क्षेत्रीय मेलों का लोक कलाकारों के जीवन पर आर्थिक प्रभाव: 504  
प्रभु श्रीराम की प्राण प्रतिष्ठा के विशेष सन्दर्भ में एक अध्ययन  
डॉ. सरिता द्विवेदी
66. भारत में सामाजिक असमानता व गरीबी 511  
सुबह सिंह यादव एवं प्रोफेसर (डॉ.) उमारतन यादव



*THEME 4*  
**Growth and its Drivers in Uttar Pradesh and Uttarakhand**



## **Poverty among Regions of Uttar Pradesh: An Analysis of Pro-poorness during 2000's**

*Priyabrata Sahoo*<sup>1</sup>

---

### **ABSTRACT**

*This paper examines whether the poverty reduction in the regions of Uttar Pradesh is pro-poor since the 2000s. The National Sample Survey Organisation (NSSO) unit-level data of the Consumer Expenditure Survey (CES) for 2004-05 (61<sup>st</sup>) and 2011-12 (68<sup>th</sup>) rounds have been used to estimate poverty and pro-poor indices among the rural and urban regions of Uttar Pradesh. Poverty changes between these two periods decomposed into growth & distribution effects to look into the pro-poorness among the NSS regions of Uttar Pradesh. During the 2000's the growth effect of poverty changes outweighs the inequality effect, reducing poverty in Uttar Pradesh. While poverty reduction is higher in the Northern and Southern Upper Ganga Plain, the reduction is slower in the Eastern and Southern regions and the poverty figures witness an increasing trend for the central region during the 2000's. While Eastern and Southern regions are having higher MPCE growth than the state average, the lower poverty elasticity in these regions causes a slower poverty reduction, and the poverty reduction in these regions are not pro-poor. Both the Southern and Northern Upper Ganga Plain are having high poverty elasticity causing a faster reduction in poverty during this period, and these regions are pro-poor since the 2000's. This study finds that the central region of Uttar Pradesh is facing a critical problem of increasing percentage of poor along with decline in MPCE; hence growth is anti-poor in this region.*

**Key Words:** Poverty, MPCE, Poverty Decomposition, Growth & Distribution effect, Pro-poor, Uttar Pradesh.

*JEL Classification:* I32, R12

### **Introduction**

The post-reform period recorded a faster growth at the national level and among India's states (Kumar & Subramanian, 2012). Being a diverse country, the pattern of growth in India is uneven. In some states like Maharashtra, Haryana, Punjab, Gujarat, and Kerala, the pace of economic growth is very high while, in states like Bihar and Uttar Pradesh, Odisha, Madhya Pradesh lagged behind, (Dreze & Gazdar, 2006; Parker & Kozel, 2007; Shand & Bhide, 2000). In terms of poverty, Bihar, Madhya Pradesh, and UP together account for 44% of India's total poor in 2011-12 (Narayan & Murgai, 2016). Uttar Pradesh has been considered as one

---

<sup>1</sup> Assistant Professor in the Department of Economics, Faculty of Social Science, Banaras Hindu University, Varanasi-221005, Uttar Pradesh.

of the backward states of India for decades. In terms of per capita income, it lags behind the national average and most of the states. The state comes in the 3<sup>rd</sup> rank after Bihar and Odisha in terms of the highest percentage of poor (Planning commission, 2011, Pathak, 2010). Often, it is in national headlines for hunger, starvation, malnutrition, death, and mass poverty. Uttar Pradesh has been suffering from regional disparities and inequality for a very long period of around six decades after independence (Diwakar, 2009). Large parts of the state still belong to the backward category and contribute to the largest proportions of the poor in the country. Among the major states of India, Uttar Pradesh (UP) has taken major attention because of the large geographical area, holding the highest population, low per capita income, and highest number of the poor population (Ojha, 2007). The annual change in poverty in UP is much lower than all India figures during the recent period of 2004-05 to 2011-12 (Planning Commission, 2011), which implies that the poverty reduction in the state is slower than the other states. Even though the poverty reduction in the state during the recent period of 2004-05 to 2011-12 is slower than the most of the states and the national average (Planning Commission, 2011), in comparison to the previous period the state recorded a faster reduction in poverty (Tiwari, 2014).

Based on agro-climatic characteristics, the NSSO has clubbed UP's districts into five different regions: eastern, southern, central, southern upper Ganga plains, and northern upper Ganga plains (the western region is divided into two parts: southern upper Ganga plains and northern upper Ganga plains). Currently, the eastern region is comprised of twenty-seven districts, the central region has nine districts, the southern region has seven districts, the southern upper Ganga plains region has eighteen districts, and the northern upper Ganga plains is comprised of ten districts. Apart from diverse agro-climatic conditions, Uttar Pradesh has diversified demographic characteristics and occupational distribution. The Western (now Southern upper Ganga plains and Northern upper Ganga plains) and Eastern regions contribute about 37% and 40% of the state population, respectively. In contrast to this, around 20% of the population is located in the Central region and merely 5% lives in the Southern region. As per the study conducted by Srivastava and Ranjan (2016), the Southern region's population density is lower than the state average, while the Eastern region has the highest density of population and the lowest per capita availability of land.

## Data and Methodology

The NSSO unit-level data on the Consumer Expenditure Survey (CES) for the 2004-05 (61<sup>st</sup>) and 2011-12 (68<sup>th</sup>) round has been used for estimation of various poverty measures as well as the pro-poor indices for different regions of UP as discussed in section 2.1 & 2.2. The poverty line, as defined by the Tendulkar Methodology, has been taken into account, and accordingly, the poverty Head Count Ratio (HCR) poverty gap (PG), and the Squared Poverty Gap (SPG) have been calculated among the regions of Uttar Pradesh. The NSSO region's classification in the state UP, as given in the 2004-05 Consumer Expenditure Survey (CES) has been used for both the periods. The 2011-12 Monthly Per Capita Consumer Expenditure (MPCE) figures are converted into real 2004-05 MPCE figures. The real MPCE & Gini coefficient figures are calculated for different NSSO regions of the states for rural and urban areas for both the years. The Pro-poor Growth indices (PPGI), Poverty Equivalent Growth (PEG), and the Growth Incidence Curve (GIC) figures are calculated for the NSSO regions of UP among the rural and urban areas to measure the pro-pooriness of growth during these periods.

Kakwani and Pernia (2000) the Pro-poor Growth Index (PPGI), Kakwani and Son (2007) the poverty equivalent growth rate (PEGR) and Ravallion and Chen (2003) Growth Incidence Curve (GIC), is used for the estimation of pro-pooriness.

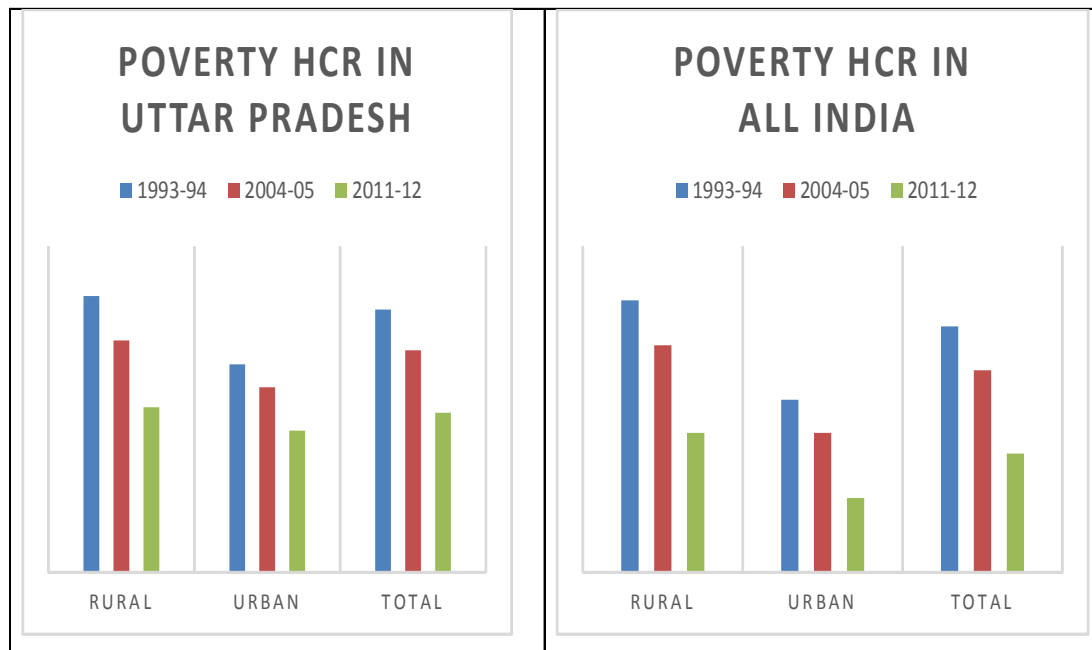


### Poverty among the Regions of Uttar Pradesh

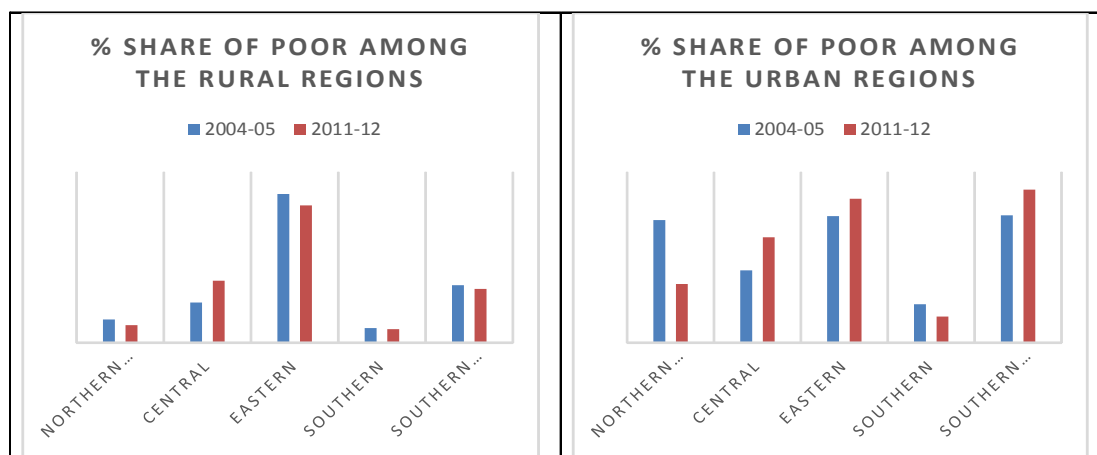
A study focused on rural UP, revealed that poverty had decreased by 6.56 percentage during a six-year period (1998-99 to 2004-05) in the sample areas (Ojha, 2007). This decline, however, was not unidirectional; rather, it was the outcome of two opposing movements. While some non-poor households fell into poverty, others who had previously been poor were able to escape.

The result of the study conducted by Arora & Singh (2017) shows that the state has experienced an overall decline in poverty, however, inter-regional poverty represents an increasing trend in the level of deprivation in the rural Southern region (SR), in the urban Eastern region (ER) and in both the rural and urban areas of the Central region. They also concluded that there has been a decline in the inter-regional disparity in poverty and this can further be eliminated if there will be a continuous decline in the poverty of rural SR and urban ER along with a similar advancement in the deprived sections. Kozel& Parker (2003) observe that there are three major challenges faced by the state while dealing with poverty. First includes the expansion of economic opportunities, second, is concerned with the distribution of these opportunities among the poor (whether they are able to enjoy the benefits of these opportunities or not) and the third, is to ensure the availability of a safety net to protect the very poor and to reduce the vulnerability. According to Srivastava& Ranjan (2016), the general development scenario has been influenced by the poor governance and at the same time “social justice” oriented government has influenced the socially inclusive development.

Figure 1: Poverty HCR in Uttar Pradesh& all Indiausing Tendulkar Poverty line



Source: Authors’ estimation using Planning Commission poverty figures

**Figure 2:**The percentage share of poor among the regions of Uttar Pradesh

**Source:** Authors' estimation using NSSO CES data of 61<sup>st</sup> & 68<sup>th</sup> round

Uttar Pradesh has made considerable progress in reducing its poverty from 2004-05 to 2011-12 compared to 1993-94 to 2004-05, though the poverty reduction is lower than the national average. This has been mainly driven by a remarkable reduction of over 12.3 percentage points in rural poverty in the state from 2004-05 to 2011-12. The pace of poverty reduction in the state's urban areas has been less impressive as it reduced poverty by only about eight percentage points from 34.1% in 2004-05 to 26.1% in 2011-12. Hence it is essential to look into whether the poverty reduction in the state is inclusive and pro-poor by looking into the poverty changes among all the regions of the state. Figure 2 presents the percentage share of the poor among the NSS regions of Uttar Pradesh. The eastern region contributes around 50% of the total rural poor and around 30% of the total urban poor in the state. The percentage contribution to total poor in UP is higher in the eastern region followed by central and southern upper Ganga plain, whereas the percentage share is lower among the southern and northern upper Ganga plain. Both Figures 1 and 2 show two points: one, the distribution of poverty is uneven among the regions of UP; two, the percentage decline in poverty is higher in some regions and lower in others. Hence it becomes essential to look into why certain regions of the state are witnessing faster poverty reduction while the others are not by decomposing the poverty changes among regions into growth effect and distribution effect. The pro-poor indices have been used to determine whether poverty reduction is pro-poor among the regions of the state during the period of analysis.

**Table 1: Poverty HCR, PG and SPG among the rural regions of Uttar Pradesh**

Rural Regions	% of poor		Poverty Gap		Squared Poverty Gap	
	2004-05	2011-12	2004-05	2011-12	2004-05	2011-12
Northern Upper Ganga Plain	26.33	13.50	4.15	1.74	0.96	0.35
Central	38.59	42.48	8.96	8.27	2.78	2.29
Eastern	51.93	34.64	11.81	6.71	3.75	1.98
Southern	44.66	30.22	10.63	6.80	3.32	2.15
Southern Upper Ganga Plain	37.19	25.20	6.90	4.41	1.85	1.22
Uttar Pradesh	42.68	30.54	9.15	5.74	2.77	1.63

**Source:** Authors' estimation using unit-level NSSO CES data of 61<sup>st</sup> & 68<sup>th</sup> round

**Table 2: Poverty HCR, PG and SPG among the urban regions of Uttar Pradesh**

Urban Regions	% of poor		Poverty Gap		Squared Poverty Gap	
	2004-05	2011-12	2004-05	2011-12	2004-05	2011-12
Northern Upper Ganga Plain	31.95	13.65	5.67	2.41	1.36	0.66
Central	23.84	27.52	6.11	4.75	2.32	1.21
Eastern	41.24	33.51	9.57	7.76	3.03	2.42
Southern	48.22	26.88	12.69	5.59	4.72	1.68
Southern Upper Ganga Plain	35.65	29.33	8.90	6.03	3.04	1.68
Uttar Pradesh	34.05	26.17	7.80	5.31	2.53	1.52

**Source:** Authors' estimation using unit-level NSSO CES data of 61<sup>st</sup> & 68<sup>th</sup> round

Tables 1 and 2 present the HCR, poverty gap, and squared poverty gap of Uttar Pradesh regions in rural and urban regions. The rural HCR has declined during the period of analysis. The regions having higher HCR than the state-average are the eastern, southern, and central regions. The incidence of poverty is lower among the northern and southern upper Ganga plain. The HCR declined among all the regions except the central region, which recorded a rise in HCR. Though southern region HCR (30.22) is higher than the state rural average in 2011-12, the percentage share to total poor of this region is too low 5.15 %, which might be due to the lower population percentage in the southern region. Hence in terms of poverty risk, the eastern and southern regions where the poverty risk is more significant than one implying a higher HCR than the state average and are more deprived. At the same time, the northern and southern Ganga plain have a lower poverty risk than the state average. The central region recorded a rise in poverty risk during the period.

While the urban HCR has declined during the period, the regions with higher urban HCR than the state average are the eastern, southern, and central regions. The HCR is lower than the state average among the upper Ganga plain both in northern and southern parts. Though southern region urban HCR (26.88) is higher than the state urban average in 2011-12, the percentage share to total poor of this region is too low 5.37 %. The poverty risk figure shows that the eastern and southern, and southern Ganga plain regions where the poverty risk is greater than one, imply a higher urban HCR than the state average and are more deprived. In contrast, the northern and central regions are having a lower poverty risk than the state average. The central region recorded a rise in poverty risk during the period.

The poverty decline trends are more or less the same with Tables 1 and 2 for rural and urban areas; the PG and SPG are declining for all the regions during the period of analysis. It shows the depth and severity of poverty have decreased, indicating a decrease in distance of poor from the poverty line and a fall in inequality among the poor during this period. While the central region witnessed a rise in rural and urban HCR, it witnessed a decline in terms of PG and SPG, implying the decline in depth and severity of poverty in that region during that period.

**Table 3: Real MPCE and Gini coefficient among the Rural and Urban regions of Uttar Pradesh**

Regions	Rural				Urban			
	Real MPCE		Gini		Real MPCE		Gini	
	2004-05	2011-12	2004-05	2011-12	2004-05	2011-12	2004-05	2011-12
Northern Upper Ganga Plain	661.53	765.47	0.26	0.26	819.81	1593.36	0.279	0.446
Central	556.39	540.72	0.259	0.236	1091.49	1085.94	0.387	0.407
Eastern	485.87	579.96	0.236	0.257	744.07	967.40	0.309	0.398
Southern	529.19	544.99	0.261	0.209	625.40	981.36	0.264	0.379
Southern Upper Ganga Plain	559.23	615.72	0.237	0.228	937.24	825.35	0.406	0.317
Uttar Pradesh	539.29	606.17	0.252	0.253	879.67	1097.32	0.354	0.415

**Source:** Authors' estimation using unit-level NSSO CES data of 61<sup>st</sup> & 68<sup>th</sup> round

The poverty changes can be explained by changes in income and inequality. Table.3 shows the real MPCE (proxy for income) and Gini coefficients (inequality) figures among the regions of Uttar Pradesh. The increase in poverty in the central region is due to fall in MPCE in the rural and urban regions though the fall in rural gini is slower to offset the poverty changes but the rise in urban inequality supplements the poverty reduction in the central regions. The rise in urban inequality among the regions of UP except the southern upper Ganga plain is a concern to the policy maker as it offset the faster poverty reduction among the urban regions of the state. The table.3 gives the picture of absolute changes in MPCE and gini without keeping the distribution and growth constant between the period, which has been looked into in the next section by decomposing poverty changes into growth and distribution effects.

### Pro-poor Growth among the regions of Uttar Pradesh

There are no agreements on how to define or measure pro-poor growth, and it remains a policy and academic debate over time. Because pro-poor growth entails income benefits for the poor, the trade-off between income growth and distribution becomes crucial (Ahluwalia, 1978). However, Ravallion (2004) claims that pro-poor growth is any growth in mean income that benefits the poor. Whereas, Kakwani, Khandker, and Son (2004) argue that, to be pro-poor, growth must help the poor proportionately more than non-poor people. As a result, the attention moved to the size of the poor's income increases as a result of growth or not.

This section will analyze the pro-poor growth by looking into the decomposition of poverty changes between two periods. The pace of poverty reduction between two periods depends not only on the rate of economic growth, but also on how the benefits of this growth are shared, i.e., how the distribution of households' per capita income or consumption expenditure evolves. Poverty reduction is achieved through both growth in income and a decrease in inequality, inferring that people at the lower end of the distribution benefit more from growth. Pro-poor growth benefits the poor more than the non-poor, i.e.; income growth is accompanied by reduced income inequality for poverty reduction (Kakwani and Pernia 2000). Pro-poor growth is thus associated with attacking poverty through growth and reduced income inequality. As a result, people at the lower end of the distribution can better meet their basic needs. The decline in poverty is attributable to the change in Monthly per capita expenditure and the distribution. However, there are very few literature on the decomposition of poverty at the national level (Bhanumurthy and Mitra (2004); Thorat and Dubey (2012); Datta and Ravallion (2002); Jain and Tendulkar (1990), Mishra (2015)).

Very few studies have been attempted at the regional level like Pathak (2010), Tiwari (2014) for Uttar Pradesh state. A study conducted by Dubey and Tiwari (2018) found that inequality is the major barrier in the way of reducing poverty for the Indian states. But this study has captured only the urban area of Indian states. A similar result has been found in the study of Dubey, Thorat, and Tiwari (2017) which captured the social group of Indian states. However, the result has been varying according to the social group. A study, which has been conducted for the regions of UP using the Kakwani and Pernia (2000) decomposition method, found the positive effect of growth on poverty in the central region during 2004-05 to 2011-12 (Tiwari, 2014). Mishra and Singh (2020) decomposed the poverty change between growth and redistribution effect for UP and found that redistribution has a positive impact on urban HCR due to lower -wage of casual workers and technical advancement. However, these studies has not disaggregated the UP on the basis of regions. Thus the present study looks into the inter-regional pro-poorness by looking decomposition of poverty changes into growth and distribution effects, which has not been attempted in the earlier studies.

**Table 4: Decomposition of Change in poverty & Propoor Indices among Rural region of Uttar Pradesh**

Rural	Annual Change in MPCE	Change in HCR	Growth Effect	Redistribution Effect	PPGI	PEGR
Northern Upper Ganga Plain	0.02	-12.84	-12.22	-0.62	1.06	0.17
Central	0.00	3.89	2.93	0.96	1.08	-0.03
Eastern	0.03	-17.29	-19.97	2.68	0.86	0.17
Southern	0.00	-14.44	-3.63	-10.80	8.52	0.25
Southern Upper Ganga Plain	0.01	-11.99	-9.55	-2.44	1.18	0.12
Uttar Pradesh	0.02	-12.14	-11.38	-0.76	1.00	0.12

Source: Authors' estimation using the unit-level CES data of NSSO of 61<sup>st</sup> & 68<sup>th</sup> round

**Table 5: Decomposition of Change in poverty & Propoor Indices among the Urban region of Uttar Pradesh**

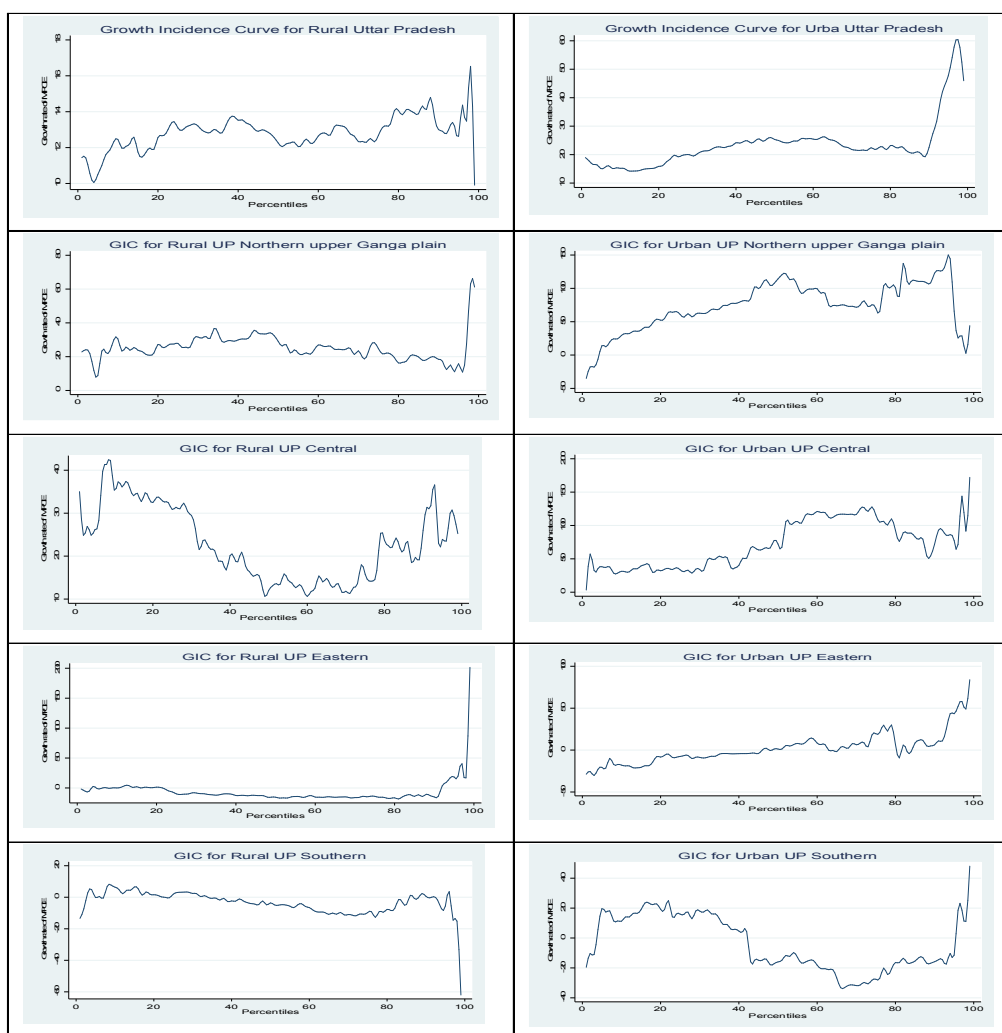
Urban	Annual Change in MPCE	Change in HCR	Growth Effect	Redistribution Effect	PPGI	PEGR
Northern Upper Ganga Plain	0.10	-18.31	-35.65	17.34	0.57	0.54
Central	0.00	-2.60	0.17	-2.77	5.12	-0.03
Eastern	0.04	-4.70	-17.32	12.63	0.36	0.11
Southern	0.06	-19.12	-29.83	10.71	0.60	0.34
Southern Upper Ganga Plain	-0.02	-7.31	8.27	-15.57	-0.61	0.07
Uttar Pradesh	0.03	-7.02	-13.77	6.75	0.64	0.16

Source: Authors' estimation using the unit-level CES data of NSSO of 61<sup>st</sup> & 68<sup>th</sup> round

Table 4 & 5 shows the decomposition of poverty in Uttar Pradesh into growth in mean income and the redistribution components in the rural and urban areas among the state's NSSO regions. The change in poverty among the rural regions are higher than the urban areas. Though the growth effect is higher in the urban areas than the rural areas, the distribution effect is positive in the urban areas causing a slower reduction in poverty HCR. The distributional effect is negative in the rural areas and, thus, supplements to rural poverty reduction. Though the growth impact of change in poverty is negative among most of the regions in the rural areas except the central region, showing growth in MPCE over the period, which reduces poverty. The growth effect is highest in the eastern region, where the poverty HCR is higher than in the other regions. However, the eastern region also recorded a positive distribution effect, which offset the poverty reduction.

In the urban areas, the growth effect of change in poverty is higher than the state average for northern upper Ganga plain, southern & eastern regions. While the redistribution effect is positive and too high for all these regions, offsetting the poverty reduction in those regions in the urban areas. For the southern upper Ganga plain, even though the growth effect is positive, the negative redistribution effect causes a poverty reduction during this period. Similar is the case for the central region. Both the rural and urban areas witness a different trend. The redistribution effect is too higher in urban areas than the rural counterpart. Even the regions witnessing a high growth effect in the rural areas might not record the same growth effect in the urban areas. Hence the area and region-specific schemes are necessary for the reduction in poverty in the states.

**Figure 3: Growth Incidence curve among the regions of Uttar Pradesh**



Source: Authors' estimation using Unit-level NSSO CES data

Figure.3 presents the Growth Incidence Curve (GIC) of rural and urban regions of Uttar-Pradesh during 2004-05 to 2011-12. The state as a whole does not show a pro-poorness during this period. The GIC both for rural and urban regions for the southern region, southern upper Ganga plain and northern upper Ganga plain regions shows downward sloping implying the consumption expenditure growth of the lower decile increases at a faster rate than the higher decile and hence pro-poorness of growth among those regions. While the eastern region of the states is not pro-poor as the GIC shows an upward trend implying a faster rise in the growth in real MPCE of upper decile than the lower decile income.

## Conclusion

Uttar Pradesh has achieved a higher poverty reduction in the post-reform period, especially in the period 2004-05 to 2011-12 in comparison to 1993-94 to 2004-05. The pace of poverty reduction is not the same among the regions. While the northern and southern upper Ganga plain witnessed a faster poverty reduction, the eastern and southern region record a slower decline in poverty. In contrast, the central region records a rise in poverty HCR during the period. Thus, in this region, the government should take serious concern and promote some anti-poverty schemes to increase MPCE and reduce poverty. The growth effect in the rural areas for northern Ganga plain & eastern region is higher than the rural average, while the redistribution effect is higher in the south and southern upper Ganga plain. In the urban areas, the growth effect of poverty change is higher than the state average for northern upper Ganga plain, southern & eastern regions. While the redistribution effect is positive and too high for all these urban regions, offsetting the poverty reduction in those regions, which should be a concern for the policy maker. For the urban southern upper Ganga plain, even though the growth effect is positive, the negative redistribution effect causes a poverty reduction during this period. This study suggests that the government should reduce the disparity and between the regions through more investment in the anti-poverty scheme and equal and fair income distribution. There is a need to equal focus on the development between all regions, which may provide equal opportunity for getting a job and to achieve a pro-poorness.

## References

1. Ahluwalia, M. S. (1978). Rural Poverty and Agricultural Performance in India. *The Journal of Development Studies*, 14(3), 298–323.
2. Arora, Akarsh & S.P. Singh, 2017. “So why is Uttar Pradesh still poor? Poverty incidence and its correlates: An inter-regional analysis,” *International Journal of Social Economics*, Emerald Group Publishing, vol. 44(12), pages 2351-2377, December.
3. Diwakar, D.M. (2009). “Intra-Regional Disparities, Inequality and Poverty in Uttar Pradesh”, *Economic and Political Weekly*, Vol. XLIV, Nos. 26 and 27, pp.264- 273.
4. Dubey, A., Thorat, S., & Tiwari, S. (2017). Growth and Poverty Across States in India: The Social Group Dimension. *Journal of Social Inclusion Studies*, 1(2), 3–29.
5. Dubey, A., & Tiwari, S. (2018). Economic Growth and Urban Poverty in India. *Environment and Urbanization ASIA*, 9(1), 18–36.
6. Golam Rasul & Eklabya Sharma (2014) Understanding the poor economic performance of Bihar and Uttar Pradesh, India: a macro-perspective, *Regional Studies*, Regional Science, 1:1, 221-239
7. Kakwani, N., & Pernia, E. M. (2000). What is pro-poor growth? *Asian Development Review*, 18(1), 1–16.
8. Kakwani, N. (2001). A note on growth and poverty reduction. In *Asia and Pacific Forum on Poverty*, Asian Development Bank, Manila (pp. 5-9).

9. Kakwani, N., Khandker, S., & Son, H. H. (2004). Pro-Poor Growth: Concepts and Measurement with Country Case Studies. *Working Paper 1/: United Nations Development Programme, International International Poverty Centre, 1.*
10. Kakwani, N., & Son, H. H. (2007). New global poverty counts. *Asian Development Review, 24(2)*, 17.
11. Kumar, U., & Subramanian, A. (2012). Growth in India's States in the First Decade of the 21st Century: Four Facts. *Economic and Political Weekly, 47(3)*, 48-57.
12. Kozel, V and Parker, B (2003), "A Profile and Diagnostics of Poverty in Uttar Pradesh", *Economic and Political Weekly*, pp. 385-403.
13. Mishra, S. (2015). Decomposing poverty change: Deciphering change in total population and beyond, *Review of Income and Wealth, 61(4)*,799-811.
14. Mishra, N. K., & Singh, M. K. (2020). Inclusiveness of Economic Growth in Uttar Pradesh.. In N. K. Mishra (Ed.), *Development Challenges of India After Twenty Five Years of Economic Reforms* (pp. 113–132). India Studies in Business and Economics, Springer.
15. Narayan, A., &Murgai, R. (2016). Looking Back on Two Decades of Poverty and Well-Being in India. Poverty and Equity Global Practice Group, The World Bank.
16. Ojha, R. K. (2007). Poverty dynamics in rural Uttar Pradesh. *Economic and Political Weekly, 42(16)*, 1453–1458.
17. Parker, B., &Kozel, V. (2007). Understanding poverty and vulnerability in India's Uttar Pradesh and Bihar: a Q-squared approach. *World Development, 35(2)*, 296–311.
18. Pathak, D.C. (2010), "Poverty and inequality in Uttar Pradesh during 1993-94 to 2004-05: a decomposition analysis", Working Paper No. 014, Indira Gandhi Institute of Development Research, Mumbai, August.
19. Planning Commission. (2011). Report of the expert group to review the methodology for estimation of poverty (No. id: 4531).
20. Planning Commission. (2011). Mid-term appraisal eleventh fiveyear plan 2007–2012,*Government of India.*
21. Ravallion, M. (2004). Pro-Poor Growth/: A Primer. *World Bank Policy Research Working Paper 3242, 3242.*
22. Ravallion, M., & Chen, S. (2003). Measuring pro-poor growth. *Economics Letters, 78(1)*, 93–99.
23. Ravallion, M., & Datt, G. (2000). When Is Growth Pro-Poor? Evidence from the Diverse Experiences of India's States. *World Bank Policy Research Working Paper, 2263*, 1–33.
24. Ravallion, M., &Datt, G. (2002). Why has economic growth been more pro-poor in some states of India than others?, *Journal of Development Economics, 68(2)*, 381-400.
25. Sahoo, P. (2017). Pro-poor growth in India/: an analysis in the post reform period. *Indian Journal of Economics and Development, 5(October 2017)*, 0–7.
26. Son, H. H. (2004). A note on pro-poor growth. *Economics Letters, 82(3)*, 307–314.
27. Srivastava, Ravi, and Rahul Ranjan. 2016. "Deciphering Growth and Development." *Economic and Political Weekly*II (53): 32–43.
28. Tiwari, S. (2014). *Assessment of Growth Poverty and Inequality in Uttar Pradesh/: a Long Term Analysis. 1.*



# Importance of Millets (Shree Anna) Production in Agriculture Sector of Uttar Pradesh

Sweta Yadav<sup>1</sup> & Prof. Madhu Tandon<sup>2</sup>

---

## ABSTRACT

*In this research paper, efforts have been made to understand the status and importance of the millets (Shree Anna) production in Uttar Pradesh after 2013. Millets are being grown in more than 100 countries and in India these are the first crops to be domesticated. In this study, we tried to recognize the importance of millets in agricultural economy of Uttar Pradesh. The objectives of this study are; to analyze the production and cultivated area under the production of millets crops. There are some limitations in this study that time period is taken from 2013 to 2022 and only Bajra, Jowar and Small Millets have been analyzed. We have used mainly secondary data from various official and unofficial sources such as ICAR, Agricultural Statistics of India etc.. Table, Chart other relevant method have been used to represent the data related to this research work. On the basis of analysis made in the research work, conclusion and policy recommendation have been provided.*

**Keywords** – Millets, Uttar Pradesh, ICAR, Production, Shree Anna.

## INTRODUCTION

Millets are group of small grained cereal food crops which are highly tolerant to drought and other extreme weather conditions and are grown with low chemical inputs such as fertilizers and pesticides. Most of millet crops are native of India and popularly known as Nutri-cereals as they provide most of nutrients requirements for normal functioning of human body.

Millets are classified into Major Millets and Minor Millets based on their grain size. Pseudo millets are so called because they are not part of the Poaceae botanical family, to which 'true' grains belong, however they are nutritionally similar and used in similar ways to 'true' grains.

Ministry of Agriculture and Farmers Welfare has recognized the importance of Millets and declared Millets comprising of Sorghum (Jowar), Pearl Millet (Bajra), Finger Millet (Ragi/Mandua), Minor Millets i.e., Foxtail Millet (Kanngani/kakun), Proso Millet (Cheena), Kodo Millet (Kodo), Barnyard Millet (Sawa/Sanwa/Jhangora), Little Millet (Kutki), Brown top millet and two pseudo millets i.e., Buck- wheat (Kuttu), Amaranth (Chaulai)) as "Nutri-Cereals" for production, consumption and trade point of view.

**Shree Anna Scheme** – Finance Minister Nirmala Sitaraman announced the Shree Anna Scheme in 2023 in the Union Budget, aimed at popularizing millets and raising their consumption. Millets were titled

---

1 Research Scholar, Dept. of Economics, DAV Degree College, University of Lucknow.

2 Professor, Department of Economics, DAV Degree College, University of Lucknow.

‘Shree Anna’ by the central government while announcing the scheme in the parliament. United Nations had also announced 2023 as the progress of India’s millet journey so far and the effectiveness of the Shree Anna Scheme.

India has increased its focus on millets as they require less labor, water, and fertilizers. These crops are environmentally friendly as well. According to industry watchers, the Shree Anna scheme has increased the popularity of millets in the country. Additionally, the scheme has also been able to address food security concerns and mitigate the pressure on traditional food grains such as wheat and rice, which have faced challenges from rising prices and potential shortages.

Millets have potential to contribute regarding Sustainable Development Goal 2 aims to achieve ‘Zero Hunger’. It can be possible by focusing on millet production. Millets are the most suitable crop for dry land agriculture.

**Millets in Uttar Pradesh** – The different varieties of millets mainly produced in Uttar Pradesh include Sorghum, Pearl millet, Kodo, and Barnyard Millet. The Uttar Pradesh government is looking to boost the production of millets by increasing the area under cultivation. The state is planning to replace more than 15 percent of the paddy acreage with millets in the coming years. Millets can help to fulfill the demand of consumption by the large population of the state and it can also become a main item of export basket of the Uttar Pradesh through its processed form.

For promoting millets, there are following steps taken by Government –

- Millets Awareness and Conferences are being conducted by Food Corporation of India and Central Warehousing Corporation of Department of Food and Public Distribution.
- The Year 2023 is being celebrated as International Year of Millets-2023 for promotion of millets.
- Millets has been termed as “Nutri-cereals’ owing to their health benefits.
- All the offices/Central Public Sector Enterprises of Department of Food and Public Distribution have been directed to introduce and promote millets in their canteens.

## REVIEW OF LITERATURE

To understand the pattern, composition and growth trends analysis, we have gone through the following literatures: which show a path of desired work to be done in the field of millets production in state of Uttar Pradesh:-

**Aloka Kumar Goyal and Dr. Sandeep Kumar (2013) ; “Agricultural Production Trends and Cropping Pattern in Uttar Pradesh: An Overview.” International Journal of Agriculture Innovations and Research–**

Uttar Pradesh is the largest state of the India in terms of population and second largest in area in the country. Agriculture is the major livelihood activity of majority of rural population in Uttar Pradesh. Sustained growth in agricultural production and productivity is essential for over all sustainability of the state economy. This research paper deals with cropping pattern and production trends of agriculture in Uttar Pradesh.

**Anil Kumar, Manoj Kumar Tripathi, Dinesh Joshi and Vishnu Kumar, (2021), “Millets and Millet Technology”**

In this edited book, some new ideas were presented. Globalization and industrialization of agriculture although benefitted with adequate food supplies, its negative side effects have also been realized particularly

with respect to loss of agro-biodiversity and sustenance of micro crops. Study shows that millets are crops with high potential as source of underexplored nutraceutical properties and have the potential to act as alternative food grain in most part of the world. In order to promote the millets for nutritional and health security due to their richness in nutritionally and biologically important ingredients, it is mandatory to bring them in mainstream of cultivation and value addition. The role of millets in formulating the modern foods like multigrain and gluten-free cereal products is well known.

**Rajendra Prasad Meena, Dinesh Joshi, Jaideep Kumar Bisht, Lakshmi Kant (2021), “Global Scenario of Millets Cultivation –**

The study describes that Millets are staple food in the developing world, especially in the dry lands of Asia. The continuous downfall in the global area under millets may be attributed due to the area shifting for other crops, changed food habits, assured irrigation facilities, and ensured returns from major commercial crops. The area under millet cultivation has declined production trend showed a gradual increase, which led to productivity enhancement. In Indian scenario, millet production was at peak during 1980s, thereafter decreased gradually due to sharp reduction under cultivated area.

**Uma Sah, G. P. Dixit, Hemant Kumar, Jitendra Ojha, Mohit Katiyar, Vikrant Singh, S. K. Dubey and N. P. Singh (2021); “Performance of Millets in Bundelkhand Region of UP State”, Indian Journal of Extension Education, Vol. 57, No. 4 (October – December). –**

In this paper time series data on area, production and productivity of major millets (2000-01 to 2019-20) was analyzed for Bundelkhand region of Uttar Pradesh state. The overall area, production and productivity of millets registered a decline in Bundelkhand region during 2000-2020. Study concludes that Pearl millets recorded highest growth rate in area, production and productivity in the region, whereas the area coverage under small millets registered a decline. The situation warrants aggressive promotion of millet in these rain fed tracts in view of increased recognition for their nutritional value among people.

**D S Sachan, Rahul Kumar and Pradeep Kumar (2023); “Millets Production and Consumption in India”, Just Agriculture, January 2023 –**

According to authors Millets are a type of grain that provides various health benefits to the body by containing vitamins and minerals. Also, it is rich in dietary fiber, which helps to keep the digestive system healthy. In this context the farming of millets should be encouraged to make it strong supplier item of food basket.

**Hariprasanna, K. (2023); “Small Millets in India: Current Scenario and Way forward” Indian Farming, 71 (1), –**

In India, sorghum, pearl, finger, kodo and some more millets are much important in consumption chain. Study shows, in spite of the nutritional superiority, drought tolerance and adaptability to marginal conditions the area under small millets is constantly declining. Research efforts have resulted in several high yielding varieties and improved production technologies, but the small millets are not able to compete with more remunerative crops. Cultivation of small millets needs urgent interventions by the Government agencies to make it more profitable and attractive.

Market development, assured procurement and value-chain development are the key for encouraging the farmers. With the growing demand for food production from limited cultivated area and under changing climatic regimes, small millets can promote farming in a more environmentally sustainable manner ensuring food and nutritional security.

## OBJECTIVES OF THE STUDY-

The objectives of this study have been mention below -

- A. To analyze the composition of millets production in Uttar Pradesh during recent years.
- B. To analyze the trends of cultivated area under millets production in Uttar Pradesh.

## DATA SOURCES & METHODOLOGY-

This research paper tries to study and analyze the status and importance of millets (Shree Anna) in Uttar Pradesh State. During the study, efforts have been made to analyze the production of millets (mainly Jowar, Bajra & Ragi) and cultivated area under the said millets has also been studied in the research work. Keeping in view of objectives of this research work, mainly secondary data have been used.

Data have been collected from various official published reports of Government of India, Government of Uttar Pradesh, Directorate of Economics and Statistics, Economic Survey of Uttar Pradesh, Economic Survey of India, Agricultural Statistics of India, Indian Council of Agricultural Statistics Research Institute (ICAR), Various unofficial & official Reports published by Government, Ministry of Agricultural & Farmers Welfare

## DATA ANALYSIS -

### [A] Composition of Millets Production in Uttar Pradesh

Uttar Pradesh is the largest producer of food grains in India and accounted for about 18.89% share (58.32 million MT) in the country's total food grain output in 2020-21. Major food grains produced in the state include rice, wheat, maize, millet, gram, pea & lentils. With overall vegetable production of 300.11 million MT in 2020-21, the state remains largest producer of vegetables in India. Millets have been an integral part of diet in Uttar Pradesh.

**Table – 1: Types of Millets**

Millets	Scientific Name
<b>Pearl Millet (Bajra)</b>	<i>Pennisetum glaucum. L.</i>
<b>Sorghum (Jowar)</b>	<i>Sorghum bicolor</i>
<b>Finger Millet (Ragi)</b>	<i>Eleusine coracana</i>
<b>Small Millets :</b>	
I. Foxtail Millet	<i>Setaria italica</i>
II. Barnyard Millet	<i>Echinochloa frumentacea</i>
III. Kodo Millet	<i>Paspalum scrobiculatum</i>
IV. Proso Millet	<i>Panicum miliaceum L.</i>
V. Little Millet	<i>Panicum sumatrense</i>
<b>Two Pseudo Millets :</b>	
I. Buck wheat (Kuttu)	<i>Fagopyrum esculentum</i>
II. Amaranthus (Chaulai)	<i>Amaranthus viridis</i>

Source – APEDA

The different varieties of millets mainly produced in Uttar Pradesh include Sorghum, Pearl Millet, Kodo and Barnyard Millet. In this study we have analyzed the production of millet crops – Jowar, Bajra and other Small Millets. Data of production have been selected from the Agricultural Statistics of India for the time period of 2013-14 to 2021-22. Composition of Millets production can be understood through the following tables listed below.



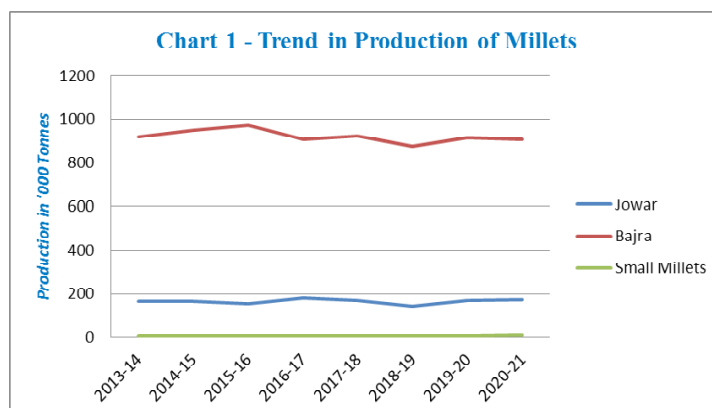
Table – 2: Production of Jowar, Bajra & Small Millets in UP)

(‘000 Tonnes)

Millets Name →	Jowar	Bajra	Small Millets
Year ↓			
2013-14	173.00	1868.00	6.00
2014-15	163.00	1808.00	5.00
2015-16	105.00	1775.00	5.00
2016-17	183.00	1736.00	5.00
2017-18	214.63	1794.50	5.85
2018-19	183.31	1779.43	4.53
2019-20	226.63	1939.46	5.82
2020-21	274.57	2014.45	9.18
2021-22	275.00	1949.00	5.00

Source – Agricultural Statistics Division, Dept. of Agriculture & Farmers Welfare.

Bajra and Jowar are the top two millets are produced in the state of Uttar Pradesh followed by production of other small millets. Production of these millets is shown in above table in term of thousand tonnes.



Source – Author’s own Calculation

#### [B] Trends of Area under Cultivation of Millets Production in Uttar Pradesh.

Government of Uttar Pradesh is continuously pushing efforts to promote the production, processing and consumption of millets in the state. In order to promote the farming of Millets, the Uttar Pradesh government is planning to replace around 17 percent of the area under paddy (rice) cultivation with millets in the coming years. It is considerable that millets are most suited for water deficit and drought conditions. It consumes 70 percent less water than other crops and requires minimum inputs and almost no pesticide. Millets can be kept in good condition for two years or more than years and these can also very well fit into multiple cropping system under irrigation as well as dryland farming due to their short growing season.

**“For farmers, millets are low risk crops resilient to climate change.”**

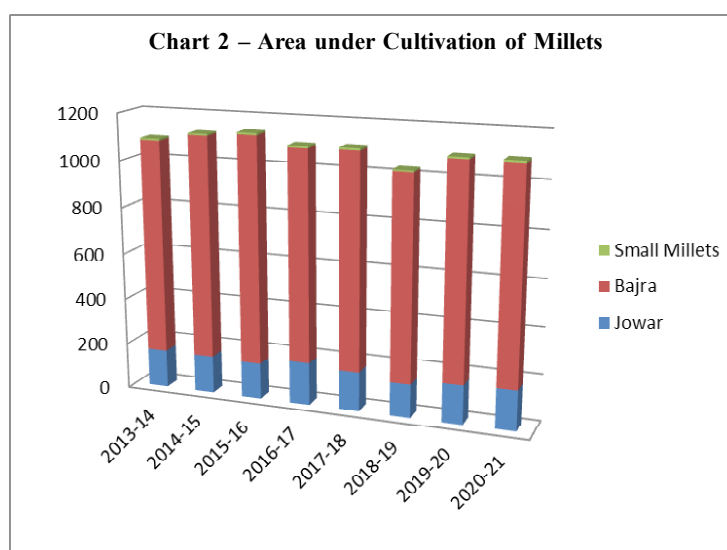
Table – 3: Cultivated Area under Jowar, Bajra & Small Millets)

(‘000 Hectares)

Millets Name →	Jowar	Bajra	Small Millets
Year ↓			
2013-14	165.00	919.00	8.00
2014-15	164.00	952.00	7.00
2015-16	155.00	975.00	8.00
2016-17	183.00	907.00	9.00
2017-18	169.00	925.00	9.00
2018-19	144.00	877.00	6.00
2019-20	168.00	917.00	8.00
2020-21	174.00	907.00	12.00
2021-22	171.00	904.00	7.00

Source – Agricultural Statistics Division, Dept. of Agriculture & Farmers Welfare.

In above table, it can be seen that there is fluctuations in the area of cultivation under the Jowar and Bajra millets. Also the area under small millets is decreasing considerably in Uttar Pradesh, which needs to be increased to improve the productivity of small millets.



By analyzing the above chart, it is found that small millets cover very low share of cultivated area under the millets crops. Sorghum (Jowar) and Pearl (Bajra) cover more than 90 percent of cultivated area under millets crops in Uttar Pradesh.

### LIMITATIONS -

- **Time Period** – This research work is done on data of 2013 to 2021.

### FINDINGS OF RESEARCH WORK-

Some main findings of this research work are following:-

- ❖ Sorghum (Jowar), Pearl (Bajra), Finger (Ragi) are the main component of millets production in India including other small millets.
- ❖ In Uttar Pradesh Sorghum and Pearl Millets are the major crops of production.
- ❖ Sorghum (Jowar) and Pearl (Bajra) also holds major share of cultivated area under millets production, which is more than 90 percent.
- ❖ Small millets are not cropping at large level in the state and they holds a very small share of cultivated area under overall millets.

### CONCLUSION & POLICY RECOMMENDATION-

Millets are special crops having huge potential to fulfill the demand for consumption as it can also be used as a perfect substitute for rice and wheat. These are the reasons why millets are considered as one of

the best crops at global level. Government of India is promoting millets as Shree Anna in recent time. Millets uses less water than other crops like rice and wheat and they are grown in climate friendly environment. Millets Production can be made effective in Uttar Pradesh by recognizing the challenges and opportunities. Some policy recommendations are mentioned here on the basis of this research work. –

1. To promote the millets production government should introduce millets in efficient way to Public Distribution System, Mid – day Meal and other government programmes.
2. To increase the area under millets cultivation, government should arrange proper channel to provide quality seeds and other basic requirements.
3. Farming of other small millets should be encouraged as Sorghum and Pearl are mainly cropping in the state.
4. Policy makers should focus on the cost reduction in the farming of millets as it is one of the most challenges in field of Millet production.
5. There is need of strengthening of research on millets processing and value addition to improve the earning from the millets production.

## REFERENCES

1. Aloka Kumar Goyal and Dr. Sandeep Kumar (2013), “Agricultural Production Trends and Cropping Pattern in Uttar Pradesh: An Overview.” International Journal of Agriculture Innovations and Research.
2. Anil Kumar, Manoj Kumar Tripathi, Dinesh Joshi and Vishnu Kumar, (2021), “Millets and Millet Technology”.
3. D S Sachan, Rahul Kumar and Pradeep Kumar (2023) ; “Millets Production and Consumption in India”, Just Agriculture, January 2023
4. Hariprasanna, K. (2023) ; “ Small Millets in India: Current Scenario and Way forward” Indian Farming, 71 (1).
5. Rajendra Prasad Meena, Dinesh Joshi, Jaideep Kumar Bisht, Lakshmi Kant (2021), “Global Scenario of Millets Cultivation.
6. Uma Sah, G. P. Dixit, Hemant Kumar, Jitendra Ojha, Mohit Katiyar, Vikrant Singh, S. K. Dubey and N. P. Singh (2021); “Performance of Millets in Bundelkhand Region of UP State”, Indian Journal of Extension Education, Vol. 57, No. 4 (October – December).



# A Study of Socioeconomic Indicators and Health Status Indicators of Uttar Pradesh

*Nitesh Kumar Gupta<sup>1</sup> & Dr. Urjaswita Singh<sup>2</sup>*

---

## ABSTRACT

*In the world arena, Uttar Pradesh is a special state. It is more populated than all but five other countries and is the largest country subdivision in the world, with around 228 million people. Like much of the nation, UP has had significant economic growth, making it the third-largest state GDP in the nation. This growth has been fueled by some factors, including urbanization, the rise of manufacturing, new technology, and the demographic dividend, particularly the high youth population. This study will study Uttar Pradesh's socioeconomic and health status indicators in detail in this extensive study to clarify the intricate interactions between these two vital factors. The goal of the study is to offer a more comprehensive knowledge of the difficulties encountered by one of the most populous states in India by concentrating on the effects of poverty, illiteracy, and social inequality on population health outcomes. The study aims to draw attention to the pressing need for focused interventions and policies to solve the current problems and enhance the general well-being of Uttar Pradesh's citizens.*

**Keywords:** *Socioeconomic indicators, Health status Indicators, poverty, education.*

## INTRODUCTION

In terms of socioeconomic development and health outcomes, Uttar Pradesh, one of the most populous states in India, presents substantial challenges (Bhatia et al., 2021). Due to the direct impact of socioeconomic variables on population health, these concerns are entwined. In Uttar Pradesh, social inequality, poverty, and illiteracy are some of the factors that lead to poor health outcomes. This study will look at several metrics, such as access to essential services, employment rates, education levels, and income distribution, to fully understand Uttar Pradesh's socioeconomic environment. Through an exploration of the intricate relationship between socioeconomic and health variables, this study will attempt to clarify how poverty, illiteracy, and social inequality directly affect population health outcomes. The development of focused interventions and policies will be aided by this deeper investigation, which will offer insightful information about the underlying causes of health disparities.

## LITERATURE REVIEW

**Kumari R. and Raman R. (2022)** focused on a study that looked into disparities in the districts of Uttar Pradesh. The most populous and economically deprived state in India, Uttar Pradesh, has a high rate

- 
1. Research Scholar, Department of Economics, Mahatma Gandhi Kashi Vidyapith, Varanasi (U.P.)
  2. Assistant Professor, Department of Economics, Mahatma Gandhi Kashi Vidyapith, Varanasi (U.P.)

of healthcare disparities. A composite index of 12 representative indicators and Principal Component Analysis in three domains—health availability, health amenities, and health affordability—has been created to quantify the differences in healthcare services. Important findings show that for three indices—accessibility, facilities, cost of healthcare, and overall composite health index—the western area's districts are better developed than those in the eastern region. Additionally, k-means cluster analysis reveals that numerous districts are geographically dispersed around the state but are otherwise almost comparable.

**Kumar A. (2020) et al** examined a study and the results indicate that in urban and rural areas, respectively, 78% and 77% of children in the 12- to 23-month age range were anemic. In urban and rural settings, the percentage of anemic children whose mothers had no formal education was approximately 72% and 65%, respectively. Anaemia affected about 73% of children in urban areas who belonged to the poorest wealth index and 64% of children in rural areas who belonged to the worst wealth index. In the state, around 70% of children in both urban and rural areas had anemia in their mothers.

**Dey A. (2018) et al.** investigated a study that examines the relationships between the factors that influence the indicators of maternal healthcare utilization. The results of this study demonstrate how literacy and affluence can combine to either increase or decrease women's use of healthcare services. The study also shows that there are significant differences in utilization caused by the interaction of religion, women's age at marriage, wealth, and literacy. The study sheds light on the impact of determinant intersections and emphasizes the need for a more nuanced knowledge of the effects of co-occurring forms of marginalization to effectively address healthcare use disparities.

**Kaur and Mishra (2017)** conducted a study, and the study's conclusions show that human development is low, which has a knock-on effect on Uttar Pradesh's economy's growth. It is a rare observation that between 2012 and 2015, the state's average performance across all economic and social areas decreased. This finding is adequate to support the state's continued poverty, inequality, and unemployment rates.

**Baliyan S K (2016)** examines the study and this study looks at Uttar Pradesh's population growth pattern and structural changes. With 16.4% of the total population, Uttar Pradesh is the most populated state in the nation. The primary sector still employs 73% of the labor force overall, but its share of state income has decreased to 41%, according to the state income structure. The environment, land availability, and natural resource availability are crucial to the development of any nation or state.

**Pal R. (2014)** evaluated a study, there appears to be a correlation between demographic transition and growth. There are indications that this relationship may be bidirectional, with lower reliance ratios leading to higher growth and higher growth leading to lower fertility and, in turn, lower dependency ratios. Increased farm and non-farm products and services will be produced as a result of rising rural incomes brought about by increased productivity, which will accelerate the expansion of employment opportunities in other industries.

**Alam M (2009)** explored a study, Among the study's noteworthy findings is that aging is a widespread phenomenon in India, which raises serious concerns about health security and income. In addition, the elderly are disproportionately concentrated in rural areas across almost all states, which should be taken into account when formulating policies for the elderly. Feminization of aging, widowhood, and the rapidly increasing number of older adults are also emerging issues for researchers, service providers, insurers, and 50+ market analysts. Lastly, the health of the elderly in later life is likely to be influenced by their socioeconomic circumstances, including their access to public health facilities. This article's clear focus on rural aging, which has received little attention in contemporary economic research on aging, adds significant value.

## STATEMENT OF THE PROBLEM

Uttar Pradesh, the most populous state in India, has significant obstacles when it comes to public health and socioeconomic growth. Many studies have looked at different aspects of the health and socioeconomic status of Uttar Pradesh separately, but there is still a lack of thorough research that looks at how socioeconomic determinants and health outcomes interact in the state. Thus, the purpose of this study is to look into how socioeconomic and health status indicators in Uttar Pradesh relate to one another. It specifically aims to identify important socioeconomic factors that affect health outcomes and evaluate how these factors affect several health indicators, including illness prevalence, healthcare access, and maternal and child health, and offer information that might help stakeholders and legislators create focused initiatives to enhance Uttar Pradesh's public health. This research aims to fill this vacuum in the literature by advancing our knowledge of the intricate relationships that exist between socioeconomic variables and health outcomes. This will enable the development of evidence-based plans for reducing health inequalities and enhancing general well-being in Uttar Pradesh.

## OBJECTIVES OF THE STUDY

1. To study the Socioeconomic Indicators of the Uttar Pradesh.
2. To study the Health Status Indicators of the Uttar Pradesh.

## METHODOLOGY

This study attempts to explore the socioeconomic indicators and health status indicators of Uttar Pradesh. This study is based on secondary data that has been gathered through various reports of ministries, research papers, articles, journals, etc. This research paper adopts an explorative and descriptive methodology. This study is analyzed through tables and graphs.

## SOCIOECONOMIC INDICATORS

A person's socioeconomic standing is crucial to their general health. The correlation between health and nutrition outcomes and socio-economic indices is not necessarily linear; on occasion, it can be complex, poorly understood, and culturally variable. This study covers the following socioeconomic elements: "employment rates," "per capita availability of cereals & pulses," "literacy & school enrolment," "economic factors," and family amenities.

### 1. Education

According to the National Family Health Survey, 2019-2021 (NFHS-5) in Uttar Pradesh male and female literacy rates are 81.8 percent and 76.1 percent respectively, average literacy rate of Uttar Pradesh is 73.0 percent.

	Male Literacy Rate %	Female literacy Rate%	Average Literacy Rate%
Uttar Pradesh	81.8	76.1	73.0
India	84.7	70.3	77.7

Source: National Family Health Survey-5

India's overall literacy rate in 2011 was 73 percentages, now it comes 84.0 percentages, according to the National Family Health Survey, 2019-2021 (NFHS-5).

**(a) Gross Enrolment Ratio (GER) by Gender and level of School Education, 2020-21**

	Primary			Upper Primary			Elementary			Secondary			Higher Secondary		
	Boys	Girls	Total	Boys	Girls	Total	Boys	Girls	Total	Boys	Girls	Total	Boys	Girls	Total
Uttar Pradesh	100.7	105.9	103.2	83.8	86.4	85.0	94.7	98.8	96.6	69.6	62.9	66.4	50.5	46.8	48.8
India	102.2	104.5	103.3	91.6	92.7	92.2	98.3	100	99.1	80.7	79.5	79.8	53.0	54.6	53.8

Source: UDISE - 2020-21

The gross enrolment ratio for both girls and boys in Uttar Pradesh in primary grades in 2020-21 was near-universal at 100.7 percentage and 105 percentages, respectively. However, by the time students reach higher secondary grades, the enrolment ratio drops to 50.5 percentage and 46.8 percentage for boys and girls respectively.

**2. Social Indicators**

**(a) Percentage of Population below poverty line by States 2011-12**

Tendulkar methodology						
	Rural		Urban		Total	
	Percentage of Persons	No. of Persons (lakhs)	Percentage of Persons	No. of Persons (lakhs)	Percentage of Persons	No. of Persons (lakhs)
Uttar Pradesh	30.4	479.4	26.1	118.8	29.4	598.2
India	25.7	2166.6	13.7	531.2	21.9	2697.8

Source: National Institution for Transforming India (NITI AYOJ)

This table shows there were total 29.4 percentage of persons, below the poverty line and in number it was 598.2 in lakhs.

**3. Economic Indicators**

**(a) Per Capita Net State Domestic Product at Current Prices Base year 2013-14 as on 31.07.2020 (In Rupees)**

	2013-14	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20
Uttar Pradesh	34044	34583	36973	40641	42798	44421	45648

Source: Directorate of Economics & Statistics of Uttar Pradesh Governments

(Grams per day)			
Year	Cereals	Pulses	Total
2011	410.6	43.0	468.2
2012	408.6	41.7	463.8
2013	433.2	43.3	491.1
2014	442.9	46.4	489.3
2015	421.4	43.8	465.1
2016	443.7	43.0	486.8
2017	434.0	54.7	488.7
2018	438.2	55.9	494.1
2019	458.0	43.8	501.8
2020	462.8	45.0	507.8

Source: Directorate of Economics & Statistics, Department of Agriculture & Cooperation, Ministry of Agriculture

#### 4. Employment Exchange

In thousands								
	Employment Exchanges / UEIGBS	Registration	Vacancies Notified	Submissions	Placement	Live Register	% of Live Registration to Total live Register	% of Placement to Submission
Uttar Pradesh	100.0	250.0	3.1	0.8	4.0	3005.3	7.0	500.0

Source: Employment Exchange Statistics – 2021

#### 5. Housing and Amenities

##### (a) Distribution of Households by Predominant Material of Roof in India as per Census 2011

Distribution of households by predominant material of roof											
	Total No. of Households (Excluding institutional households)	Grass, Thatch, Bamboo, Wood, Mud etc.	Plastic, Polythene	Tiles			Brick	Stone/slate	G.I., Metal, Asbestos sheets	Concrete	Any other material
				Total	Handmade tiles	Machine tiles					
Uttar Pradesh	32924266	23.3	0.4	8.7	8.1	0.6	32.8	13.9	2.9	17.6	0.4
India	246740228	15.0	0.6	23.8	14.5	9.3	6.6	8.6	15.9	29.0	0.4

Source: Census of India, 2011

**(b) Distribution of Households Having Safe Drinking Water Facilities in India as per Census 2011**

		Distribution of households by availability of drinking water facility											Availability of Drinking Water Source			
Uttar Pradesh	Total No. of Households (Excluding institutional households)	Tap Water			Well			Hand pump	Tube well	Spring	River, Canal	Tank, Pond, Lake	Any other source	Within the premises	Near the premise	Away
		Total	From Treated Source	From Untreated Source	Total	Covered Well	Uncovered Well									
<b>Uttar Pradesh</b>	32924266	27.3	20.2	7.1	4.0	0.6	3.4	64.9	2.9	0.0	0.1	0.1	0.7	51.9	36.0	12.1
<b>India</b>	246740228	43.5	32.0	11.6	11.0	1.6	9.4	33.5	8.5	0.5	0.6	0.8	1.5	46.6	35.8	17.6

**Source:** Census of India, 2011

**(c) Coverage of Habitations under the National Rural Drinking Water Programme in India as on 01.04.2021 (as per IMIS)**

	Total Habitations	No. of Habitations with Population Coverage $\geq 0$ % and	No. of Habitations with 100% Population Coverage
<b>Uttar Pradesh</b>	259895	7807	251539

**Source:** As per IMIS on 01.02.2022 as per 40 IPCD

**HEALTH STATUS INDICATORS**

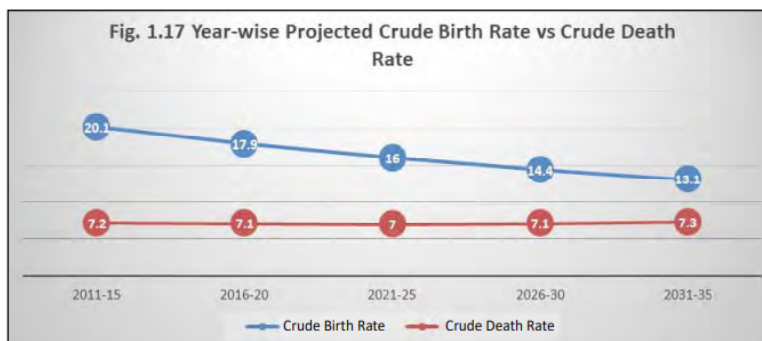
“A health indicator is a measure designed to summarize information about a given priority variable in population health or health system performance. Health indicators provide comparable and actionable information across different geographic, organizational or administrative boundaries and/or can track progress over time.”

**National Health Profile 2022****1. (a) Projected Crude Death Rates in India and Major States, 2011-2035**

	2011-15	2016-20	2021-25	2026-30	2031-35
<b>Uttar Pradesh</b>	8.2	7.6	7.3	7.1	7.2
<b>India</b>	7.2	7.1	7.0	7.1	7.3

**Source:** National Commission on Population, Ministry of Health and Family Welfare; Report of the Technical Group on Population Projections July 2020.

This table shows crude death rate in Uttar Pradesh was 8.2 which declined to 7.3 in 2021-25 and is projected to 7.2 in 2031-35.



Source: National Health Profile (2022) and Population Projections, July, 2020

**(b) Infant Mortality Rates by Sex.**

	2017			2018			2019			2020		
	Total	Male	Female	Total	Male	Female	Total	Male	Female	Total	Male	Female
<b>Uttar Pradesh</b>	41	39	43	43	43	44	41	40	42	38	37	38
<b>India</b>	33	32	34	32	32	33	30	30	31	28	28	28

Source: SRS Bulletin-September, 2017, Vol. 51, No.1. SRS Bulletin-May, 2019, Vol.52, No.1. SRS Bulletin-May, 2020, Vol.53, No.1. SRS Bulletin- October, 2021, Vol.54, No.1, May, 2022

This table indicates infant mortality rate was 41 overall in 2017, which decreased to 38 in 2020.

**(c) Maternal Mortality Rates (2018-20).**

	Maternal Mortality Rate
<b>Uttar Pradesh</b>	14.3
<b>India</b>	6.0

Source: SPECIAL BULLETIN ON MATERNAL MORTALITY IN INDIA 2018-20 OFFICE OF THE REGISTRAR GENERAL

This table shows maternal mortality rate was 14.3 in 2018-20.

**2. Projected Levels of Expectation of Life at Birth.**

	SRS 2011-2015		2016-20		2021-25		2026-2030		2031-35	
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
<b>Uttar Pradesh</b>	66.9	70.0	68.4	71.5	69.4	72.7	70.4	73.7	71.2	74.7
<b>India</b>	63.4	65.6	65.4	67.6	66.9	69.1	68.4	70.6	69.4	71.8

Source: National Commission on Population, Ministry of Health and Family Welfare; Report of the Technical Group on Population Projections, November 2019

This table reveals the life expectancy of males and females 66.9 and 70.0 respectively in 2011-2015 which increased to 69.4 and 72.7 for males and females respectively in 2021-25.

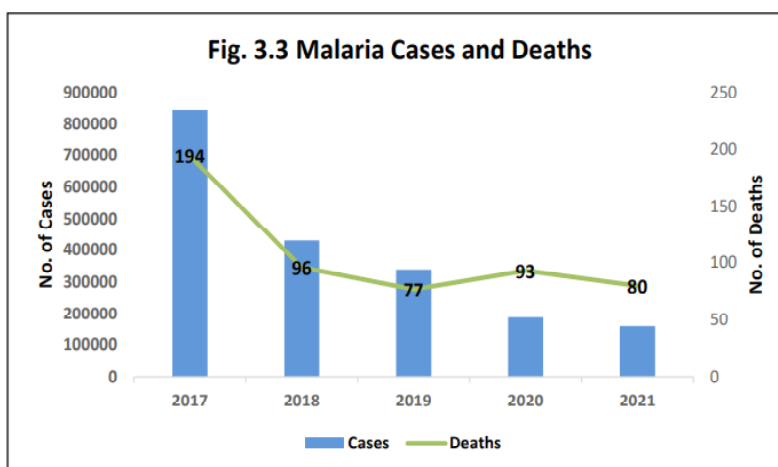
### 3. Disease Burden

#### (a) Communicable Disease

As part of communicable disease surveillance, National Vector Borne Disease Control Programme (NVBDCP), an umbrella programme, provides clinically suspected burden (annual number of cases) of vector borne diseases viz. Malaria, Dengue etc.

	2017		2018		2019		2020		2021	
	Cases	Deaths	Cases	Deaths	Cases	Deaths	Cases	Deaths	Cases	Deaths
<b>Uttar Pradesh</b>	32345	0	86486	0	92732	0	28668	0	10792	0

**Source:** Directorate of National Vector Borne Disease Control Programme, Dte.GHS, Ministry of Health & Family Welfare



**Source:** National Health Profile (2022).

	2017		2018		2019		2020		2021	
	Cases	Deaths	Cases	Deaths	Cases	Deaths	Cases	Deaths	Cases	Deaths
<b>Uttar Pradesh</b>	3092	28	3829	4	10557	26	3715	6	29764	22

**Source:** Directorate of National Vector Borne Disease Control Programme, Dte.GHS, Ministry of Health & Family Welfare

In India, the public health community is extremely concerned about dengue that is spread by Aedes mosquitoes. Thousands of people are impacted annually, which increases the cost of healthcare. In India, morbidity varies from 2017 and 2021.



**(b) Non - Communicable Diseases****National Programme for Prevention and Control of Cancer, Diabetes, Cardiovascular Diseases and Stroke (NPCDCS) From 01.01.2021 to 31.12.2021**

	No. of patients attended NCD Clinics	From 01.01.2021 to 31.12.2021					
		Patients diagnosed with					
		Diabetes	Hypertension	HTN & DM (Both)	Cardiovascular Diseases	Stroke	Common cancer
<b>Uttar Praadesh</b>	32,01,105	3,72,200	3,20,523	1,47,961	12,528	3,101	2,202

**Source:** National Programme for Prevention and Control of Cancer, Diabetes, Cardiovascular Diseases and Stroke (NPCDCS), Dte. GHS, Ministry of Health & Family Welfare

**LIMITATION**

This study delves into only socioeconomic and health status indicators of Uttar Pradesh. This study illustrates education, Gross Enrollment ratio, Percentage of Population below the poverty line, Per Capita Net State Domestic Product, Per Capita per Day Net Availability of Cereals and Pulses, Employment Exchange, Distribution of Households by Predominant Material of Roof, Distribution of Households Having Safe Drinking Water Facilities concerning socioeconomic indicators. This research paper deals with crude death rate, infant mortality rate, maternal mortality rate, life expectancy, communicable diseases for instance malaria and dengue and non-communicable diseases such as Cancer, Diabetes, Cardiovascular Diseases, and Stroke under the Health status indicators of Uttar Pradesh.

**CONCLUSION**

In summary, our thorough investigation has illuminated the complex connection between Uttar Pradesh's socioeconomic situation and health results. We've found that the state's low health outcomes are mostly caused by variables like poverty, illiteracy, and social inequality. Our examination of socioeconomic variables, such as the distribution of income, employment rates, educational attainment, and accessibility to necessities, has allowed us to gain a better understanding of the obstacles that people must overcome to improve their socioeconomic position. Additionally, the unique health issues that are common in Uttar Pradesh and the differences in healthcare access between various regions have been made clear by our investigation of health status indicators, including overall life expectancy, the prevalence of diseases, mother and child health, and access to healthcare services. Through an exploration of the intricate relationship between socioeconomic and health determinants, we have brought attention to the pressing need for focused interventions and policies to address these problems and enhance the general welfare of the Uttar Pradesh populace. Our findings must be taken into consideration when designing thoughtful, well-planned programs that attempt to reduce the negative effects of socioeconomic status on health outcomes and advance fair access to medical care. This study emphasizes the value of coordinated efforts and targeted policies to address the various issues that Uttar Pradesh's citizens confront. It is only by taking a comprehensive approach that takes into account health and socioeconomic aspects that we can hope to promote population well-being sustainably.

## REFERENCES

1. Kumari, R., Raman, R. Regional disparities in healthcare services in Uttar Pradesh, India: a principal component analysis. *GeoJournal* **87**, 5027–5050 (2022). <https://doi.org/10.1007/s10708-021-10542-y>
2. Anil Kumar\*, Bal Kishan Gulati, Damodar Sahu, Varsha Ranjan, M. V. Vardhana Rao (2020). Socioeconomic determinants of anaemia in preschool children in Uttar Pradesh: evidence from NFHS-4 survey. *International Journal of Community Medicine and Public Health*. Nov;7(11):4461-4466. DOI: <https://dx.doi.org/10.18203/2394-6040.ijcmph20204745>
3. Dey A, Hay K, Afroz B, Chandurkar D, Singh K, Dehingia N, et al. (2018) Understanding intersections of social determinants of maternal healthcare utilization in Uttar Pradesh, India. *PLoS ONE* **13**(10): e0204810. <https://doi.org/10.1371/journal.pone.0204810>
4. H. Kaur, P. K. Mishra (2017). Socio-economic development of Uttar Pradesh: an empirical analysis. *Indian Journal of Economics and Development*, Vol 5 (8), ISSN (online): 2320-9836.
5. Baliyan S K (2016). DEMOGRAPHIC CHANGES AND GROWTH OF POPULATION IN UTTAR PRADESH: TRENDS AND STATUS. *International Journal of Social Sciences and Management*. Vol. 3, Issue-4: 228-238. DOI: 10.3126/ijssm.v3i4.15961
6. Pal Rajesh (2014). Socio-Economic Development of Uttar Pradesh. *International Journal of Economics, Finance and Management*. Vol. 3. ISSN 2307-2466.
7. Alam, M. (2009). Ageing, Socio-economic Disparities and Health Outcomes: Some Evidence from Rural India. *Indian Journal of Human Development*, **3**(1), 47-76. <https://doi.org/10.1177/0973703020090103>
8. National Health Report (2022)
9. SPECIAL BULLETIN ON MATERNAL MORTALITY IN INDIA 2018-20
10. Investment Opportunities in India's Healthcare Sector (2021) by NITI Aayog
11. Annual Report 2022-23 by Department of Health and Family Welfare (Ministry of Health and Family Welfare)

# The Transformative Role of Self-Help Groups in Empowering Rural Women of Uttar Pradesh

Shweta Shukla<sup>1</sup> & Archana Patel<sup>2</sup>

---

## ABSTRACT

*This study focuses on the impact of Self-Help Groups (SHGs) on the empowerment of rural women in Uttar Pradesh, India. It highlights how rural women, often facing severe poverty, prioritize their family's needs and engage in small financial activities. SHGs, government-initiated programs, play a crucial role in supporting these women by promoting rural development, organizing them, and fostering their autonomy.*

*The primary objectives of this are to describe the factors of empowerment of rural women through self-help groups. And additionally to examine the assess whether SHGs have improved the economic status of rural women.*

*The study highlights the role of SHGs in providing a platform for skill development, financial literacy and collective decision making, which empowers women to assert their rights and agency within their households and communities. Notably, India has approximately 12 million SHGs, with 88 percent women members predominantly from rural areas with limited employment opportunities. These SHGs enable women to access loans and savings, thereby facilitating the promotion of their small-scale businesses.*

*The paper also examines the challenges faced by women participating in such programs, their spending patterns, and the changes observed in their lives post-SHG involvement. Overall, it provides valuable insights into the transformative potential of SHGs in empowering rural women and advancing their socioeconomic status and decision-making agency.*

**Keywords:** *Self-Help Groups, Rural Women, Empowerment.*

## Introduction

Women empowerment refers to the process of granting women the power and autonomy to make choices and control their own lives. It involves providing them with equal opportunities in education, employment, healthcare and decision-making processes. Empowering women not only benefits them individually but also contributes to the overall development and progress of society by tapping into their potential and talents.

---

1. Mahatma Gandhi Kashi Vidyapith, Varanasi (U.P.)

2. Mahatma Gandhi Kashi Vidyapith, Varanasi (U.P.)

The empowerment paradigm within SHGs encompasses various dimensions, including economic, social and political empowerment. Economically, SHGs provide women with access to credit, enabling them to undertake entrepreneurial ventures and diversify their livelihood. Moreover through collective savings and microcredit initiatives, SHG fosters financial independence among rural women, and dependence on external sources.

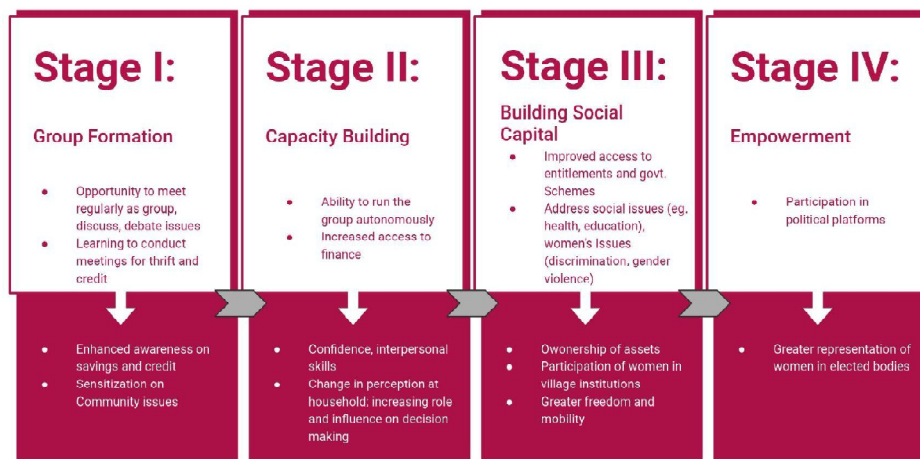
Self-help groups (SHGs) have played a transformative role in empowering rural women in Uttar Pradesh. These groups have provided women with economic independence, increased income, and the ability to learn new skills (Rasmitadila., 2023). By joining SHGs, women have gained recognition from society and developed self-confidence, leading to their active participation in decision-making processes within their families and communities [2].

Microfinance initiatives by SHGs have brought entrepreneurship opportunities to rural areas, villages, and small towns, overcoming challenges related to funds, resources, and technical know-how (Meenakshi, K.H., B., Jayarama, Bhat., 2022). SHGs have been instrumental in poverty alleviation and improving the living conditions of rural women, enabling them to realize their identity and power in all spheres of life (Vaneeta, Chandna., Sambhawna, Chaudhary., Anupama, M., Hasija., 2022). The positive impact of SHGs on women empowerment has been observed in various regions, including East Godavari District in Andhra Pradesh (G, Chandrakala., Prof., S., Teki., 2022).

Self-help groups (SHGs) have been recognized as a transformative tool for empowering rural women in various contexts. In the case of Uttar Pradesh, the role of SHGs in empowering rural women can be seen in terms of economic development, social empowerment, and improved decision-making abilities. SHGs provide a platform for women to come together, undertake economic activities, and enhance their socioeconomic status (Rijul, Sihag., Savita, Vermani., 2022). Through SHGs, rural women in Uttar Pradesh have the opportunity to engage in income-generating activities, improve their communication skills, and increase their awareness and decision-making abilities (Sarah, Kamala., Uma, Jyothi., 2018). The government and various organizations have introduced programs and initiatives to support the development of SHGs and promote women's involvement in production, marketing, and banking (Pratibha., Sadhna, Singh., 2017). The impact of SHGs on women's empowerment in terms of income generation, communication skills, decision-making ability, and social status has been observed in studies conducted in rural areas (Ct., Santhi., G, Karunanithi., 2020). Therefore, SHGs play a transformative role in empowering rural women in Uttar Pradesh by providing them with opportunities for economic and social development.

## Methodology

Self-help groups (SHGs) empower rural communities, particularly women, through a structured pathway. Initiated through mobilization efforts, SHGs provide capacity-building training and foster social cohesion. Members gain access to financial services, enabling investment in income-generating activities. SHGs prioritize gender equality, promoting women's leadership and autonomy. They contribute to community development and advocate for policy changes. Monitoring and evaluation ensure effectiveness. Through networking, SHGs amplify their voices and influence decision-making. This holistic approach enhances members' socio-economic status, improves well-being, and fosters positive community impact, ultimately empowering individuals and transforming rural livelihoods.



**Pathway to empowerment**

Table 1: G2: SHGs Profile Entry Status(State Level)

S.No.	State Name	Districts Count		Blocks Count		SHGs Count	
		Total Districts	Districts (SHGs entry has Started)	Total Blocks	Blocks (SHGs entry has Started)	Total SHGs	SHGs (Members Count less than 5)
15	UTTAR PRADESH	75	75	823	821	401611	6175

Source: <https://nrlm.gov.in/shgReport.do?methodName=showIntensiveStateWiseReport>

Self-help groups (SHGs) exhibit varying loan-carrying capacities based on factors like group size, financial management, and repayment discipline. Non-performing assets (NPAs) indicate the proportion of loans not repaid. Monitoring NPAs against loan outstanding helps assess SHG financial health and sustainability, informing future lending decisions and risk management strategies.

Loan carrying capacity of self-help groups (SHGs) and non-performing assets (NPAs) against loan outstanding.

Years		Savings per SHG (Rs.)	Loan disbursed per SHG (Rs.)	Loan outstanding per SHG (Rs.)	Ratio of savings to outstanding loan amount per Rs. 100 of savings	NPA as % loan outstanding
2019–20	UP	11,550.70	95,604.05	57,292.18	496.01	42.97
	India	25,530.83	246,850.92	190,371.18	745.65	4.92
2018–19	UP	10,217.18	70,511.40	61,379.29	600.75	44.45
	India	23,291.31	216,119.29	171,543.15	736.51	5.19
2017–18	UP	8539.40	71,434.59	61,082.68	715.30	30.9
	India	22,405.23	208,682.54	150,583.79	672.09	6.12
2016–17	UP	8380.50	80,883.44	64,569.77	770.48	27.79
	India	18,787.99	204,313.51	127,016.62	676.05	6.5

Source: NABARD (2016–17, 2017–18, 2018–19 and 2019–20).

Values reported in the table include all three type of banks – commercial bank, regional rural bank and cooperative bank.

In 2023, the Ministry of Rural Development (MoRD) signed an MoU with JioMart to market and onboard SHG products. Some states have also developed their own e-commerce platforms to help market SHG products. The Ministry has also launched an e-commerce platform to market SHG products.

A 2017 survey of 300 members from 100 SHGs in the Faizabad and Sultanpur districts of Uttar Pradesh found that the overall repayment rate is around 55%. The survey also found that members of older SHGs have better repayment performance.

SHGs are the primary building blocks of the NRLM institutional design. They provide women members with a space for self-help, mutual cooperation, and collective action for social and economic development. SHGs also develop Village poverty reduction Plans that are integrated into Gram Panchayat Development Plans. They also undertake gender sensitization for SHG members in selected blocks in states, and take action on gender issues like child marriages, retention of children in schools, and gender-based violence.

This study adopts a mixed-method approach, combining quantitative analysis with qualitative insights to achieve its research objectives. Quantitative data is gathered through structured surveys administered to SHG members in rural Uttar Pradesh, focusing on indicators such as income levels, savings behavior, and participation in economic activities. Qualitative data is collected through interviews and focus group discussions to explore the experiences and perceptions of SHG members regarding economic empowerment and decision-making autonomy.

## Conclusion

Self-help groups (SHGs), especially in rural areas, empower women by providing training, financial access, and promoting gender equality. Despite challenges like repayment rates, older SHGs show better performance. SHGs are vital in the National Rural Livelihood Mission (NRLM), fostering cooperation and development. They contribute to poverty reduction plans and address gender issues like child marriages and violence. Partnerships with entities like JioMart and state e-commerce platforms enhance marketing for SHG products. Overall, SHGs play a crucial role in improving socio-economic status, fostering community impact, and empowering individuals in rural areas.

## References

1. Rasmitadila. (2023). Women Empowerment through Self Help Groups in Keonjhar District. *International Journal For Multidisciplinary Research*, doi: 10.36948/ijfmr.2023.v05i01.1431 (2023). Challenges faced by Self-help Groups in taking up Entrepreneurship in Uttar Pradesh. *Adhyayan: A Journal of Management Sciences*, doi: 10.21567/adhyayan.v12i2.09
2. Meenakshi, K.H., B., Jayarama, Bhat. (2022). Self-help groups: an effective approach to women empowerment in india. *PARIPEX INDIAN JOURNAL OF RESEARCH*, doi: 10.36106/paripex/1706124
3. Vaneeta, Chandna., Sambhawna, Chaudhary., Anupama, M., Hasija. (2022). Women Empowerment through Self Help Groups: A Case Study of Village Cheniyali Sera, Tehri Garhwal, Uttarakhand. *Research review international journal of multidisciplinary*, doi: 10.31305/rrijm.2022.v07.i09.002
4. G., Chandrakala., Prof., S., Teki. (2022). WOMEN EMPOWERMENT THROUGH SELF HELP
5. GROUPS (A Study with Reference to East Godavari District of Andhra Pradesh State). *EPRA international journal of multidisciplinary research*, doi: 10.36713/epra10937

6. Rijul, Sihag., Savita, Vermani. (2022). Self Help Groups: An Approach for Economic Empowerment of Rural Women in India. *Asian Journal of Agricultural Extension, Economics and Sociology*, doi: 10.9734/ajaees/2022/v40i430878
7. Sarah, Kamala., Uma, Jyothi. (2018). Empowerment of Rural Women through Self Help Groups. *International Journal of Current Microbiology and Applied Sciences*, doi: 10.20546/IJCMAS.2018.710.355
8. Pratibha., Sadhna, Singh. (2017). Micro Enterprise and Women Empowerment through Self Help Groups:A Study of Allahabad District in Uttar Pradesh. doi: 10.23872/AJ/2017/V7/I2/168832 Ct., Santhi., G., Karunanithi. (2020). Empowerment Through Self Help Groups. *Solid State Technology*,
9. Kumudha, Aruldas., Aastha, Kant., P., Mohanan. (2017). Care-seeking behaviors for maternal and newborn illnesses among self-help group households in Uttar Pradesh, *India. Journal of Health Population and Nutrition*, doi: 10.1186/S41043-017-0121-1
10. Pratibha., Sadhna, Singh. (2017). Micro Enterprise and Women Empowerment through Self Help Groups:A Study of Allahabad District in Uttar Pradesh. doi: 10.23872/AJ/2017/V7/I2/168832 <https://rural.gov.in/en/press-release/schemes-women-through-self-help-groups#:~:text=All%20the%20SHGs%20are%20involved,last%20mile%20delivery%20of%20services>.

# An Assessment of Waste Management Practices & Policy in Uttar Pradesh with Special Reference to Varanasi District

*Ketan Giri<sup>1</sup> & Dr.Urjaswita Singh<sup>2</sup>*

---

## ABSTRACT

*Waste management in Uttar Pradesh, India, presents a complex challenge exacerbated by rapid urbanization and a burgeoning population. This research article focuses on waste management practices and policies in Varanasi district. The other purpose is to provide some suggestions and recommendations to improve the waste management practices in Indian towns. This paper is based on secondary data research. Existing reports related to waste management and recommendations of planners/NGOs/consultants/government accountability agencies/key industry experts/ for improving the system are studied. It offers deep knowledge about the various waste management initiatives in India and find out the scope for improvement in the management of waste for the welfare of the society. This study examines the current state of waste management, policy framework, challenges faced, and innovative solutions adopted in Varanasi. The findings underscore the need for holistic approaches integrating policy interventions, community engagement, and technological innovations to address the waste management crisis effectively.*

**Keyword:** *Waste, Waste Management Practices, Solid waste management*

## INTRODUCTION

India faces significant challenges in waste management due to its large population and rapid urbanization. Waste management practices and policies in India are diverse and evolving to address these challenges. Municipal Solid Waste Management (MSWM): Municipalities are responsible for managing solid waste generated within their jurisdictions. MSWM includes collection, transportation, treatment, and disposal of solid waste. Traditional methods like open dumping and burning are still prevalent, leading to environmental and health hazards. Waste Segregation and Recycling: Segregation at source is a critical aspect of waste management. However, it's not uniformly practiced across the country. Recycling initiatives exist, but they vary in effectiveness and coverage. Informal sector involvement is significant in recycling activities. India has enacted various policies and regulations to address waste management, including the Solid Waste Management Rules (2016), which emphasize waste segregation, recycling, and scientific

---

1. Research Scholar, MGKVP, Varanasi, (U.P.)

2. Assistant Professor, MGKVP, Varanasi, (U.P.)



disposal. The Swachh Bharat Abhiyan (Clean India Mission) launched in 2014 aims to achieve cleanliness and sanitation, including proper waste management. Waste-to-Energy (WtE): WtE initiatives are gaining traction as a means to manage waste while generating energy. However, there are concerns about environmental impacts and technological suitability. Limited infrastructure and resources pose challenges to effective waste management implementation. Lack of awareness and public participation hinder waste segregation efforts. Enforcement of regulations and monitoring mechanisms remains a challenge, leading to inconsistent implementation. Various initiatives, including public-private partnerships, community-driven projects, and technology-driven solutions, are emerging to address waste management challenges. Composting, biogas generation, and decentralized waste processing are being promoted as sustainable alternatives. The focus is shifting towards sustainable waste management practices, including waste reduction, reuse, and resource recovery. Increased investment in infrastructure, technology, and capacity building is essential to improve waste management systems. Overall, while India faces significant waste management challenges, there is growing recognition of the need for sustainable solutions and concerted efforts at various levels to address.

### City Profile-Varanasi

Varanasi is a city in the Indian state of Uttar Pradesh dating to the 11th century B.C. regarded as the spiritual capital of India, the city draws pilgrims who bathe in the sacred waters of River Ganges and perform funeral rites. Along its winding streets are some 2,000 temples, including Kashi Vishwanath, dedicated to the Hindu God Shiva. The ancient city of Varanasi was not built in a day. The city has two remnants of a holy past: the first being Rajghat plateau, where the archaeological findings of wards date back to the period of very existence of urban settlement and the second being Sarnath, where Buddha gave his first sermon, "Turning the wheel of law" in 528 BC. Later during 3rd century King Ashoka built a monastery township there, which continued its existence till 12th century and was later destroyed. Since ancient times the natural and cultural landscapes of the city have retained an active social role in contemporary society closely associated with the traditional way of life.

SOLID WASTE MANAGEMENT ACTION PLAN the primary objectives of the solid waste management action plan are –

- Compulsory segregation at the source
- 100% door to door collection of solid waste
- Waste to be covered at all stages of handling
- 100% waste collection, transportation with covered vehicle and Processing of C&D waste Decentralized waste processing and its treatment.
- The information, education and communication across the Households and communities to ensure system efficiency and sustainability

### REVIEW OF LITERATURE

**Agarwal, D et-al (2012)**, " Analysis of Solid Waste Management Strategies in Major Cities of Uttar Pradesh in India", Present study aims at developing an inventory of solid waste disposal facilities in densely populated major cities of Uttar Pradesh by gathering and analyzing relevant data on primary and secondary collection and disposal systems e.g. per capita generation, per capita disposal, collection

efficiency, collection & storage facility, transportation facilities, treatment & disposals and the major hindrances in Solid Waste Management (SWM). Solid Waste Management is poor with respect to collection efficiency and segregation of waste.

**Mishra, K & Singh, Sonia (2015)**, “Municipal Solid Waste Management with Special Reference to Lucknow”, the main point of this paper is Direction, Decision and Regulation in relation to waste management. MSWM safe is environment because it tries to use the waste in land filling and those places where it is actually required. MSW as nutrient source for plant and as soil conditioner, it is cost-effective option. Composting is an attractive alternative of MSW recycling. A solid waste management defined as the discipline associated with the control of generation, storage, collection, transfer, transport processing and disposal of solid waste in a manner that is in accord with the best principles of public health, economic, engineering, conservation and other environmental consideration that is also responsible for public attitude.

**Priyadarshi, H. et-al (2020)**, “A Literature Review on Solid Waste Management: Characteristics, Techniques, Environmental Impacts and Health Effects in Aligarh City” This paper emphasizes the waste characteristics, techniques, adverse environmental impacts, health risks, poor waste management practices and also problems associated with the solid waste management system at the municipal level. The findings from this study indicates failure of the existing facilities due to lack of concern, high volume of waste generation, deficient collection space, delayed sanctioning of new landfill sites and a number of open-dump sites which generate fires. The innuendos of the waste management practices in the city are discussed.

**Bhatnagar, S. et-al (2021)**,” Impact assessment of ground water quality at Varanasi, Uttar Pradesh” The present study was carried out for Varanasi city for assessment of ground water quality with the objectives to assess its ground water quality during pre and post monsoon periods at different locations spread in Industrial zone, Municipal solid waste dumping site and Residential zone. A total of 25 numbers samples during each seasons were collected. The pH is ranging between 7.5-7.7 which is well within the standard limit. The values of Fluoride are ranging between 0.59 to 0.97 mg/L which are within the specified limits at all the locations and Hardness is ranging between 316 to 840 mg/L which are not within the specified limits at all the locations. Analysis results indicate that rapid urbanization and industrialization are major source of inorganic, organic and heavy metals in ground water. The quality of ground water from a few shallow tube wells has been impaired in some of the areas. However, the deep hore tube wells have not yet been affected.

## OBJECTIVES

- 1) To see how the Waste management Practices & Policies implemented by the Uttar Pradesh government with special to Varanasi.
- 2) To identify the challenges and barriers hindering efficient waste management practices and policy implementation.

## RESEARCH QUESTION

What are the main challenges and barriers hindering efficient waste management practices in Varanasi district of Uttar Pradesh?

**RESEARCH METHODOLOGY**

Descriptive research with secondary data from the Government websites, Periodicals, National and International journals. To clarify the Objective statistical methods like Pie Charts have been used.

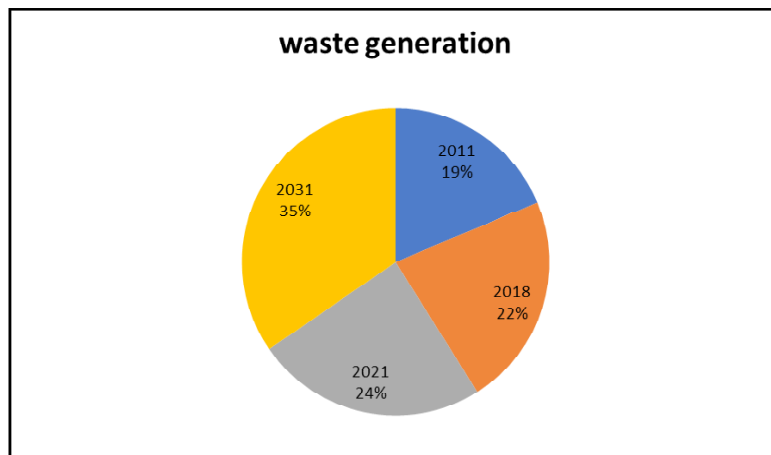
**RESULT AND DISCUSSION**

**Table no- 1**

Years	Population	Waste generation	
		at Per capita per day	Based on Population MT/Day (approx)
2011	1198491	0.400	479.39
2018	1441251	0.400	576.50
2018	25000 (floating population) Per Day	0.240	6.00
2018	C&D waste	-	17.50
	Total	-	600.00
2021	1559805	0.400	623.92
2031	2030047	0.450	889.7

**Source-** Solid waste management action plan –Varanasi

The total waste generated in Varanasi Municipal Area each 600 TPD. The Most of the waste generated comprises biodegradable, compostable, and recyclable materials. This is due to the high quantum of religious and vegetable waste the city generates along with a high amount of plastic waste. The major component of the waste is organic in nature, constituting almost 41.95%. The average waste generation of Varanasi is 0.400 kg per capita per day. The city at present generates 600 MT (Approx.) of waste per day at the rate of 0.400 Kg per capita per day and decadal population growth of 2.67 per Year (as per trend of rate of population growth in last 10 year:2001-2011)



**Source-** Solid waste management action plan –Varanasi

In 2011: 19 percent of waste was generated in an increasing way. It was predicted that in 2031 almost 35 percent waste will be generated in the city of Varanasi

The findings show that the five most significant barriers are as follows: lack of awareness of and knowledge about plastic waste disposal, lack of compliant waste management, lack of a sense of environmental responsibility on the part of manufacturers, lack of systematic waste collection and effective dumping-ground.

## CONCLUSION

Waste management is a critical aspect of today's society. This is an industry dealing with a wide range of issues that need to be resolved in order to ensure a greener, better, and healthier future. Proper management ensures that waste is disposed of to minimize its effects on human health or the environment. The management of waste is a serious problem that has an impact on all types of communities. However, due to poor collection systems and illegal dumping, it is an uphill struggle. And these challenges can be overcome by using the proper techniques and tactics.

The waste management must overcome a multitude of challenges, including a lack of funds, infrastructure, and public awareness. The proper disposal of hazardous and e-waste is a significant problem for waste management. Environmental pollution and climate change are severely exacerbated by poor waste management practices. To meet present and future waste management challenges, waste management systems must be innovative, sustainable, and adaptable.

## REFERENCES

1. Agarwal, D et-al (2012), *Analysis of Solid Waste Management Strategies in Major Cities of Uttar Pradesh in India*, Journal of Pure and Applied Science & Technology, Vol. 2(1), pp.66-74
2. Mishra, K & Singh, Sonia (2015), *Municipal Solid Waste Management with Special Reference to Lucknow*, International Journal of Multidisciplinary Research and Development, Vol. 2(2), pp. 96-99
3. Priyadarshi, H., Priya, S., Jain, A., Khursheed, S. (2020). "A Literature Review on Solid Waste Management: Characteristics, Techniques, Environmental Impacts and Health Effects in Aligarh City", Uttar Pradesh, India". In: Ameen, H., Jamiolkowski, M., Manassero, M., Shehata, H. (eds) Recent Thoughts in Geoenvironmental Engineering. GeoMEast 2019. Sustainable Civil Infrastructures. Springer, Cham. [https://doi.org/10.1007/978-3-030-34199-2\\_6](https://doi.org/10.1007/978-3-030-34199-2_6)
4. <https://nnvns.org.in:449/nnvns/images/SWM-plan-24th-march-2019.pdf>
5. Bhatnagar, S.; Sharma, Arjesh and Kumar, Avinash (2021): *Impact Assessment of groundwater quality at Varanasi, Uttar Pradesh*. *ESSENCE Int. J. Env. Rehab. Conserv.* XII (2): 1-9. <https://coi.citefactor.org/10.11208/essence.21.12.2.101>

# From Emperors to Entrepreneurs: The Study of Historical and Economic Importance of Chikankari in Lucknow

Pragati Yadav<sup>1</sup> & Dr Anita Tyagi<sup>2</sup>

---

## ABSTRACT

*Chikankari is one of the significant handicrafts of Lucknow, Uttar Pradesh. This is the heritage needlework of Lucknow, and this city is known as the hub of Chikankari work. Chikankari got the G.I. tag in 2008. In many ways, people are employed by this handicraft. Many manufacturers and sellers in this city rely on this handicraft for their livelihood. An in-depth analysis of the rich history of chikankari is provided in this study, which charts the handicraft's development from royal patronage to its current economic importance to Lucknowi entrepreneurs. The historical development of Chikankari is traced in this research, which also documents its cultural relevance and royal patronage across time. Creating links between the past and present, it investigates how Chikankari has developed into a prosperous business enterprise in Lucknow and how it employs those working in this profession in the city. The study looks at the financial impacts of Chikankari on local business owners, highlighting the difficulties and possibilities faced in maintaining and pursuing this age-old art. This emphasises how important chikankari is to the growth of local economies in the form of jobs and community development. Apart from standing the test of time, chikankari has come to represent tradition and entrepreneurship in Lucknow. This research study attempts to provide an in-depth explanation of this phenomenon by combining historical analysis with modern studies from secondary sources, i.e., government websites and other related documents. It has developed into a strong economic force, bridging the divide.*

**Key Words:** Chikankari Embroidery, Handicraft, entrepreneurs, Chikankari in Lucknow, Employment.

## Introduction

If the people contributing to an economy are happy, then that economy is said to be happy. To keep the people of any country happy, it is necessary that, along with their basic needs, their standard of living be raised. Their standard of living can be high only when people get proper employment opportunities. Lucknow, the city of Nawabs, whispers tales of the glorious past, and at the heart of this rich tapestry lies Chikankari, an embroidery art form as delicate as Mughal miniature and as resilient as the entrepreneurial spirit of its contemporary practitioners. This paper explores the historical relevance and long-lasting

- 
1. Research Scholar, Department of Regional Economics MJP Rohilkhand University, Bareilly, Uttar Pradesh.
  2. Associate Professor (Economics) & Head Department of Humanities, MJP Rohilkhand University Bareilly, Uttar Pradesh.

economic influence of chikankari on Lucknow, following its path from the workshops of modern entrepreneurs to the courts of monarchs.

The researcher will now focus on the historical and economic importance of Chikankari in Lucknow, India, highlighting its evolution from the patronage of emperors to the hands of contemporary entrepreneurs.

### The Literature Review

**Dhamija, J. (2004).** In this book, the writer talks about 'Chikankari of Lucknow'. It is the art of Lucknow, located in India, Uttar Pradesh. Since its inception, chikankari has grown, changed, and finally declined, each time revealing the preferences, trends, and way of life of its buyers as well as the mode of production and social standing of the artisans who practice the art. Chikankari has always been a market-based industry, unlike other Indian embroidery, because it requires labour-intensive creation. In Lucknow, there are two stories: one is a local version of Noor Jehan's legend (**Singh, A., and Gahlot, M. (2016)**), in which a princess from Murshidabad, bored with the life of the zenana, embroidered a very beautiful cap for the nawab, becoming his favourite and setting a trend among the other ladies of the court. In another version given to Jasleen Dhamija by Fiaz Khan, one of the master craftsmen in the 1960s, the trade was taught to one of his relatives some two hundred years earlier by a mysterious traveller to whom his relative had offered hospitality. Chikankars believe that he was sent by God Himself. However, according to the majority of authors, Jamdani Wing is where Chikan needlework first appeared and developed in Bengal. Rafoogars, who fix commercially produced jamdani pieces, may have been the inventors of this technique.

**Sharma, S., and Subhedar, U. (2007).** This study was conducted on women from Kanpur and Lucknow, but solely on those women from Lucknow who work in chikan embroidery. According to the findings of this study, when these women receive information and communication technology education, they will use it. Community multimedia centres were constructed as part of this programme so that these women may be trained in handicrafts, information, and technology.

**Ahmad, Y., and Anees, M. Dr. (2016):** This study shows that those who do actual hand work get very little income, and their standard of living and literacy rates are very low. People who perform manual labour make relatively little money and develop health problems as a result of their constant labour.

**Mishra, J. (2016).** This case talks about the Self-Employed Women's Association (SEWA), which is a non-governmental organisation where women have opportunities to generate their income. When SEWA first began, its goals were to improve the living conditions of Chikankari craftsmen by fostering self-sufficiency through employment opportunities and business endeavours. To gain a competitive edge, SEWA has chosen a product innovation strategy. Different traditional and modern designs created by SEWA have done well in marketplaces.

**Wason, N., and Wason, S. (2016)** The difficult image that emerged was thrilling to work on because there were numerous holes that Rahul could fill and take advantage of as chances. The restrictions were also putting danger in his decision-making process at the same time. Since the information was mostly qualitative in character, the case study technique was deemed to be the best fit for its analysis and explanation of the outcomes. Rahul Rastogi, a young, ambitious entrepreneur who is interested in starting a business, develops the case from his point of view.

**Agrahari, R. Brar, and K. K. (2017)** This study's main goal was to demonstrate how chikankari NGOs have helped Lucknow's artisans by raising their status. On the list of the Development Commissioner

(Handicraft) Office, Barabanki, Lucknow, there were 43 NGOs dedicated to Chikankari. Ten NGOs were randomly chosen from this list. The chosen NGOs were working in Bakshi Ka Talab, Mal, Kakori, Malihabad, and Sarojani Nagar, five blocks in the Lucknow district.

**Awasthi, S., and Bisht, P.S. (2017).** The aim of the research was to disclose the socio-economic condition of chikankari workers in the Kakori block of Lucknow and the working environment of chikankari workers in Kakori. Research says that our real India still resides in the village. A large part of the rural population is engaged in the cotton industry, which supports the economy. In India, different skills are developed in every state, every city, and even in every district, like handicrafts, handloom, corporate, etc..

**Manfredi, P. (2017).** The author studied and deeply observed Lucknow chikankari; she has a strong enthusiasm for textiles and a keen interest in the East-West textile trade's history. She has worked with artisans and traditional abilities to foster the brilliance of South Asian workmanship, especially in Aari, the Chikankari from Lucknow, and Nakshi Kantha in East Bengal (now Bangladesh), using a combination of scholarly perspective and design interactions. Her work has been displayed in prestigious exhibitions in India and internationally, and she has ties to international organisations working on textile development and conservation. One of India's best traditional embroidery styles, chikankari is a representation of Lucknawi culture and the opulent courts of the nawabs of Awadh.

### **Historical Roots of Chikankari Work**

Chikankari production in Lucknow is a famous example of the heritage art form of the city's historical background. The exquisite hand embroidery known as Chikankari is a traditional craft of Lucknow, India, deeply rooted in the city's history. The word Chikankari is derived from the Persian word Chikeen, which means very fine (**Pandey, Khandelwal, 2023**). Some fictional readings of historical texts claim that Chikan embroidery originated in the 3rd century BC or the rock paintings of Ajanta, which show early examples of the technique (Pandey, 2018). And flourished during the Mughal era. Introduced by Nur Jehan, the wife of Emperor Jahangir, chikankari gained popularity in Lucknow during the 18th century under the patronage of Nawab Asaf-ud-Daula. The craft combines Persian and Indian artistic influences, creating delicate floral patterns on fabric. Over the years, chikankari has evolved, becoming a symbol of Lucknawi craftsmanship and cultural heritage. India has become a centre for chikan work, or embroidery on fine muslin. It involves delicate hand stitching on cotton, silk, and muslin with white thread. Chikankari designs often feature intricate stitching, floral motifs, and delicate patterns. This art form's extensive history and cultural significance make it popular for clothing and textiles today. This ancient craft has provided a livelihood to many local workers and artists. The establishment and growth of Chikankari have provided job prospects for a diverse workforce, benefiting both the local and global economies. Additionally, the industry has preserved cultural heritage. In the early days, this handicraft work was reserved only for the elite class, especially rich Muslim women, and their servants learned this art form, so they made the final product for the begums.

According to the website of **One District, One Product (ODOP)**, there are a variety of stitches like flat stitches, embossed stitches, and open frills like ultibakhia, siddhi bakhia, etc., and according to the website of **NRI Uttar Pradesh** in Chikankari embroidery, there are so many patterns like muree, lerchi, keelkangan, and bakhia. Chikankari embroidery has 32 types of stitches, which are a variety of these 7 basic stitches, i.e., Tepchi, Bakhia, Khatao, Gitti, Jamjira, Murri, and Phandu (**Pandey, Khandelwal**).

### **Transitional Phase of Chikankari Work: Tradition to Entrepreneurship**

Over time, Chikankari has transformed into a profitable industry for business owners, who now play a crucial role in sustaining and expanding this ancient art form. Chikan work in Lucknow has not only gained popularity among the elite class, but it has also become an important source of income for these embroidery workers. The artisans involved in this handicraft passed on this beautiful and unique art to the next generation. Skilled workers, whose families were involved in this handicraft since the Mughal period, passed on their skills to others as Chikankari expanded. Most Muslim families are associated with this embroidery work. With time, Chikankari of Lucknow provided employment to handicraft workers and people associated with this work, due to which this handicraft became popular among the common people. And people laid emphasis on its production to earn their living, and then gradually this art became popular not only in the country but also in foreign countries. These business people are now critical to the survival and growth of this age-old art form. The voyage entails navigating international marketplaces, developing local talent, and modifying traditional methods to suit contemporary preferences. The development of chikankari, from royal sponsorship to commercial savvy, illustrates the dynamic interaction between tradition and entrepreneurship. Entrepreneurs promoted entrepreneurship in this way.

### **Economic Significance of Heritage**

As time passed, this beautiful work was no longer limited to a few people. This embroidery work created a huge market, and many entrepreneurs entered into this handicraft as their source of income. In this way, this Chikankari work provided income to many people in the city. The Government of India wants to strengthen inclusive development by making this sector self-reliant, for which the Atam Nirbhar Bharat Rojgar Yojna was launched on November 12, 2020. The Government has accepted the quantum of annual turnover in place of investment in plant and machinery. Under which the bill was passed in the Lok Sabha in 2020. New M.S.M.E. Provision. Micro Enterprises: Annual turnover up to Rs. 5 crores, Small Enterprises: Turnover: Rs. 5 crores to Rs. 50crores, Medium Enterprises: Turnover: Rs. 50crores to Rs. 250 crores. So that small industries get more opportunities to fly high. The craftsmanship and cultural significance of Chikankari make it a valuable item for entrepreneurs. By taking advantage of the demand for this amazing country's heritage, business owners can support local artisans, create jobs, and contribute to the country's GDP while attracting new arrivals and preserving the country's cultural heritage. The next generation will also be able to become familiar with this art.

Due to its beauty, this art has been successful in making its way from the local to the international level, due to which chikankari items are in demand both locally and abroad, which gives company owners opportunities for expansion and export. The findings also show that chikan craft entrepreneurs confront challenges such as the rising popularity of Chinese chikan products, outdated technology, fragmented business practices, declining exports, and a lack of marketing initiatives to raise industry awareness. Increased exports will also improve the reputation of Chikan items on the world market. The research also reveals that chikan craft business owners face difficulties such as the growing demand for Chinese chikan products, outmoded technology, dispersed business methods, falling exports, and a lack of marketing measures to increase industry awareness. Increased exports would help enhance the standing of Chikan products on the international market. Chikankari gained popularity in the export market; therefore, policymakers tried to promote it by creating a cluster programme.



## Cultural Identity

Chikankari's deep roots in Northern Indian history, particularly in areas like Lucknow, make it a highly distinctive cultural identity. The art form demonstrates the creativity passed down through generations, representing the rich history and traditions of Indian workmanship. Chikankari is more than just stitching; it's a representation of the stories, culture, and aesthetics of the area. The elaborate designs, stitches, and patterns frequently have symbolic and historical implications that add to the cultural story. A sense of identity and pride is fostered, and a link to one's Indian cultural heritage is preserved and promoted via Chikankari.

## Challenges and Adaptations

To meet changing fashion tastes, the chikankari business has adjusted by introducing modern patterns and styles. Chikankari has become more widely used in fashion because of partnerships with contemporary companies and designers. The use of technology in e-commerce, internet platforms, and marketing has allowed Chikankari items to reach a wider worldwide audience. Furthermore, the sector has adopted ethical and ecological methods in an effort to attract environmentally concerned customers. Workshops and skill development initiatives ensure that traditional craftsmanship passes down to the next generation, enabling the Chikankari sector to balance history and modernity.

## Conclusion

Chikankari contribute because of their characteristics. Both real and figurative techniques can be used to analyse their influence on economic activity. If that contribution is to continue, they must be freely and explicitly encouraged in their uniqueness. The Indian experience has shown that it is possible to design targeted interventions, regardless of whether they are sector or sub-sector products or geographically specific, such as in clusters. Chikankari needlework significantly contributes to job creation in areas where it is practised. By enabling women to work from home, the delicate hand-embroidery process has empowered women by giving skilled labourers and artisans work. The communities involved in its creation have benefited from this craft's preservation of cultural legacy as well as its contribution to economic prosperity and sustainable livelihoods. In conclusion, this research delves into the multifaceted evolution of Chikankari in Lucknow, tracing its journey from a royal art patronized by emperors to a thriving entrepreneurial venture. By exploring the historical and economic dimensions, it becomes evident that Chikankari not only reflects the cultural richness of the region but also serves as a testament to the adaptability of traditional crafts in the face of changing economic landscapes. The focus of the Government of India and the Government of Uttar Pradesh is now on local-level products. Lucknow, Chikankari products are very popular all over the world, so the government tries to take advantage of these products. This study underscores the importance of preserving and promoting such heritage crafts, recognising their contribution to both cultural identity and economic sustainability.

## References

1. Dhamija J.(2004); "Asian Embroidery". Shakti Malik Abhinav Publications,E -37 Hauz khas New Delhi-110016, P.No. 263-264
2. Sharma S., SubhedarU.(2007). Putting ICTs In the Hands of the Women of Kanpur and the Chikan Embroidery Workers of Lucknow.(Vol.04 No.02 pp11-16)

3. Pandey R. (2018). Chikankari -The Craft of Nawabi Shaan. *Journal of Emerging Technologies and Innovation Research*, (vol.05,issue 08) ISSN:2349-5162
4. Ahmad, Y., & Anees, M. (2016). Issues of The Lucknow Chikan Handicraft Industry. *International Journal of Multidisciplinary Research in Social Science*, 2(1), 1-9.
5. Mishra, J. (2016). SEWA-competing in the Chikankari market. *Emerald Emerging Markets Case Studies*, 6(2), 1-15.
6. Wason, N.; Wason, S. (2016). *Topsy Turvy in Changing Scenarios: A Case on Chikankari Textile*. *South Asian Journal of Business and Management Cases*, 5(1), 99–107. doi:10.1177/2277977916634251
7. Singh A., Gahlot Manisha(2016). Amalgamation Aipan and Chikankari: An Innovation Approach., XLIV, Man-Made Textiles in India, pp. 130-134
8. Aghari, R., & Brar, K. K. (2016). Role of Chikankari NGOs to Ameliorate the Artisans: An Exploratory Study in Lucknow. *Studies on Home and Community Science*, 10(1-3), 14-20.
9. Chantia, S. (2017). Sustainable Chikankari Art in the contemporary Indian fashion industry: An observation. *International Journal of Advance Research in Science and Engineering*, 6(9), 1765-1774.
10. Awasthi, S., & Bisht, P. S. (2017). The socio-economic condition of Chikan workers of Kakori block in Lucknow. *International Journal of Recent Science Research*, 8(9), 19841-19844.
11. Manfredi, P.(2017). Chikankari: A Lucknawi Tradition, Publisher Niyogi Books,first edition.
12. Pandey S., Khandelwal K.(2023). A Study of Sustainable Chikankari Craft and Through Chikankari Waste. *International Journal of Creative Thoughts*.vol.11.ISSN: 2320-2882
13. [www.india.gov.in](http://www.india.gov.in)
14. <https://mofpi.gov.in>
15. <https://nri.up.gov.in>
16. <https://odop.in>
17. <https://msme.gov.in>
18. <https://dcmsme.gov.in>

# Growing Prospects of Tourism in Uttar Pradesh

*Dr. Yogita Beri<sup>1</sup> & Dr. Preeti Singh<sup>2</sup>*

---

## ABSTRACT

*Tourism holds significant importance for various countries and regions around the world due to its far-reaching impacts on economic, social, cultural, and environmental aspects. The development of tourism in India has been a significant focus for the government and various stakeholders due to its benefits. Uttar Pradesh, a state in northern India, has been actively working to enhance its tourism sector, capitalizing on its rich cultural and historical heritage. Uttar Pradesh offers a wide variety of tourism experiences. These include Agra's Taj Mahal, the wonder of the world, and upscale cultural hotspots like Varanasi, Braj (Mathura, Vrindavan, Goverdhan), and Awadh (Lucknow, Ayodhya). Some of the most important Hindu pilgrimage sites in India are in Uttar Pradesh including Ram Janmabhoomi (Ayodhya), Baba Vishwanath (Varanasi), Krishna Janmabhoomi (Mathura) and Maa Vindhyavasani (Vindhyachal). Uttar Pradesh has witnessed significant infrastructure development, enhancing accessibility to its tourist destinations. Improved connectivity through airports and highways, coupled with the development of accommodation facilities, has made it easier for travellers to explore the state's diverse attractions. The government of Uttar Pradesh (UP) has implemented several initiatives and policies to promote the development of tourism in the state. These efforts aim to harness the rich cultural, historical, and natural heritage of UP to attract domestic and international tourists. The total number of tourist arrivals in UP were 31,85,62,573 in the year 2022 out of which 31,79,13,587 were domestic tourist and 6,48,986 were foreign tourist. This shows the growth of 65.55% over 2021. Among the various destinations in the state, Varanasi attracted the highest number of tourists i.e. 71612127 domestic and 89689 foreign tourists. The present paper highlights the distinctiveness and prospects for visiting the concerned places in Uttar Pradesh. The paper also analyses the contribution of U.P. tourism in India.*

**Keywords:** *Tourism, Economic contribution, Problems, Prospects etc.*

## INTRODUCTION

India's diverse and rich cultural heritage, historical landmarks, natural beauty, and vibrant traditions make it a compelling destination for travellers worldwide. The economic significance of tourism in India is undeniable. The sector is a substantial contributor to the country's GDP, generating revenue through a variety of channels, including accommodation, transportation, food and beverage services, entertainment, and the sale of local crafts. The revenue generated from tourism activities provides a significant boost to the economy, contributing to the country's overall economic growth.

---

<sup>1</sup> Associate Professor, Vasanta College for women, Rajghat, B.H.U., Varanasi, (U.P.)

<sup>2</sup> Associate Professor, University of Lucknow, (U.P.)

The government and other stakeholders in India have placed a great deal of emphasis on the growth of tourism because of its advantages. The northern Indian state of Uttar Pradesh has been aggressively attempting to grow its tourism industry by leveraging its rich cultural and historical legacy. A vast range of tourism experiences are available in Uttar Pradesh. The world's wonder, the Taj Mahal in Agra, and affluent cultural hubs like Varanasi, Braj (Mathura, Vrindavan, Govardhan), and Awadh (Lucknow, Ayodhya) are among them.

The government of Uttar Pradesh (UP) has implemented several initiatives and policies to promote the development of tourism in the state. These efforts aim to harness the rich cultural, historical, and natural heritage of UP to attract domestic and international tourists. The total number of tourist arrivals in UP were 31,85,62,573 in the year 2022 out of which 31,79,13,587 were domestic tourist and 6,48,986 were foreign tourist. This shows the growth of 65.55% over 2021. Among the various destinations in the state, Varanasi attracted the highest number of tourists i.e. 71612127 domestic and 89689 foreign tourists.

## OBJECTIVES

- To study the distinctiveness of Tourism in Uttar Pradesh.
- To examine the problems face by the tourist in UP and Government initiatives to promote tourism.

## TOURISM IN INDIA

Tourism holds immense importance in the context of India, playing a multifaceted role in the country's economic, social, and cultural development. As one of the fastest-growing sectors, tourism significantly contributes to India's GDP, foreign exchange earnings, employment generation, regional development, and global image.

Foreign exchange earnings from tourism play a crucial role in strengthening India's balance of payments and bolstering its foreign exchange reserves. As international tourists explore the country and engage in various activities, they contribute to the local economy, making a positive impact on the livelihoods of people working in the hospitality, transportation, and service industries. As per the estimates prepared by Ministry of Tourism, FEEs from tourism in India in 2022 were 1,39,935 crores as compared to 65,070 crores in 2021 registering a growth of 115.05% in 2022 over 2021.

The tourism sector is a substantial source of employment in India. Millions of people find direct and indirect employment opportunities in hotels, restaurants, travel agencies, transportation services, and various other related sectors. This inclusive employment generation spans both urban and rural areas, promoting economic inclusivity and reducing unemployment.

Beyond its economic contributions, tourism plays a pivotal role in cultural exchange. As tourists explore different regions of India, they interact with the local population, fostering mutual understanding and appreciation. This cultural exchange is vital for global harmony and the celebration of diversity. Additionally, the interaction between tourists and locals often leads to the preservation and promotion of cultural heritage, as visitors contribute to the maintenance of historical monuments, archaeological sites, and traditional arts.

Tourism also serves as a catalyst for the development of various regions within the country. The influx of visitors stimulates infrastructure development, including transportation facilities, accommodation options, and recreational amenities. This not only enhances the overall experience for tourists but also promotes

regional development, creating a positive cycle of growth and prosperity.

The tourism industry in India has a significant impact on the preservation of natural resources and ecosystems. With the rise of sustainable tourism practices, efforts are made to minimize the environmental impact of tourism activities. This includes initiatives for wildlife conservation, responsible waste management, and the promotion of eco-friendly practices. Sustainable tourism contributes to environmental awareness and encourages responsible travel behaviour among visitors.

### TOURISM IN UTTAR PRADESH

Uttar Pradesh (UP), located in northern India, is a state with a rich legacy of cultural, historical, and religious heritage, making it a vibrant and diverse destination for tourists. From iconic landmarks to spiritual retreats, UP has been actively promoting its tourism sector to attract visitors from across the globe.

One of the crown jewels of Uttar Pradesh’s tourism is the Taj Mahal, a UNESCO World Heritage Site, and a symbol of eternal love. The Agra Fort and Fatehpur Sikri, both UNESCO World Heritage Sites, add to the historical allure of the region, showcasing the grandeur of Mughal architecture. Religious tourism forms a significant part of UP’s identity. The ghats, Kashi Vishwanath Temple, and Sarnath, where Buddha gave his first sermon, make Varanasi a pilgrimage destination. Ayodhya, associated with Lord Rama, and Mathura, the birthplace of Lord Krishna, contribute to the religious diversity of the state. The Kumbh Mela, hosted in Prayagraj at the confluence of the Ganges, Yamuna, and Saraswati rivers, is a massive religious gathering that occurs every 12 years. Lucknow, the capital city, is a treasure trove of historical monuments and cultural richness. Bara Imambara, Chota Imambara, and Rumi Darwaza exemplify the architectural brilliance of the city. Wildlife enthusiasts find solace in Dudhwa National Park, located on the India-Nepal border. This biodiversity hotspot is home to tigers, elephants, and rhinoceros, offering a unique wildlife experience through safaris.

**Table 1: The Indian and Foreign tourist visitor in Uttar Pradesh**

Year	Indian	Foreigner	Total	Percentage Increase (+)/ Reduce (-) in comparison to last year		
				Indian	Foreigner	Total
1	2	3	4	5	6	7
2015	20,65,15,617	31,04,062	20,96,19,679	(+) 12.06 %	(+) 6.67 %	(+) 11.98 %
2016	21,35,44,204	31,56,812	21,67,01,016	(+) 3.40 %	(+) 1.69 %	(+) 3.37 %
2017	23,39,77,619	35,56,204	23,75,33,823	(+) 9.56 %	(+) 12.65 %	(+) 9.61 %
2018	28,50,79,848	37,80,752	28,88,60,600	(+) 21.84 %	(+) 6.31 %	(+) 21.60 %
2019	53,58,55,162	47,45,181	54,06,00,343	(+) 87.96 %	(+) 25.50 %	(+) 87.14 %
2020	8,61,22,293	8,90,932	8,70,13,225	(-) 83.92 %	(-) 81.22 %	(-) 83.90 %
2021	10,97,08,435	44,737	10,97,53,172	(+) 27.39%	(-) 94.97%	(+) 26.14%
2022	31,79,13,587	6,48,986	31,85,62,573	(+) 65.49%	(+) 93.11%	(+) 65.55%

Source: <https://uptourism.gov.in>

Uttar Pradesh has witnessed significant infrastructure development, enhancing accessibility to its tourist destinations. Improved connectivity through airports and highways, coupled with the development of accommodation facilities, has made it easier for travellers to explore the state's diverse attractions. The Table: 1 indicates the number of Indian and foreign tourist arrival in UP from 2015 to 2022. It indicates that except 2020 every year the percentage increase of tourists arrivals are positive, in 2022 the total tourist arrival was increased by 65.55% in the same year foreign tourist arrival was increased by 93.11% over the last year which indicates that the UP is one of the favourite destinations of Indian and foreign tourist both.

## DISTINCTIVENESS OF TOURISM IN UTTAR PRADESH

Uttar Pradesh (UP), one of the largest states in India, is a diverse and culturally rich region that offers various types of tourism experiences. Here are some prominent types of tourism in Uttar Pradesh which make it a distinctive place for the tourist:

**1. Religious Tourism:** UP is a hub for religious tourism millions of pilgrims and visitors come to Varanasi, which is regarded as the spiritual capital of India. It is a major destination for religious tourism because of the Ganges River ghats, Kashi Vishwanath Temple, and the serene atmosphere. Ayodhya is also a major Hindu pilgrimage site and is connected to Lord Rama. Devotees are drawn to the Ram Janmabhoomi, Hanuman Garhi, and other temples. Prayagraj is well-known for hosting the Kumbh Mela, one of the biggest religious gatherings in the world, and for the Triveni Sangam, the confluence of the Ganges, Yamuna, and Saraswati rivers.

**2. Historical and Cultural Tourism:** Agra, the city that is home to the famous Taj Mahal, is a popular historical tourism destination. The UNESCO World Heritage Sites of Agra Fort and Fatehpur Sikri contribute to the historical significance of the city. The Bara Imambara, Chota Imambara, and Rumi Darwaza are just a few of the historical sites in Lucknow, the capital city of Uttar Pradesh. The city reflects Awadh's rich cultural legacy. Mathura and Vrindavan are associated with Lord Krishna and are popular tourist destinations because of their temples, such as the Banke Bihari Temple in Vrindavan and the Krishna Janmabhoomi in Mathura.

**3. Wildlife Tourism:** Dudhwa National Park located in the Terai region, it is known for its diverse flora and fauna. It is a haven for wildlife enthusiasts, with species like tigers, rhinoceros, elephants, and various bird species. Chambal Wildlife Sanctuary is also famous for its gharials (crocodiles), the Chambal River Sanctuary is a haven for reptiles and various bird species.

**4. Adventure Tourism:** Rishikesh and Haridwar cities along the Ganges River in the Himalayan foothills are popular for adventure activities like white-water rafting, trekking, and camping. These cities are also hub for yoga and spirituality. Chitrakoot is known for its natural beauty, it offers trekking and adventure activities. The region is associated with Lord Rama and holds cultural significance.

**5. Heritage Tourism:** Fatehpur Sikri is a famous UNESCO World Heritage Site. The architectural marvel includes palaces, mosques, and courtyards. Sarnath is also a pilgrimage site, where Lord Buddha delivered his first sermon. The Dhamek Stupa and the Ashoka Pillar are important attractions.

**6. Culinary Tourism:** Lucknow is renowned for its unique Awadhi cuisine, known for kebabs, biryanis, and traditional sweets like kebabs, biryanis, and traditional sweets like Tunday Kababi, Galouti Kebabs, and more. Varanasi is also famous for its traditional sweets like Banarasi paan, rabri, and lassi, offering a delightful culinary experience.

These types of tourism collectively contribute to Uttar Pradesh's status as a diverse and culturally significant destination, catering to the interests of a wide range of travellers. While UP's tourism sector has achieved commendable success, ongoing efforts are essential for sustainable growth. Conservation of heritage sites, responsible tourism practices, and community involvement will play a pivotal role in preserving the cultural and natural wealth of the state. With a commitment to showcasing its diverse offerings, Uttar Pradesh continues to be a compelling destination for those seeking a journey through history, spirituality, and cultural richness.

### **PROBLEMS FACED BY TOURIST IN UTTAR PRADESH**

Tourists visiting Uttar Pradesh, like any other destination, may encounter various challenges. Some of the common problems faced by tourists in Uttar Pradesh include:

- Congested roads and traffic jams in major cities like Agra and Varanasi can lead to delays and frustration. Limited public transportation options in certain areas may make it challenging for tourists to explore the region.
- Air and noise pollution can be a concern, especially in densely populated areas and popular tourist spots.
- In some places, the sanitation infrastructure may not meet the expectations of tourists, leading to concerns about cleanliness and hygiene.
- Not all locals, especially in rural areas, may be fluent in English or other widely spoken languages, making communication difficult for tourists.
- Tourists might face challenges related to cultural differences, such as dress codes, customs, and religious practices. It is essential to be respectful and aware of local traditions.
- Remote or less-developed areas may lack proper infrastructure, including accommodation options and basic facilities.
- Popular tourist attractions like the Taj Mahal can get extremely crowded, leading to long queues and limited access to certain areas.
- Extreme weather conditions during certain seasons, such as high temperatures in summer, can affect the comfort of tourists.

Despite these challenges, many tourists find their visit to Uttar Pradesh to be rewarding due to the rich cultural heritage, historical landmarks, and diverse experiences the state has to offer. Being prepared, staying informed, and maintaining a flexible attitude can help mitigate potential issues during a trip to Uttar Pradesh or any other destination.

### **GOVERNMENT OF UTTAR PRADESH INITIATIVES TO PROMOTE TOURISM**

The government of Uttar Pradesh (UP) has implemented several initiatives and policies to promote the development of tourism in the state. These efforts aim to harness the rich cultural, historical, and natural heritage of UP to attract domestic and international tourists. The state government has launched the "Incredible Uttar Pradesh" campaign to showcase the diverse tourism potential of the state. This campaign involves marketing and promotional activities to highlight key attractions, festivals, and experiences. The

government has undertaken initiatives to conserve and promote heritage sites. This includes restoration projects, the development of visitor-friendly infrastructure around historical monuments, and efforts to protect the cultural legacy of the state. Special attention has been given to the development of religious tourism. The government has initiated projects like Kashi Vishwanath corridor, Ram Mandir corridor, Vindhyaachal corridor and recently proposed Bankebihari corridor to enhance facilities around prominent religious sites, ensuring a better experience for pilgrims and tourists. The government actively promotes cultural events and festivals to attract tourists. Efforts have been made to promote eco-tourism in the state, emphasizing sustainable and responsible tourism practices. This includes initiatives to preserve and protect natural landscapes and wildlife.

Uttar Pradesh's New Tourism Policy-2022 was approved by the Cabinet meeting on November 16, 2022, which was presided over by Chief Minister Yogi Adityanath. The key points of the policy are:

- Investment-based subsidies have been set up for the hotel industry in the state's new tourism policy. For investments under Rs. 10 crore and above Rs. 500 crores, a subsidy of up to Rs. 40 crore and up to Rs. 2 crores, respectively, will be granted. As a result, hotels will have the status of an industry and will pay industrial rates for water, electricity, property taxes, and sewerage, rather than commercial.
- Taking advantage of existing tourism products including the creation of mega circuits, the Government has presently proposed to developed 12 mega circuits such as Ramayana circuit, Krishna / Braj Circuit, Buddhist Circuit, Mahabharata Circuit, Shakti Peeth Circuit, Adhyatmik Circuit, Sufi / Kabir Circuit, Jain Circuit, Bundelkhand Circuit, Wildlife & Eco Tourism circuit, Craft Circuit and Swatantrata Sangram Circuit. Among the 12 Circuits, Bundelkhand will have large focus on adventure tourism, Heritage tourism and wildlife circuit and will have Eco and Nature tourism as the prime focus.
- The list of tourism destinations that the Department of Tourism has determined should receive priority development in Uttar Pradesh over the course of the policy period is known as "Eligible Tourism Units." The units listed under it receives incentives, subsidies, and concessions under the Policy.
- To promote specific tourism themes throughout the State and draw in investments and jobs, the Department will identify and develop themed areas throughout Uttar Pradesh.
- To promote niche form of hospitality and lodging the Department of Tourism has launched Bed and Breakfast/ Homestay Scheme. Through this program, the government will push homestay operators to create a cozy guest experience. The Incredible India "Atithi Devo Bhava" is the framework under which the scheme is conceptualized. With the intention of offering traveller's cozy homestay accommodations along with top-notch, standardized services.
- The policy also gives Special incentives to Heritage Hotels. These hotels will follow the guidelines set forth by the Ministry of Tourism, Government of India i.e. old buildings, forts, havelis, kothis, and castles with historical significance that were built before 1950 and subsequently converted into hotels fall under this category. Some of the incentives for them are 25% subsidy on capital cost without disturbing the architecture, Self-expenditure and loan considered as Eligible Capital Investment, 5% subsidy for a period of 5 years on a bank loan upto INR 5 crore, 100% exemption on stamp duty and land use conversion, 50% reimbursement on Excise license fees of first year.
- To encourage and promote foreign tourists stay in the State, the Rural Tourism Policy will identify villages that are linked to unique art forms, handicrafts, or musical genres. This will allow visitors to



enjoy the unique village cuisine, culture, and arts.

- State tourism awards will also be given to honour exceptional efforts and high-quality service rendered by different state-based tourism enterprises. As a result, the state will see an increase in innovation, investment, and responsible tourism. The Department will announce up to ten awards each year of Rs. 1 lakh along with a certificate of recognition/memento.

These efforts will boost tourism, improve infrastructure, promote sustainable practices, and organizes cultural events. Due to which Uttar Pradesh continues to enchant visitors with its vibrant tapestry of history, spirituality, and cultural diversity, ensuring a memorable and enriching experience for those who venture into its embrace.

## CONCLUSION

Globally, the tourism and travel sector has emerged as the largest and fastest-growing economic area. Its contribution has led to a significant increase in both global GDP and employment. One of the main forces behind the growth of India's services sector is the country's tourism industry. The importance of tourism in India cannot be overstated. Beyond its economic contributions, tourism plays a pivotal role in cultural exchange, regional development, environmental conservation, and the enhancement of India's global image. As the sector continues to evolve, it is essential to embrace sustainable practices that ensure the long-term benefits of tourism while preserving the country's cultural and natural treasures for future generations. To enhance tourism, the government of Uttar Pradesh has been taking initiatives to improve infrastructure, promote sustainable tourism practices, and organize cultural events. The diverse offerings in Uttar Pradesh make it a multifaceted destination appealing to a broad spectrum of tourists.

## REFERENCES

1. Chawla Dr. Chanchal & Jha Dr. Radhey Shyam, Avenues & Problems of Tourism In Uttar Pradesh, (2019) Think India, ISSN: 0971-1260 Vol-22-Issue-3-July-September-2019.
2. Mishra Rashmi, Shukla Kamlesh Kumar & Ahluwalia Ishvinder Singh, Development and Scope of Tourism Sector In Uttar Pradesh, (2016) International Journal of Scientific and Innovative Research 4(2): 78-82, P-ISSN 2347-2189, E-ISSN 2347-4971
3. Uttar Pradesh Tourism Policy 2022, Department of Tourism, Uttar Pradesh
4. India Tourism Statistics 2021, Ministry of Tourism, GOI
5. <https://uptourism.gov.in>
6. Chawla Dr. Chanchal, Jha Dr. Radhey Shyam & Verma Mr. Amit, Prospects and Problems of tourism industry in Uttar Pradesh, (2019) The research journal of social sciences June 2019 volume 10 number 6, ISSN 0025-1348 (P), 2456-1356 (O)
7. Sahab Ahamad; Dr. Sebastian T. Joseph; Dr. Dipak Bose; Dr. Suprit J. Joshi; Dr. Richa Sinha; Uttar Pradesh Tourism "New Avenue", (2019) International Journal in Management and Social Science, Volume 07 Issue 04, April 2019 ISSN: 2321-1784.

# Analysis of Service Sector Dynamics with Respect to Uttar Pradesh

*Sulabha Sharma<sup>1</sup>*

---

## ABSTRACT

*This research paper studies the dynamics of service sector with respect to Uttar Pradesh, covering period from 2011 to 2022. In this research paper secondary data has been used for trend analysis and calculation of annual growth rates (CAGR). The study finds that there is no significant relationship between the growth of Service Sector and overall employment in organised sector. Growth in service sector indicates possibility of wealth concentration.*

**Key words:** *Service Sector, Uttar Pradesh, CAGR, Trends.*

## Introduction

Uttar Pradesh is the third largest economy in India (Nivesh Mitra Govt. of UP) and has boundless potential to mobilize economic expansion. Uttar Pradesh is also well-known for its cultural and religious sites along with its textiles, brassware, and sports goods industries, which have flourished over the years. Moreover, the state has seen a notable expansion in the electronics and IT sectors, further diversifying its economic landscape and providing employment opportunities for its residents. The state is further well-known for being export-ready, as evidenced by its high rankings in indexes such as Logistics Ease and Export Preparedness Index. A thorough summary of the state's economic performance is found in the "Uttar Pradesh State Report" for November 2023, which includes important variables like GDP growth, employment, and sectoral contributions offering investors and policymakers' insightful information. (Directorate of Economics and Statistics, Government of Uttar Pradesh, 2023).

The "Uttar Pradesh Budget Analysis 2024-25 offers a thorough analysis of the state budget. This analysis aids stakeholders in evaluating the state's fiscal outlook and investment prospects by outlining budget allocations, expenditures, and policy goals for the fiscal year (IBEF, 2024).

"Statistical Diary Uttar Pradesh 2014," provides a thorough compilation of statistical data on a range of socio-economic variables throwing light on the factors like the demographic, economic, and social developments in Uttar Pradesh. (Economics and Statistics Division, State Planning Institute, 2014).

Uttar Pradesh's service industry encompasses a wide range of businesses and activities, is a vibrant and essential part of the state's economy. Uttar Pradesh's service industry includes a wide range of services, from the active financial capitals of cities like Lucknow and Noida to the energetic tourist destinations of Agra and Varanasi. This industry is a major job creator, providing livelihood chances for a large segment of the state's people in a variety of sectors and skill levels. When it comes to economic

---

1. Research Scholar, Mahatma Gandhi Kashi Vidyapith (U.P.)

contribution, the service sector is crucial to the development of Uttar Pradesh's GDP because it makes up a sizeable portion of the state's total economic output. As the state continues to experience urbanization, driven by infrastructure development initiatives and urban.

### Research Question

- How has the evolution of Uttar Pradesh's service sector been influenced by broader economic trends over time?
- What is the relationship between the growth rates of Uttar Pradesh's service sector and unemployment rates?
- Is there a relationship between Per Capita NSDP and Service Sector Growth?

### Objective

1. To examine the evolution of Service Sector in Uttar Pradesh
2. To assess growth rates of unemployment rates and per capita NSDP rate for understanding the dynamics of service sector evolution.

### Methodology

The study is quantitative in nature and is based on secondary data. The study conducts a trend analysis to examine the trajectory of various parameters such as GSDP at current price growth, unemployment rates, and sectoral contributions. The study performs Karl Pearson's correlation test using R software between the Service Sector Growth Rate of Uttar Pradesh and the Per Capita NSDP of Uttar Pradesh.

### Data and Interpretation

The Table 1 shows sectoral distribution of Uttar Pradesh from 2011 to 2022. The sector wise trend analysis is based on the data given in Table 1, shows that the primary sector had an average steady growth

**Table-1 Sectoral distribution of Uttar Pradesh (2011- 2022)**

Year	Primary Sector (in lakh)	Secondary Sector (in lakh)	Tertiary Sector (in lakh)
2011	18978714	18178129	31032616
2012	21996382	20071933	35652242
2013	24672417	23154427	40729658
2014	25484535	23799979	45614831
2015	28376875	26923380	50464892
2016	30884589	33400532	55404875
2017	35169843	34533531	62664232
2018	37656975	36638530	69989868
2019	39888477	38923545	76709287
2020	42300263	38395044	70684075
2021	48321366	48834872	83573385
2022	53260496	59543392	93810018

Source- MOSPI 1/08/2013

from 2011-2022, pointing to substantial balanced expansion in agriculture and husbandry. The secondary sector exhibits a consistent upward trend throughout time with just slight decline during 2020- 2021, indicating growth in the manufacturing, construction, and industrial sectors. The tertiary sector showcases a sharp rise from 2011 to 2022 with slight disturbance during the covid-19 period<sup>1</sup>. The tertiary sector shows notable growth, pointing to the quick development of services including commerce, banking, transportation, and communication.

From the above data we can calculate the Compound Annual Growth Rate for further analysis:

- CAGR for primary sector - 0.0983477301457214
- CAGR for secondary sector - 0.11389443824519
- CAGR for tertiary sector - 0.105797312653807

The CAGR value shows that despite the service sector expanding at a faster rate compared to the primary and secondary sectors, its growth rate is decreasing over time. This indicates a slowdown in the pace of expansion within the service sector. While the service sector is still a major contributor to overall economic growth, its CAGR indicates the industry reaching its safe financial limit and that further growth should focus on pulling up the growth rates of the other two sectors.

Now that the study will move towards calculating the growth rate of Per Capita Net State Domestic Product because PCNSDP provides a more realistic estimate of income per capita by taking into account variables like depreciation, indirect taxes, and subsidies while GSDP represents the state's overall economic production.

**Table 2: Growth Rate of PER CAPITA NET STATE DOMESTIC PRODUCT and GSDP**

Year	Per Capita Net State Domestic Product (In rupees)	Growth Rate of Per Capita Net State Domestic Product	GSDP Growth Rate (%)
2011	32002		
2012	35812	11.90	13.582269
2013	40124	12.04	14.343935
2014	42267	5.34	7.596399
2015	47118	11.47	12.454988
2016	52671	11.78	13.261666
2017	56861	7.95	11.734713
2018	62652	10.19	9.879299
2019	65704	4.87	7.450590
2020	65431	-0.41	-3.220180
2021	73048	11.63	20.009205
2022	83565	14.39	14.334717

**Source:** MOSPI 1/08/2023, PIB2023, RBI Handbook of Statistics on Indian States 2023, and Author's calculation

**2012:** The PCNSDP is growing at a somewhat slower rate than the GSDP, which implies that the people may not be benefiting equally from the economic expansion.

**2013-19:** Both the PCNSDP and GSDP have continued to expand steadily, pointing to ongoing economic expansion. The general state of the economy appears to be expanding more quickly than per capita income, based on the marginally higher growth rate of the gross state domestic product (GSDP) indicating that the population's share of the increased economic production is not increasing equally. . The GSDP's quicker growth, indicates that the rise in economic output may not be translating into increases in per capita income at the same rate.

**2020:** The PCNSDP's negative growth rate points to a drop in per capita income, which might be caused by the pandemic. The state's economy has shrunk overall, which is also reflected in the steep drop in the GSDP growth rate

**2021-2022:** Growth rate of PCNSDP'S and GSDP indicate a significant improvement in per capita income in 2021. This suggests a time of economic recovery and possibly higher living standards for the general public. Also in 2022, the comparative quicker growth rate of PCNSDP, indicates that per capita income is rising more quickly than the nation's total economic production, which could raise people's standards of living.

The PCNSDP and GSDP growth rates are different, which emphasizes how critical it is to address issues of income inequality and make sure that economic progress results in real improvements in living standards for all citizens. The fact that the growth rate of the service sector is only slightly higher than that of other sectors further supports the analysis that this is the reason of the GSDP. The study further shows that most of the fluctuations in data is between the time periods of 2018 – 22.

### Relationship between the Growth rates of Uttar Pradesh's Service Sector, Unemployment Pates

Table 3: WPR, LFPR, UR

Year	Worker Population Ratio WPR	Labour Force participation Rate LFPR	UR, Unemployment Rate
2017-18	46.8	49.8	6.0
2018- 19	47.3	50.2	5.8
2019- 20	50.9	53.5	4.8
2020-2021	52.6	54.9	4.2
2021-2022	52.9	55.2	4.1
2022-2023	56.0	57.9	3.2

Source-[https://dge.gov.in/dge/sites/default/files/2024-02/Employment\\_Situation\\_in\\_India\\_NOV\\_2023](https://dge.gov.in/dge/sites/default/files/2024-02/Employment_Situation_in_India_NOV_2023)

The working-age population's economic activity is shown by the WPR.

Between 2017 and 2018, the WPR increased steadily to 46.8%, and between 2022 and 2023, it reached 56.0%. This can be seen as a sign of a developing economy or more chances for people to enter the labour force, as it indicates a growing percentage of the population involved in it.

The working-age population's percentage that is employed or actively looking for work is measured by the Labour Force Participation Rate (LFPR). LFPR has also been steadily rising over time, going from

49.8% in 2017–2018 to 57.9% in 2022–2023. A rise in the labour force participation rate is indicated by this trend, which could lead to better job prospects or shifts in the social and economic structures of society. The increasing trends in WPR and LFPR coupled with the decreasing trend in the UR indicate a positive trajectory in the labour market.

Comparing GSDP growth rate from Table 2 with Unemployment rate Table 3 we see that at certain instances between 2017- 2022 while the labour market is getting better overall, there isn't always strong economic growth, as evidenced by the dropping UR and fluctuating GSDP growth rates. This indicates that while reduced unemployment rates may not always translate into higher pay or better quality jobs, it is crucial to take both the quantity and quality of newly generated jobs into account. As witnessed till now we see that most of the fluctuation have happened during 2017 to 2022. The study will now proceed to focus on sectoral distribution of growth in service sector from 2018 to 2022 (Public administration services such as police force etc. are not included in the study).

**Table 4: Sectoral Distribution of Service Sector in Uttar Pradesh**

Year	Trade, Repair, Hotels and Restaurants	Transport, Storage, Communication & Services Related to Broadcasting	Financial Services	Real estate, Ownership of Dwelling & Professional services
2017	13049252	9591115	4759968	18910067
2018	14949885	10809427	5213097	20640405
2019	16293216	11854635	5728944	21976731
2020	12254491	10290955	5869244	22705523
2021	14871994	13933630	6255925	25928712
2022	16951061	15731186	6759292	28689835

Source: MOSPI 1/08/2023

Across all sectors, there is a pattern of growth over the year. The Trade, Repair, Hotels and Restaurant along with Transport, Storage, Communication and services related to broadcast industries show a steady between 2017 and 2022 with slight decline in 2020, most probably due to covid-19. This expansion suggests a thriving retail and hotel sector, which may have been fuelled by rising consumer spending, travel, urbanization and improvements in transportation infrastructure and increased demand for communication services in the state. The financial industry along with Real Estate, Ownership of Dwelling and Professional Services shows moderate growth from 2017 to 2022, with a notable increases from 2018 to 2019 and from 2021 to 2022. This expansion is a result of more banking operations, credit availability, and economic activity in Uttar Pradesh. However the steady growth in 2020 in real estate and financial sector also indicates that although expansion boosts the economy, but it can also result in speculative bubbles and unequal development, which would be detrimental to the long-term viability of the industry. Thus, there's a good likelihood that service sector often acts as an economic booster and may not directly be responsible for job generation. To be sure the study will do a final analysis of the growth rates of all Service Sector.

### **A Relationship between Per Capita NSDP and Service Sector Growth**

Over time, the growth rate of the service sector exhibits both positive and negative trends. Between 2012 and 2016, there was a discernible decline trend, with growth rates progressively falling during this time. Positive growth rates were seen in the years 2012, 2013, 2017, 2018, 2021, and 2021, showing expansion and higher output in the service industry throughout these times. The only year with a negative growth

rate of -7.85% is 2020, indicating a contraction or fall in the production of the service sector throughout this time frame.

**Table 5: Service Sector Growth Rate**

Year	Service Sector Growth Rate
2012	14.886357
2013	14.241505
2014	11.994142
2015	10.632641
2016	9.788950
2017	13.102380
2018	11.690299
2019	9.600560
2020	-7.854606
2021	18.235098
2022	12.248676

**Source:** Author's Calculation

The COVID-19 pandemic, which had a global impact on a number of service industries, is one major economic disruption that is expected to have had a negative impact on growth rates in 2020. Also even though growth rate is high in 2022 it has significantly decreased from 2021. To better understand these positive and negative changes we will now perform Karl Pearson

### Correlation test between Service sector Growth Rate and Per Capita NSDP Growth Rate

**Table 6: Service Sector Growth Rate and Per Capita NSDP Growth Rate**

Year	Service Sector Growth Rate	Per Capita NSDP Growth Rate
2012	14.88	11.90
2013	14.24	12.04
2014	11.99	5.34
2015	10.63	11.47
2016	9.8	11.78
2017	13.10	7.95
2018	11.70	10.19
2019	9.6	4.87
2020	-7.86	-0.41
2021	18.24	11.63
2022	12.24	14.39

**Source:** *PIB 2023, RBI Handbook of Statistics on Indian States 2023, Author's Calculation*  
Karl Pearson Correlation value between Service sector growth rate and per capita NSDP  
0.7648254 (Author's Calculation)

Between the two variables, there seems to be an overall pattern of positive association. There is a trend for the Per Capita NSDP Growth Rate to rise in tandem with the Service Sector Growth Rate. One notable exception exists where the per capita NSDP growth rate (-0.41) is negative and the service sector growth rate (-7.86) is negative. As shown in Figure-4 the scattered nature of the data points suggests that the relationship between the two variables is not exactly linear, despite the positive correlation trend. This shows that the Service Sector Growth Rate may not be the only element influencing the Per Capita NSDP Growth Rate. However despite the scatter, there appears to be a trend for higher Per Capita NSDP Growth Rate values to correlate with higher Service Sector Growth Rate values, supporting the idea that the two variables have a positive link. Which means that definitely Service sector of Uttar Pradesh is an economic booster and not a direct generator of job or increase in standard of living on the basis of Per capita NSDP

### **Technological Innovation as well as Research and Development by Uttar Pradesh Government**

Uttar Pradesh wants to grow its IT/ITeS industry by implementing a number of programs for infrastructure development. Important actions include working with organizations like HCL and creating STPI parks and IT cities around the state. With the exception of few districts, the government intends to finance the creation of Greenfield IT parks in each revenue division. A one-time grant of 25% of eligible capital expenditure, up to a maximum of Rs. 20 crores, is included in this support to help with building and infrastructure costs; land-related costs are not included. The aforementioned activities seek to establish favourable conditions that will enable IT/ITeS units to rapidly begin operations and bolster the state's economy.

Government of Uttar Pradesh aims to fund independent or internal R&D and design institutes that have been approved by an expert committee established specifically for this purpose or acknowledged by CSIR/DSIR. 50% of qualified R&D expenses up to Rs. 5 crores over five years for one unit would be reimbursed as financial support. The reimbursement will be paid out in half, semi-annually, and the remaining half upon the product's or R&D activity's successful development. New technology development, design, engineering, and efficiency improvement are all examples of innovative research and development in the IT/ITeS industry that should be the focus of eligible R&D efforts.

### **Conclusions**

The study shows that, in spite of ups and downs, the industry has generally shown positive growth rates, making a substantial contribution to the state's economic output. Furthermore, the study highlights a positive but scattered association between the growth rates of the service sector and the per capita net state domestic product (NSDP) indicating towards possibility of Market saturation and technological disruption. Moreover the study finds that there is no significant relationship between the growth of Service Sector and overall employment while there is definitely a positive relation between service sector growth and GSDP which indicates possibility of wealth concentration in long run as a pressing concerns, as economic expansion does not always translate into equitable distribution of wealth and opportunities. However, the significant growth in tourism and cultural economy in Uttar Pradesh might indicate a rise in job creation in unorganised sectors.

### **Suggestions**

- Investments in human capital development through skill development programs, vocational training, and educational changes.



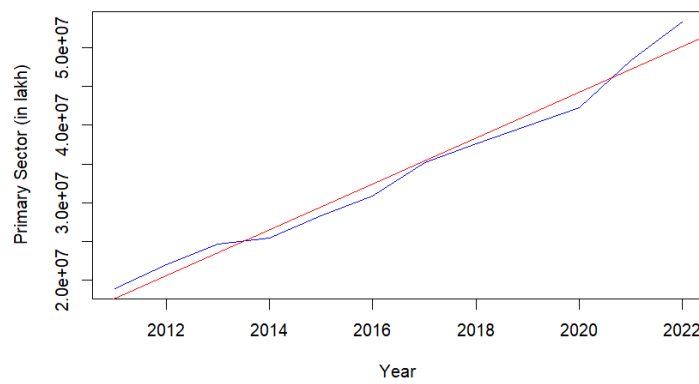
- Encouraging increased cooperation between government, business, and academia to support information exchange, technology transfer, and joint research projects.
- Developing inclusive growth plans that place a high priority on distributing opportunities and financial gains fairly across all societal groupings.

**Notes:**

1. The service sector’s decreasing growth rate could be an indication of maturity or saturation in some service sectors. In the meantime, the primary and secondary sector could be benefiting from new technology developments, or regulatory changes that support faster expansion.

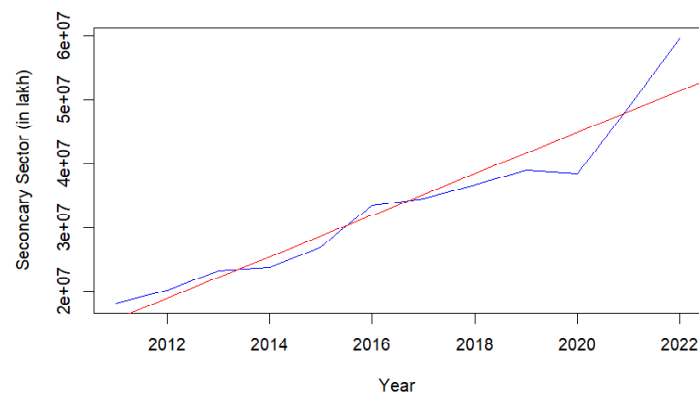
**Figures:**

**Figure 1: Trend of Primary Sector Over Time**



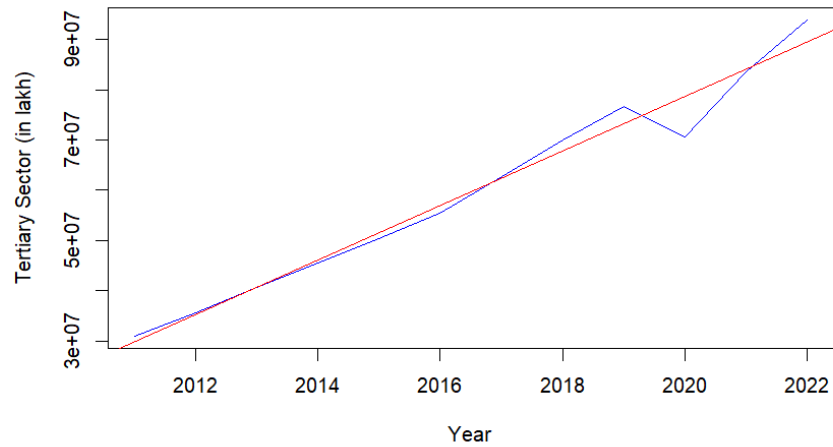
Source: Author’s Interpretation

**Figure 2: Trend of Secondary Sector Over Time**



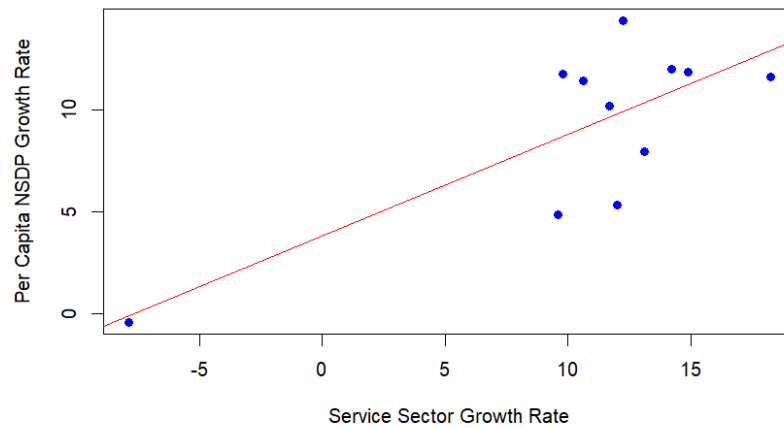
Source: Author’s Interpretation

Figure 3: Trend of Tertiary Sector Over Time



Source: Author's Interpretation

Figure 4: Service Sector Growth Rate



Source: Author's Interpretation

## References

1. Department of Science and Technology, Ministry of Science and Technology, Government of India. (March 2023). Research and Development at a Glance 2022-23.
2. Directorate General of Employment. (November 2023). Employment and Unemployment Scenario of India.
3. ILO. (2017). The State of Employment in Uttar Pradesh: Unleashing the Potential for Inclusive Growth.

4. Mishra CM, Paul S. Population control bill of Uttar Pradesh (two-child norm): An answer to population explosion or birth of a new social problem? *J Family Med Prim Care*. 2022 Aug;11(8):4123-4126. doi: 10.4103/jfmpe.jfmpe\_2326\_21. Epub 2022 Aug 30. PMID: 36352938; PMCID: PMC9638589.
5. Director General of Employment. (2022). *Labour and Employment Statistics 2022*. Government of India.
6. Directorate of Economics and Statistics, Government of India. (2019)
7. India Brand Equity Foundation (IBEF). (November 2023). *Uttar Pradesh State Report*.
8. PRS INDIA 2024
9. PIB 2023
10. RBI Handbook of Statistics on Indian States 2023
11. MOSPI GSVNSVA 2023
12. Statistical Diary of Uttar Pradesh Economics and state Division Planning Institute Planning Department Uttar Pradesh 2014- 2022
13. Government of Uttar Pradesh. (2011-2012). *Accounts at a Glance*

# Impact of the One District One Product (ODOP) Initiative on Uttar Pradesh's GSDP: A Comparative Analysis of Pre and Post-Implementation Periods

Deepika Sahu<sup>1</sup> & Dr. Nishi Mishra<sup>2</sup>

---

## Abstract

In India, the concept of “**One District One Product**” (ODOP) is based on the Japanese business development concept “One Village One Product (OVOP)” which aimed to promote localised products and services to improve the standard of living of the local people. It makes the presence of local contribution in nation building. The aim of the present research work is to analyse the impact of One District One Product (ODOP) on GSDP of Uttar Pradesh. Based on secondary data, the paired sample t-test statistics has been used to analyse the data to test the stated hypothesis. According to the results of the study it has found that the average GSDP of Uttar Pradesh after the implementation of ODOP is less than the average GSDP before the implementation of One District One Product (ODP).

**Keywords:** ODOP, GSDP, Employment, Uttar Pradesh, Viksit Bharat@2047.

## 1. Introduction

Uttar Pradesh is the first state to implement the “**One District One Product**” scheme in 2018 to give a boost to the traditional industries, enable the people to gain expertise in one product, value addition of the product and improvement in the growth of GSDP of the state.

**One District One Product (ODOP)** initiative is aimed at fostering balanced regional development across all districts of the country. The initiative aims to select, brand, and promote at least One Product from each District (One District - One Product) of the country for enabling holistic socioeconomic growth across all regions. The ODOP Initiative has identified a total of 1102 products from 761 districts across the country. This initiative is seen as a transformational step forward towards realizing the true potential of a district, fuel economic growth and generates employment and rural entrepreneurship, taking us to the goal of Viksit Bharat@2047.

The aim of the scheme is protect the local art and promote the income and livelihood to the artisans in Uttar Pradesh. Artisans are making unique and attractive products using traditional methods of production at their native place.

- 
1. Research Scholar, Department of Economics, Pt. Deen Dayal Upadhyay Govt. Girls P.G. College, University of Lucknow, Lucknow, (UP). Mob: 9169501039 Email: ds.ecophd@gmail.com
  2. Assistant Professor, Department of Economics, Pt. Deen Dayal Upadhyay Govt. Girls P.G. College, University of Lucknow, Lucknow, UP. Mob: 9935145305, E-mail: nishimishra.3006@gmail.com

## 2. Review of Literature

Silk weaving is carried out across India using different varieties of silk yarn. Crafts of India made by Pashmina are highly demanded craft product in India. According to the study, the production of arts and crafts negatively affected during the British rule. The production of arts and crafts survived due to local need and support. Dhaniakhali saris of West Bengal are a symbol of freedom struggle (Hemrajani & Tiwari, 2023).

One District One Product is an excellent promoting initiative of the Government of India for the inclusive development. It has promoted the production and export of local products from India. The promotion of arts and craft products in India should reach to the last-mile citizen (Mohapatra & Mahapatra, 2023).

Crafts production can act as a big source of livelihood after the agriculture sector in India. According to the study, arts and crafts are constituents of Indian's 'Creative Economy'. Handicrafts have a demand both in local and international market. The National handicrafts development programme and Comprehensive Handicrafts Cluster Development scheme and livelihood initiatives of corporate are important but clubbing crafts with tourism to offer immersive experiential tourism, can also fetch monetary benefit to the artisans (Yadav, 2023).

The handicrafts have gone through a substantial transformation as a result of a number of causes, including the globalization, shifting the preferences among the consumers and technological improvements. Promotion and conservation of crafts creates the sustainable life for the artisans in the traditional sector. Creating the employment opportunities in traditional sector to reviving some of the dying crafts encouraging the artisans (Lone, 2023).

## 3. Objective of the Study

The aim of the present research work is:

- ✚ To analyse the impact of One District One Product (ODOP) on GSDP of Uttar Pradesh.

## 4. Hypothesis

$H_0$ : There is no significant difference in GSDP before and after implementation of ODOP in Uttar Pradesh.

## 5. Methodology

Present research work is based on Secondary data analysis obtained from the reports of Government of Uttar Pradesh and other ministries and departments has been used to solve the objective of the study. The paired sampled t-Test statistics has been used to compare the impact of ODOP in pre and post implementation period.

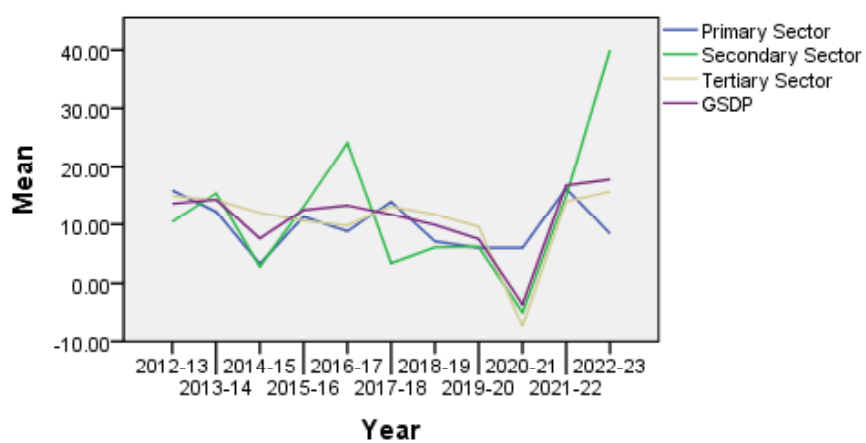
## 6. Results and Discussion

Table 1: Annual growth rate of GSDP of Uttar Pradesh (in %)

	Year	Primary Sector	Secondary Sector	Tertiary Sector	GSDP
<b>Before</b>	2012-13	15.9	10.4	14.9	13.6
	2013-14	12.2	15.4	14.2	14.3
	2014-15	3.3	2.8	12.0	7.6
	2015-16	11.3	13.1	10.6	12.5
	2016-17	8.8	24.1	9.8	13.3
	2017-18	13.9	3.4	13.1	11.7
<b>After</b>	2018-19	7.1	6.1	11.7	9.9
	2019-20	6.0	6.2	9.6	7.5
	2020-21	6.0	-4.9	-7.3	-3.5
	2021-22	16.2	14.9	14.0	16.8
	2022-23	8.4	40.0	15.7	17.8

Source: UPDES

Figure 1: Annual growth rate of GSDP of Uttar Pradesh (in %)



Source: Table 1

According to the data, the annual GSDP growth of Uttar Pradesh was 13.6 which increased to 14.3 percent in 2013-14. It declined to 7.6 percent in 2014-15 after that again increased to 12.5 percent and 13.3

percent in 2015-16 and 2016-17 respectively. It again declined to 11.7 percent, 9.9 percent and 7.5 percent in 2017-18, 2018-19 and 2019-20 respectively. The GSDP growth was negative at -3.5 percent in 2020-21 due to lockdown caused by Covid-19 pandemic. After that it again increased to 16.8 percent and 17.8 percent in 2021-22 and 2022-23 respectively.

The GSDP growth of primary sector was also fluctuating. It was 15.9 percent in 2012-13 which declined to 12.2 percent and 3.3 percent in 2013-14 and 2014-15 respectively. The growth of primary sector increased to 11.3 percent in 2015-16 which again declined to 8.8 percent in 2016-17 after that it increased to 13.9 percent in 2017-18. In starting fase of implementation of ODOP in the state the growth of primary sector declined continuously for many years. It declined to 7.1 percent in 2018-19 and after declining it was constant at 6 percent in two 2019-20 and 2020-21. In 2021-22, it increased to 16.2 percent after that it again declined to 8.4 percent in 2022-23.

The annual growth of secondary sector was 10.4 percent in 2012-13 which increased to 15.4 percent in 2013-14 after that it declined to 2.8 percent in 2014-15. It increased to 13.1 percent and 24.1 percent in 2015-16 and 2016-17 respectively. In 2017-18, it again declined to 3.4 percent after that it increased to 6.1 percent and 6.2percent in 2018-19 and 2019-20 respectively. During the Covid-19 pandemic, it declined to -4.9 percent after that it again increased to 14.9 percent and 40 percent in 2021-22 and 2022-23 respectively.

The year on year growth rate of tertiary sector was 14.9 percent in 2012-13 which declined to 14.2 percent, 12 percent, 10 percent and 9.8 percent in 2013-14, 2014-15, 2015-16 and 2016-17 respectively. In 2017-18 it increased to 13.1 percent after that it declined to 11.7 percent and 9.6 percent in 2018-19 and 2019-20 respectively. In 2020-21, it was negative at -7.3 percent after that it increased to 14 percent and 15.7 percent in 2021-22 and 2022-23 respectively.

**Hypothesis Testing**

The paired sample t-Test statistics has been applied to test the stated hypothesis. The results of the testing are as following:

Paired Samples Statistics					
		Mean	N	Std. Deviation	Std. Error Mean
Pair 1	GSDP before ODOP	11.8800	5	2.57915	1.15343
	GSDP after ODOP	9.7000	5	8.58982	3.84148

Paired Samples Correlations				
		N	Correlation	Sig.
Pair 1	GSDP before ODOP & GSDP after ODOP	5	.117	.852

## Paired Samples Test

		Paired Differences				t	df	Sig.	
		Mean	Std. Deviation	Std. Error Mean	95% Confidence Interval of the Difference				
					Lower	Upper			
Pair 1	GSDP before ODOP - GSDP after ODOP	2.18000	8.67566	3.87987	-8.59225	12.95225	.562	4	.604

According to the results of the analysis, it has found that the mean value of Gross State Domestic Product (GSDP) growth before the implementation of One District One Product (ODOP) was 11.88 percent, SD 2.5 while the mean growth rate of GSDP of Uttar Pradesh is 9.7 percent, SD 8.5,  $p > 0.5$  (0.604) at 95 % confidence level. On the basis of results obtained from paired sampled t-test there is a significant difference between pre and post implementation of ODOP in Uttar Pradesh. According to the results of the analysis, the alternative hypothesis ( $H_0$ : There is no significant difference in GSDP before and after implementation of ODOP in Uttar Pradesh) has been rejected. As per the results of data analysis, the mean growth rate before the implementation of ODOP was greater than the GSDP growth rate after the implementation of ODOP in Uttar Pradesh.

## 7. Conclusion

The One District One Product (ODOP) initiative of Uttar Pradesh government playing a significant role in the protection of art and culture of the state. It enhances the sources of income and livelihood of the artisans in Uttar Pradesh. But the results of the analysis show that the GSDP of Uttar Pradesh was more before the implementation of One District One Product (ODOP) program. This is because of Covid-19 pandemic the growth of Gross State Domestic Product declined that's why the results of data shows that ODOP program has not affected economy positively.

## 8. Suggestion

The government has given the golden opportunity to the artisans in Uttar Pradesh. It creates new employment opportunities and sources of livelihood at their native place. To enhance the role of ODOP program, it is suggested that government should increase the investment opportunities in the production of traditional products under ODOP. It is also suggested to increase the Skill Development facilities at the Block and Gram Panchayat level which will be more effective for the active participation of artisans in Uttar Pradesh. The enhancement in the investment, production and employment opportunities under ODOP will accelerate the Gross State Domestic Product (GSDP) in Uttar Pradesh.



**References**

- Govt. of UP. (2018). One District One Product. *Bennet, Cleman & Co. Ltd.* <https://odopup.in/pdf/ODOP-final-for-digital-low.pdf>
- Hemrajani, R. P. & Tiwari, M. (2023). Promotion and Development of Handloom and Handicraft Sector. *Kurukshetra*. Vol.71, No. 7, pp.48-50
- Jaffer, M. (2014, May 05). Magical Hands of Lucknow. *Lucknow Observer*:<http://lucknowobserver.com//lifestyle/magical-hands-of-lucknow>
- Lone, I. (2023). J&K: Changing Dynamics of Handicrafts Sector. *Kurukshetra*. Vol.71, No. 7, pp. 23-29
- Menon, H. (2023). Rural Crafts through Ritualistic and indigenous traditions. *Kurukshetra*. Vol.71, No. 7, pp. 10-14
- Mohapatra, A. K. & Mohapatra, T. (2023). Fostering Rural Crafts through One District One Product. *Kurukshetra*. Vol.71, No. 7, pp.37-41
- PIB (2022). One District One Product (ODOP) initiative operationally merged with 'Districts as Export Hub (DEH)' initiative. *Ministry of Commerce & Industry*
- Yadav, S. (2023). Rural Crafts for Livelihood. *Kurukshetra*. Vol.71, No. 7, pp.31-35
- Yadav, U. S. (2022) ROLE OF ONE DISTRICT ONE PRODUCT (ODOP) OF UTTAR PRADESH: STRATEGIES AND A NEW INITIATIVE FOR DEVELOPING GLOBAL HANDICRAFT INDEX. *International Journal of Economics and Commerce Research (IJEER)*. Vol. 2, Issue 1, pp. 1-27  
[https://odopup.in/pdf/\\_FINAL-ODOP-ENG-BOOKLET-compressed.pdf](https://odopup.in/pdf/_FINAL-ODOP-ENG-BOOKLET-compressed.pdf)

# Trends of Urbanization and Dimensions of Internal Migration in Uttar Pradesh

*K. Srinivasa Rao<sup>1</sup> & Rukmani Devi<sup>2</sup>*

---

## ABSTRACT

*Total urban population of the Uttar Pradesh has increased from 4.45 to 5.83 crores during the year of 2011- 2021. The decadal growth of urban population during 2011 to 2021 has been 1.38 crores as against 1.09 crores during 2001- 11 (Town and Country Planning Department, Uttar Pradesh 2023). Out of total 4041 statutory towns of India, 648 (16%) exist in Uttar Pradesh. It shows that the Uttar Pradesh has the largest urban system in the country with 630 municipalities. However, it ranks 23rd in the level of urbanization. Urbanization in the State is imperative for achieving faster and more inclusive growth because agglomeration and densification of economic activities in urban areas stimulates economic efficiencies and provides more opportunities for earning livelihoods.*

*This study is based on Periodic Labour Force Survey (PLFS, 2020-21) and focuses on the migration and internal migration in Uttar Pradesh. Binary logistic model is deployed to understand that what are the major reasons of internal migration in Uttar Pradesh. The Covid-19 crisis and the severity of job loss, mainly in the urban areas, which forced many to shift to their local residences would possibly be the main reason of their unwillingness to move out in the future from the current location. The PLFS 2020-21 data shows that the female migration increases continuously irrespective of place of residence. Urban areas attract higher number of migrants as compared to the rural areas. Likewise, lower levels of education are more likely to be migrants as compared to the higher level of education. However, married people are more likely to be migrants in comparison to those who are unmarried. There will be a large scope for Urbanization in Uttar Pradesh in coming future. However, the study has also tries to analyze on certain magnitudes relating to migration and other important socio-economic and demographic characteristics.*

**Keywords:** *Migration, labour, jobs, wage, rural-urban*

## Introduction

According to Census 2011, about 16.50% of the total population and 11.80% of the urban population of India reside in Uttar Pradesh. In Uttar Pradesh, there has been a significant demographic phenomenon with important social, economic and cultural implications. This movement of people within and between districts in Uttar Pradesh is driven by various factors, including economic opportunities, education, family

---

1. Associate Professor, Giri Institute of Development Studies, Lucknow, Uttar Pradesh

2. Senior Research Associate, Giri Institute of Development Studies, Lucknow, Uttar Pradesh.

reason and more. In Uttar Pradesh cities like Lucknow, Kanpur, Varanasi, Agra and Ghaziabad attract more migrants from smaller towns and rural areas within the state. Urban Areas generally have better infrastructure, health care facilities and amenities, which can be a pull factor for migrants seeking improved quality of life.

### **Theoretical Backgrounds**

The two main factors that explain migration are push and pull. Push factor are those that compel a person, due to different reasons, to leave a place of origin (Out migration) and migrate to some other place. Pull factor indicate the factors which attract migrants (Internal Migration) to an area. Long back,

There are factors endogenous like, inability or reluctance of the individual to work in agriculture for being economically less remunerative, socially less acceptable, inconsistent with western education, and social cultural barrier to be engaged as wage-workers at the root. They are willing to exercise their comparative and competitive advantage in work elsewhere, get to know the economies of scope, and hence migrate. The pull factors come from the components of urbanization and expanding labour market. Migration for the non-vulnerable generally is demand-driven, often called ‘pull’ of workers to the destination. For the income- asset-poor people in India migration is generally supply driven or distress driven, often called ‘push’ of workers from the root. The main reasons for push factors includes survivals problems of family, unemployment, outstanding loan, Unemployment, Glorious urban life, late payment of wages at root etc. There are many reasons for migration education, Age, Sector (Rural and Urban) marriage in the case of females, pandemic, etc. However, the prime reason is the economic opportunity provided by cities across all the income segments of peoples.

The study has focuses on certain broad magnitudes relating to internal migration and other important socio-economic and demographic characteristics. Statistical techniques’ is pursued to understand as to who migrates, who returns and who will be willing to go back again to the place of destination.

### **The specific objectives of the study are:**

1. To study the Trends in Urbanization in Uttar Pradesh.
2. To analyze the Dimensions of internal migration including major reasons for the internal migration of Uttar Pradesh and
3. To study the impact of internal migration of the migrants’ workers and also to examine the socio-economic conditions of the migrants in Uttar Pradesh.

### **Hypothesis**

1. The incidence of migration is more among the female as compared to the male migrants.
2. Urban areas attract more migrant population than the rural areas.
3. Lower levels of education are more likely to be migrants than the higher level of education.
4. Married are more likely to be migrants in comparison to those who are unmarried.

### **Data and Methodology**

The study focused on the trends in urbanization and status of internal migration in the districts of Uttar Pradesh mainly covered through secondary data. The data has collected from the Census of India,

Periodic Labour Force Survey (PLFS) unit level data 2020-21, Economic Survey of India and Concerned Government Departments etc. After the data coding we have applied tabular method and descriptive statistics and compound annual growth rate (CAGR) for the data analysis. A logistic regression model permits to find an association between a binary outcome variable and a group of predictor variables. It models the logit-transformed probability as a linear association with the predictor variables. The respondents were classified into two groups migrants (coded as '1') and non-migrants (coded as '0'). This dichotomous variable has been used as dependent variable in logistic regression model, which was explained simultaneously by the entire independent variable like- Sex, Age, Sector, education, training etc.

### **Trends of Urbanization in India and Uttar Pradesh**

Urbanisation in India has seen rapid growth in the last few decades. Urban population has grown from 28.61 crores in 2001 (27.82 per cent of total population) to 37.71 crores in 2011 (31.15 per cent) which is estimated to be 48.3 crores (34.9 per cent) in 2020 (United Nations, 2018). India is witnessing rapid urbanization, with 34.9 per cent of Indian population residing in urban areas currently and forecasted to be 1.8 times of the current urban population by 2050. Manjeev Vishvkarma, Ajay Chaturvedi and A.R. Siddiqui analysed the Trends of Urbanization and Metropolitanization in Uttar Pradesh (2022). The results and findings of this paper reveal trends and patterns of urbanization and metropolitanization in Uttar Pradesh. The level of urbanization in the state is higher in the districts of Western Uttar Pradesh as compared to Eastern Uttar Pradesh. Industrialization, transport connectivity, historical significance and government policies regarding urban development have been some important factors in contributing to the pace and pattern of urbanization in the state. Post-independence, U. P has seen urbanization in two forms, i) multiplication of a number of cities and towns, ii) increasing concentration of population in urban centers. In the last few decades, more specifically the last two decades, the process of urbanization in the state was characterized by intermediate urbanization and metropolitanization. The number of urban agglomerations and towns has increased from 349 in 1901 and 410 in 1951 to 704 in 2011. Moreover, metropolitan cities too have contributed to the pace of urbanization from one metropolitan city in 1971 to seven in 2011. The census year 2011 has seen spectacular growth in metropolitan cities in terms of number and size, adding four metropolitan cities. India's urban population is estimated at 48.3 crore in the year 2020, making it the second largest country contributing towards global urban population (United Nations, 2018). Global urban trends are also reflected in India's growth story. India's urban population accounted for 31.15 per cent (37.71 crore) of its total population (GoI, Census, 2011), and is estimated to be 34.90 per cent (48.3 crore) in the year 2020. As indicated in Figure 2.1, urbanization is expected to reach 52.80 per cent (87.66 crore) by 2050 (United Nations, 2018), which is more than double the urban population in the 2011. Between 2001 and 2011, urban population increased at compounded annual growth rate of 2.8 per cent, which is estimated to be 2.79 percent between 2011 and 2020. This is expected to reduce to between 2.32 and 1.65 over the next three decades.

India's urban population accounted for 31.15 per cent (37.71 crore) of its total population (GoI Census, 2011), and is estimated to be 34.90 per cent (48.3 crore) in the year 2020. As indicated in Figure 2.1, urbanization is expected to reach 52.80 per cent (87.66 crore) by 2050 (United Nations, 2018), which is more than double the urban population in the 2011. Between 2001 and 2011, urban population increased at compounded annual growth rate of 2.8 per cent, which is estimated to be 2.79 percent between 2011 and 2020. This is expected to reduce to between 2.32 and 1.65 over the next three decades.

Figure 1: Trends of Urban Population in India

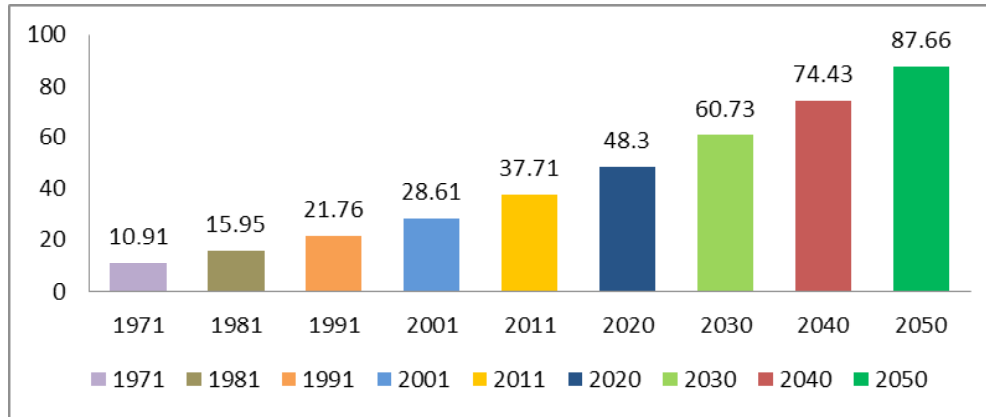
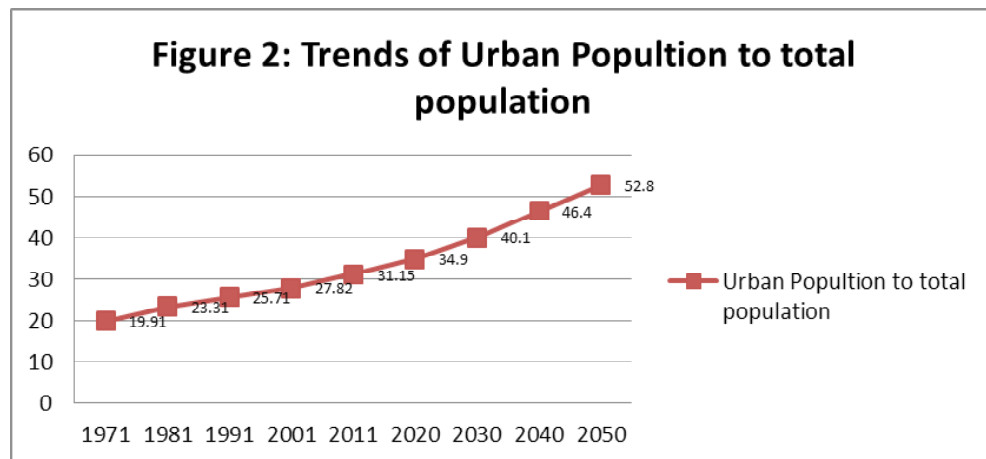


Figure 2: Trends of Urban Population to total population



Source: Census of India, GoI (Year 1971 to 2011); UN World Urbanization Prospects, 2018 (for Year 2020 to 2050)

Uttar Pradesh has the second-largest urban population state after Maharashtra. It has 11.80 percent of India’s total urban population. The state ranks 23rd in the level of urbanization i.e. percentage of people living in urban areas. The average urbanization of the state is 22.27% as per Census 2011. The level of urbanization shows regional imbalance in the distribution of urban population in districts of Uttar Pradesh. The district-wise distribution of the urban population has been presented in the following tables. Table 4 presents district wise level of the urban population in percentage for the years 2001 and 2011 and decadal growth in the urban population in the respective states.

### Growth Trends of Metropolitan Cities in Uttar Pradesh

The process of Metropolotization is independent completely a post metropolitan phenomenon. Uttar Pradesh got its first city; Kanpur in the census year 1991, Lucknow was year 1971. In the added to the club of metropolitan cities. Subsequently, in the census namely Agra, Varanasi, Meerut, year 2001, four

cities and Prayagraj got the metropolitan cities. Ghaziabad or is the latest metropolitan city added in the census year 2011. At present Uttar Pradesh has 7 metropolitan cities. Based on the 2011 census, Lucknow has replaced Kanpur as the most populated metropolitan city in comparison to 2001. In terms of the area also, Lucknow is largest with 337 sq. km. area, again followed by Kanpur Ghaziabad is the least populated of all metropolitan cities the state. Metropolitanization is one of the major processes of urbanization, more significantly in the case of India. In the last few decades, Uttar Pradesh too has experienced a rising number of metropolitan cities and increasing concentration in these urban areas.

**Table1: Growth Trends of Metropolitan Cities in Uttar Pradesh**

City Name	2001	2011	Absolute Change	Decadal Growth
Kanpur	25,51,337	27,67,348	216011	0.08
Lucknow	2,245,509	28,17,105	571596	2.55
Agra	968,256	15,85,704	680387	0.19
Varanasi	1,203,961	14,32,280	254365	0.19
Meerut	1,161,716	12,26,709	228319	0.05
Prayagraj	1,042,229	11,12,544	64993	0.67
Ghaziabad	968,256	1,648,643	70315	0.70

**Source:** Computed by Authors from Census Data

### Trends of Migration

The decadal growth of urban population during 2001-2011 has been 28.75 per cent as against 31.80 per cent during 1991-2001. The number of internal migrants in India increased from 232.1 million in 1991, to 314.6 in 2001 and further to 453.7 million in 2011 (Chandrasekhar, Naik, and Roy 2017). During the period 1991-2011, the share of migrants in rural India increased from 26.1 to 32.5 percent and from 32.3 to 48.4 percent in urban India.

Urban places are characterized by the multidimensionality of space with behavioral, structural, demographic, geographical characteristics. Lampard (1966) has laid down the first three aforementioned dimensions of urbanization which have gained currency in the social sciences discipline. Rural settlements are transformed into urban settlements. In the demographic approach, Urbanization is a process that takes place because of the multiplication of towns and the growth of individual towns. It is one of the most apparent forms of irreversible social transformation characterized by an increase in the share of the urban population, emergence of urban centers working as engines of growth, and vehicles of modernization and development (Choubey and Rai, 2018).

As per estimates from the 2020-21 survey, the proportion of migrants in the total population of India is 28.9 percent. The migration rate can be calculated by gender, by place of residence (rural or urban), state etc. The proportion of migrants in rural and urban areas is 26.5 percent and 34.9 percent respectively. As is evident, the female migration rate is markedly higher than that of male. There are some consistent patterns when one examines distribution of migrants by reason for migration in the successive periods, i.e. 1991-2001, 2001-2011 and 2011-21. Over half the migrants living in rural India moved for reasons related to marriage and these migrants are typically female.

In Uttar Pradesh, total 35.90 and 10.20 percent people are migrated same district of rural and urban. However, 22.80 and 6.90 percent people migrated are same state but another district rural and urban

respectively. The total 73.30 percent migrants leaving the last usual place of residence of marriage reason. Likewise, 9.90, 7.40 and 4.20 percent migrants leaving the last usual place of residence of migration of parents, in search of employment/ better employment and for employment reason respectively. The other remaining migrants are migrated are Loss of job/closure of unit/lack of employment opportunity, To pursue studies, Natural disaster, Social/political problem, Health related reason, Acquisition of own house//flat, Housing problem, Post retirements and others.

During the period 2011-21, India's gross domestic product increased by over two times from US\$ 1.82 trillion to US\$ 3.81 trillion. However, this period did not see a narrowing of disparities within the Indian states. The divergence in the per capita state domestic product is best illustrated by focusing on Uttar Pradesh, Bihar and Jharkhand. Estimates of household earnings from the PLFS confirm not only intra-state and inter-state disparities but also large rural-urban disparities in income at the national level and within states. There are large variations within states. It is an important question whether people move within the same city, to other cities of the same state and other state.

## Data Analysis

This section centered on internal migration in Uttar Pradesh. Internal migration occurred both intra-state and inter-state. We have covered a total of 11986 migrants and 27722 non-migrants from different part of the district of Uttar Pradesh. We have tried to cover sample by rural and urban sector. We have assessed socio-economic background, roots and destination, types and reason for migration, Intension to move out from present place of enumeration after March 2020, State of last usual place of residence, State of last usual place of residence etc.

## Sample Distribution of Migrants and Non-migrants

On an average it is noted that a little less than one third (30.20) of the population in Uttar Pradesh are migrants (all regions) as the Place of Enumeration (POE) differs from the last Usual Place of residence (UPR) in the year 2020-21. However, the urban areas attract more migrants as compared to the rural areas.

**Table 2: Sample Distribution of Migrants and Non-migrants**

Migration	Rural		Urban		Total	
	Frequency	Percent	Frequency	Percent	Frequency	Percent
Yes	7614	30.06	4354	30.80	11986	30.20
No	17708	69.94	10014	69.20	27722	69.80
Total	25322	100.0	14082	100.00	39690	100.0

**Source:** Computed by Authors from PLFS unit level data 2020-21

## Sample distribution by Age, Sex, Marital Status, Education and Training

The demographic profile provides interesting accounts of itself. It could be seen that the sample contained over 28.6 percent of the population aged 14 years or below, over 64.6 percent of population

between 15 years to 59 years of age group, and around 8.5 percent of them were above 60 years of age. The gender profile of the sample shows that 50.5 percent found to be male and 49.5 percent population found to be female. The study of marital status of the sample shows that the 49.40 percent of population found to be unmarried and remaining others found to be currently married, widowed, and divorced. The study of educational background of the population shows that over 30.4 percent were found to be not literate and remaining about 69.6 percent were found to be literate. The study also reflected that 21.7 percent of sample completed training during last 365 days and remaining 78.3 percent sample not completed any kind of training.

**Table 3: Whether moved to present place of enumeration after March 2020**

Moved after March 2020	Rural		Urban		Total	
	Frequency	Percent	Frequency	Percent	Frequency	Percent
Yes	300	3.9	84	1.9	384	3.20
No	7314	96.1	4270	98.1	11584	96.80
Total	7614	100.0	4354	100.0	11968	100.00

**Source:** Computed by Authors from PLFS unit level data 2020-21

In Uttar Pradesh, only 3.20 percent of the total migrants moved to their earlier UPR while the rest did not at least move back to their earlier Usual Place of residence. The main reason behind this may be the most helpless ones exposed to temporary and irregular employment move back to the earlier Usual Place of residence.

**Table 4: Intention to move out again from current Place of Enumeration (PoE) among different categories of Migrants**

Intention to move out	Rural		Urban		Total	
	Frequency	Percent	Frequency	Percent	Frequency	Percent
Yes	1011	13.3	291	6.7	1302	10.9
No	6603	86.7	4063	93.3	10666	89.1
Total	7614	100.0	4354	100.0	11968	100.0

**Source:** Computed by Authors from PLFS unit level data 2020-21

The table presents Intention to move out again from current PoE among different categories of Migrants. Analysis shows that the Intention to move out again from current PoE among different categories of Migrants in rural sector as compared to the urban sector. However only 10.9 percent migrants Intention to move out again from current PoE among different categories of Migrants.



**Table 5: Inter and Intra Migration Flow in Uttar Pradesh**

Location of Migration	Rural		Urban		Total	
	Frequency	Percent	Frequency	Percent	Frequency	Percent
Same district Rural	4057	53.3	982	22.6	5039	42.1
Same district Urban	459	6.0	974	22.4	1433	12.0
Same State but another district Rural	1975	25.9	1218	28.0	3193	26.7
Same state but another district urban	279	3.7	691	15.9	970	8.1
Another State Rural	201	2.6	213	4.9	414	3.5
Another State Urban	617	8.1	269	6.2	886	7.4
Another country	26	.3	7	.2	33	.3
Total	7614	100.0	4354	100.0	11968	100.0

**Source:** Computed by Authors from PLFS unit level data 2020-21

Table depicts that the population movement takes place from rural to rural, rural to urban, urban to rural and urban to urban across intra and inter districts and states. Data clearly reveal a high prevalence of rural to rural migration within district and also urban to urban movement within district. Hence, their propensity to travel to the urban areas, especially of another district, may turn out to be conspicuous.

**Table 6: State of last usual place of residence**

State	Rural		Urban		Total	
	Frequency	Percent	Frequency	Percent	Frequency	Percent
Jammu & Kashmir	2	.0	3	0.1	5	.0
Himanchal Pradesh	2	.0	0	0.0	2	.0
Panjab	71	.9	19	0.4	90	.8
Chandigarh	3	.0	0	0.0	3	.0
Uttarakhand	48	.6	53	1.2	101	.8
Haryana	43	.6	19	0.4	62	.5
Delhi	144	1.9	60	1.4	204	1.7
Rajasthan	32	.4	23	0.5	55	.5
Uttar Pradesh	6770	89.2	3865	88.9	10635	89.1
Bihar	40	.5	115	2.6	155	1.3
Arunachal Pradesh	0	.0	1	.0	1	.0
Sikkim	1	.0	0	.0	1	.0
Meghalaya	1	.0	0	.0	1	.0
Assam	3	.0	2	.0	5	.0
West Bengal	25	.3	17	.4	42	.4

Jharkhand	4	.1	24	.6	28	.2
Odisha	4	.1	2	.0	6	.1
Chhattisgarh	7	.1	9	.2	16	.1
Madhya Pradesh	109	1.4	80	1.8	189	1.6
Gujarat	70	.9	15	.3	85	.7
Daman & Diu	0	.0	1	.0	1	.0
Maharashtra	184	2.4	29	.7	213	1.8
Andhra Pradesh	8	.1	1	.0	9	.1
Karnataka	3	.0	2	.0	5	.0
Goa	3	.0	0	.0	3	.0
Kerala	5	.1	6	.1	11	.1
Tamilnadu	6	.1	0	.0	6	.1
Telangana	0	.0	1	.0	1	.0
Total	7588	100.0	4347	100.0	11935	100.0

Source: Computed by Authors from PLFS unit level data 2020-21

The table presents state of last usual place of residence. The total 89.1 percent people are migrated in same state. However, only 9.9 percent people migrated in other state of the country. The higher number of migrants from Maharashtra, Madhya Pradesh, Bihar, Delhi, Uttarakhand etc. However, the lower number of people migrated from Arunachal Pradesh, Sikkim, Meghalaya, Daman & Diu and Telangana state to Uttar Pradesh. The higher numbers of people were migrated from rural region as compare to the urban reason of Uttar Pradesh.

Table 7: Reasons for leaving the last usual place of residence

Reason of Migration	Rural		Urban		Total	
	Frequency	Percent	Frequency	Percent	Frequency	Percent
In search of employment/ better employment	32	.4	227	5.2	259	2.2
For employment /work(to take up employment/to take up better employment)	56	.7	249	5.7	305	2.5
Loss of job / Closure of unit/lack of employment opportunities	194	2.5	35	.8	229	1.9
Migration of parent /earning member of the family	82	1.1	421	9.7	503	4.2
To pursue studies	23	.3	66	1.5	89	.7
Marriage	6645	87.3	3083	70.8	9728	81.3
Natural disaster (Drought, flood, tsunami, etc.)	14	.2	8	.2	22	.2

Social /Political problems (riots, terrorism, political refugee, bad law and order etc.)	8	.1	9	.2	17	.1
Displacement by development project	56	.7	23	.5	79	.7
Health Related reason	155	2.0	24	.6	179	1.5
Acquisition of own house/flats	4	.1	14	.3	18	.2
Housing Problems	161	2.1	45	1.0	206	1.7
Post Retirement	25	.3	24	.6	49	.4
Others	159	2.1	126	2.9	289	2.4
Total	7614	100.0	4354	100.0	11968	100.0

Source: Computed by Authors from PLFS unit level data 2020-21

The above table presented that the marriage, job loss, unemployment, search for better employment, have been the major reasons of internal migration. In rural sector, the rate of migration found to be higher due to the marriage as compare to the urban sector. However, Migration of parent /earning member of the family is higher in urban sector than the rural sector. In rural sector people have more migrated because of health related problems as compared to the urban sector.

**Table 8: Intension to move out from present place of enumeration after March 2020**

Intension to move after March 2020	Rural		Urban		Total	
	Frequency	Percent	Frequency	Percent	Frequency	Percent
Yes: to go back to the last usual place of residence	210	2.8	335	7.7	545	4.6
To go to any place other than the last usual place of residence	146	1.9	168	3.9	314	2.6
No	7258	95.3	3851	88.4	11109	92.8
Total	7614	100.0	4354	100.0	11968	100.0

Source: Computed by Authors from PLFS unit level data 2020-21

The purpose to move out again from the current place of enumeration is very much prevalent among the Covid-19 induced return migrants. Meanwhile many of these migrants had gone back to their rural residences or relatives, the tendency to move out again is understandable. However, what is more surprising is that 92.8 percent people have no desire to leave the place. The total 2.6 percent people go to any place other than the last usual place of residence. The main reason behind that there has been a permanent loss of employment at the place where they were working prior to the pandemic, presumably at the urban centres, and there is no hope for revival in the near future.

### Conclusion

In Summary, according to the recent PLFS data shows that the trends of urbanization in Uttar Pradesh are growing at a lower pace as compared to the 2011. Census mainly due to low coverage of the data. The Covid-19 crisis and the cruelty of job loss, mostly in the urban areas, which forced many to shift to their

local residences would possibly be the main reason of their unwillingness to move out in the future from the current location. The PLFS 2020-21 data shows that the dimension of internal migration reveals that the female migration increases continuously irrespective of place of residence. On the other hand, the Covid-19 induced return migrant's desire to remain at the place, which is probably rural, is indicative of rising pressure in the rural labour market. Urban areas attract higher number of migrants as compared to the rural areas. Likewise, lower levels of education are more likely to be migrants as compared to the higher level of education. However, married people are more likely to be migrants in comparison to those who are unmarried. Study also shows that the age-group plays a positive role in increasing the rate of migration.

### References

1. Ahluwalia.(2011). '*High Power Expert Committee for estimating investments required for urban infrastructure services*'.
2. Chandrasekhar, S. & Sharma, A. 2022, '*Initiative on Migration Action and Knowledge Engagement*' (IMAKE), Indira Gandhi Institute of Development Research (IGIDR), December 2.
3. Chandrasekhar, S, MuktaNaik, and ShamindraNath Roy. 2017. "*On the Importance of Triangulating Data Sets to Examine Indians on the Move.*" Economic and Political Weekly 52(47).
4. Fan, C.S., & Stark, O. (2011). '*A theory of migration as a response to occupational stigma*' International Economic Review, 52(2), 549–571.
5. Jagger, P., Shively, G., & Arinaitwe, A. (2012). '*Circular migration, small-scale logging, and household livelihoods in Uganda*'. Population and Environment, 34(2), 235–256.
6. Lewis, V A., 1954, '*Economic Development with unlimited supplies of labour*', Manchester school, May 22.
7. Mitra A., and Shrivastav P. K. (2021), "*Reliability of PLFS (2019-20) Data*", Economic and Political Weekly (EPW), Vol. 56 No. 39, pp. 18-21.
8. Mitra, A. and M. Murayama (2008), "*Rural to Urban Migration: A District Level Analysis for India*", Institute of Developing Economics, Discussion Paper No.137.
9. Manjeev Vishvkarma, Ajay Chaturvedi and A.R. Siddiqui 'Trends of Urbanization and Metropolitanization in Uttar Pradesh', Research Gate, August (2022).
10. Ravenstein, E., 1885, '*The Laws of Migration*', *Journal of statistical society*, Vol. 48.
11. Stark, O. and David, E. B. 1985, '*The new economics of labour migration*', American Economic Review, Vol. 75, No.2.
12. Stark, O. (2019). '*Behavior in reverse: Reasons for return migration*' Behavioural Public Policy, 3(1), 104–126.
13. Singh S.K. and UrvashiPandey(2017), '*A Logistic analysis between Internal migration and the development, A study of Almora District in Uttarakhand*', International Research Journal of Commerce Arts and Science, Vol. 8(5), ISSN 2319-9202.
14. Todaro, M. P., 1969, '*A Model of Labour migration and urban unemployment in less developed countries*', American Economic Review, Vol. 59.
15. <https://www.indiabudget.gov.in/budget2021-22/economicsurvey/index.php>
16. <https://censusindia.gov.in/census.website/data/census-tables>

# Empowering India: The Role of Fiscal Decentralization in Inclusive Growth

*Dr. Virendra Pratap Chaurasia<sup>1</sup>*

---

## ABSTRACT

*Fiscal decentralization, the devolution of fiscal powers from the national government to sub-national and local governments, is a global phenomenon that has garnered significant attention due to its potential impact on economic growth. According to Oates, W.E. (1972), sub-national and local governments possess an information advantage over the central government, and decentralization enhances the efficiency of resource allocation, thereby contributing to economic growth and the reduction of income inequality across jurisdictions. Using comprehensive data, including GDP growth, poverty rates, income distribution among various income groups (p0p50, p90p100, p99p100), GDP per capita and fiscal decentralization (Expenditure Decentralization and Revenue Decentralization), this study explores their interconnections using correlation matrix. The correlation matrix shows positive correlations surface between GDP per capita and the income shares of the top 10 percent (p90p100) and the top 1 percent (p99p100), indicating disproportionate benefits for wealthier segments, signaling income inequality concerns. The negative correlations between fiscal decentralization and poverty rate further highlight that greater expenditure decentralization associates with reduced poverty rates.*

**Keywords:** *Fiscal Decentralization, Inclusive Development, Income Inequality, India, Economic Growth, Local Governance.*

## 1. Introduction

Fiscal decentralization basically refers to the transfer of fiscal powers and responsibilities from the national government to sub-national and local governments. This global phenomenon has garnered significant attention for its potential to influence economic growth by improving economic efficiency in allocation of resources and public expenditure (Oates, 1972). Over the past thirty years, numerous developed and developing nations have embraced decentralized fiscal systems as a means to achieve robust economic growth. Since the 1990s, a number of empirical studies have been conducted to explore the relationship between fiscal decentralization and economic growth. Analysts argue that several factors, including the extent of decentralization, the political environment, institutional structure, and various other variables, can exert influence on economic growth within a decentralized system.

After the initiation of the economic reform process in 1991, the Indian economy experienced rapid growth, as evidenced by annual GDP growth rates, which rose from 1.1 percent in 1991 to 9.8 percent in

---

1. Assistant Professor, Economics, Government Girls P.G. College, Zila Praishad Chauraha, Aliganj, Banda, U.P.

2007. India emerged as one of the fastest-growing economies among developing countries during this period. Another side According to the 2018 Global Inequality Report, which utilizes the share of pre-tax national income share held by the group (p90p100, p0p50 and p99p100) as a measure of inequality, India witnessed an increase in the income share of the top 10 percent, rising from 34 percent in 1991 to 48 percent in 2007 and further to 56 percent in 2015.

However, this increase in growth was not consistent but characterized by regular fluctuations and brief periods of rising per capita GDP growth and employment rates. Consequently, questions persisted regarding the inclusiveness of this growth process. While there is a general consensus regarding the decline in poverty rates and improvements in basic parameters of the human development index, there remains a significant policy challenge in addressing growing disparities in socio-economic and demographic dimensions (Mohan, R. et al., 2018).

The argument put forth by Kuznets and others underscores that while growth is a necessary condition, it is insufficient on its own to reduce disparities and inequalities. Without policy interventions and continuous targeted monitoring, growth can bypass the poor and marginalized groups, limiting its impact on poverty reduction and, ultimately, impeding overall economic growth. Although there is no conclusive definition or measurement of inclusive growth, the concern is closely related to improvements in the distribution of growth benefits and access to opportunities (Ifzal, Ali and Hyun Hwa Son, 2007).

In this article, we will analyze the role of fiscal decentralization achieving inclusive growth in India. The study evaluates inclusive growth by examining economic growth alongside its implications for reducing income equality and poverty, thereby offering a comprehensive assessment of progress. The paper's structure is as follows: Section 2 explores the relationship between fiscal decentralization and inclusive growth. Section 3 scrutinizes the connections between fiscal decentralization, economic growth, poverty, and income distribution. Lastly, Section 4 presents concluding remarks of the study.

## **2. Fiscal Decentralization and Inclusive Growth**

The rationale supporting fiscal decentralization primarily revolves around its potential to enhance economic efficiency in public sector resource allocation. This concept aligns with Tiebout's theorem (1956), suggesting that sub-national governments can better cater to diverse regional preferences, especially when taxpayers have the mobility to choose jurisdictions that align with their desired tax expenditure package. Since individuals in different regions have varying preferences, the transfer of power to sub-national and local governments makes it possible to better align the provision of public services, such as health, education, rural infrastructure, and agriculture-related activities, with the demands of the local population. These efficiency gains constitute a core objective of fiscal policy alongside income redistribution and macroeconomic stability, as per Musgrave's principles (1959). While extensive literature explores economic growth, the relationship between fiscal decentralization and economic growth remains relatively uncharted territory. The traditional focus of fiscal decentralization literature has been on efficiency, with local governments expected to better address local needs and preferences. However, the impact on regional disparities and income distribution remains a critical question. Decentralization's design and implementation can either improve or exacerbate equity, influencing income inequality through various channels.

Theoretical considerations suggest that sub-national governments in fiscal decentralization should emphasize service delivery, leaving income redistribution to the central government to ensure efficiency. Vertical fiscal gaps, when local services rely heavily on intergovernmental transfers rather than local

revenues, weaken local government accountability. Policy options include improving transfer design or reducing vertical fiscal gaps, the latter enhancing local government accountability, and potentially boosting public sector productivity.

In developing nations, such as India, the role of fiscal decentralization in infrastructure, education, healthcare, and social service delivery is pivotal for inclusive growth. Understanding the intricate, context-specific nature of fiscal decentralization remains a challenge, and this comprehension is crucial before delving into the connections between inclusive growth and fiscal decentralization within the broader context of economic growth, poverty reduction, and income inequality.

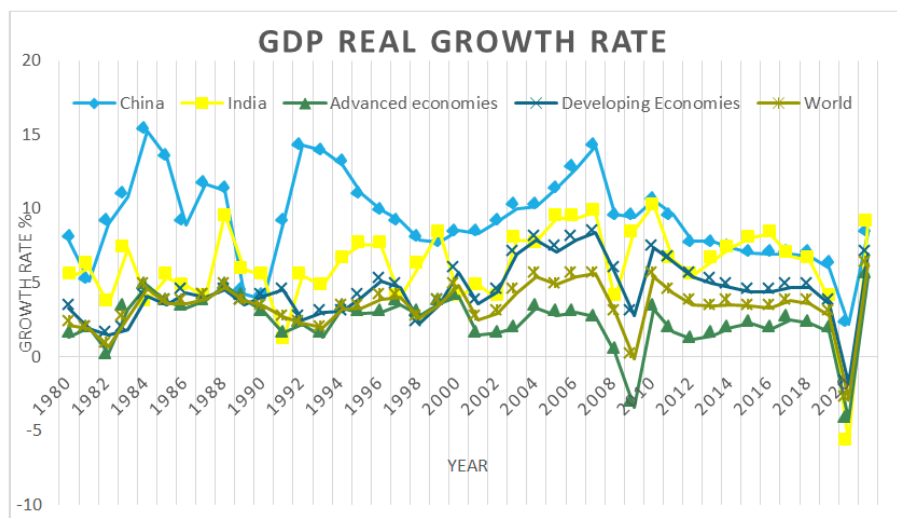
### Economic Growth in India

India’s growth story from 1950 to 2021 is a remarkable journey that reflects the nation’s transformation from a predominantly agrarian economy to one of the world’s fastest-growing major economies. In the early years after independence in 1947, India’s economy faced numerous challenges, including low per capita income, widespread poverty, and limited industrialization.

India’s real GDP growth has shown varying trends over the years, ranging from 1.1% in 1991 to 10.3% in 2010. In 2020, it experienced a significant dip of -5.8% due to the COVID-19 pandemic, but rebounded with a growth rate of 9.1% in 2021. In contrast, China consistently displayed robust growth rates, with a low of 2.2% in 1990 and a high of 15.2% in 1984. China’s growth remained positive even during global economic downturns.

When compared to advanced economies, India generally outperformed them in terms of GDP growth. Advanced economies had lower growth rates, and some even experienced negative growth during certain years. On the other hand, emerging market and developing economies, as a group, exhibited moderate and relatively steady growth, with India often aligning with this trend.

**Figure: 1 Real GDP Growth Rate of Economies**



Source: International Monetary Fund.

In the context of the global economy, India's growth rates have generally been higher than the world average. However, India faces challenges such as income inequality and poverty reduction despite its growth. It's essential for India to ensure that this growth translates into improved living standards and reduced disparities among its population.

### Poverty Rate in India

The relationship between poverty and economic development in India is complex and multifaceted. While economic growth has led to significant poverty reduction, addressing income inequality, promoting inclusive development, and targeting vulnerable populations remain crucial for achieving sustained poverty alleviation and fostering equitable economic progress in the country.

**Table: 3 STATE-WISE POVERTY RATE**

State/Union Territory	1993-94 (30-day Recall Period)	1999-00 (30-day Recall Period)	2004-05 Based on MRP Consumption	2009-10 Based on MRP Consumption	2011-12 Based on MRP Consumption
	Percentage	Percentage	Percentage	Percentage	Percentage
Andhra Pradesh	22.2	15.8	29.9	21.1	9.2
Arunachal Pradesh	39.4	33.5	31.1	25.9	34.7
Assam	40.9	36.1	34.4	37.9	32
Bihar	55	42.6	54.4	53.5	33.7
Chhattisgarh	.	.	49.4	48.7	39.9
Goa	14.9	4.4	25	8.7	5.1
Gujarat	24.2	14.1	31.8	23	16.6
Haryana	25.1	8.7	24.1	20.1	11.2
Himachal Pradesh	28.4	7.6	22.9	9.5	8.1
Jammu & Kashmir	25.2	3.5	13.2	9.4	10.4
Jharkhand	.	.	45.3	39.1	37
Karnataka	33.2	20	33.4	23.6	20.9
Kerala	25.4	12.7	19.7	12	7.1
Madhya Pradesh	42.5	37.4	48.6	36.7	31.7
Maharashtra	36.9	25	38.1	24.5	17.4
Manipur	33.8	28.5	38	47.1	36.9
Meghalaya	37.9	33.9	16.1	17.1	11.9
Mizoram	25.7	19.5	15.3	21.1	20.4
Nagaland	37.9	32.7	9	20.9	18.9
Odisha	48.6	47.2	57.2	37	32.6
Punjab	11.8	6.2	20.9	15.9	8.3
Rajasthan	27.4	15.3	34.4	24.8	14.7
Sikkim	41.4	36.6	31.1	13.1	8.2
Tamil Nadu	35	21.1	28.9	17.1	11.3
Tripura	39	34.4	40.6	17.4	14.1
Uttarakhand	.	.	32.7	18	11.3
Uttar Pradesh	40.9	31.2	40.9	37.7	29.4
West Bengal	35.7	27	34.3	26.7	20
ALL INDIA	36	26.1	37.2	29.8	21.9

*Source: Handbook on Statistics on Indian States (2022), Reserve Bank of India.*



The table 3 presents state-wise poverty rates in India over several years, highlighting significant fluctuations and variations in poverty levels across different states and union territories. In 1993-94, Andhra Pradesh had a poverty rate of 22.2%, which decreased to 9.2% by 2011-12, indicating substantial poverty reduction. Conversely, states like Bihar and Assam witnessed persistent high poverty rates, although there has been some improvement over the years. States in the northeastern region, such as Arunachal Pradesh, Manipur, and Nagaland, exhibited a mix of high and fluctuating poverty rates. Southern states like Kerala and Tamil Nadu consistently showed lower poverty rates, reflecting better socio-economic indicators.

Chhattisgarh, created in 2000, made notable progress in reducing poverty, while states like Goa and Haryana demonstrated consistently low poverty rates. However, it is crucial to note that poverty measurement methods evolved over these years, and these figures are based on different approaches, making direct comparisons challenging. Overall, the data underscores the complex and varied nature of poverty in India, with ongoing efforts required to address regional disparities and promote inclusive development.

### **Income Distribution in India**

The data reflects a growing income inequality trend in India, with the top income earners, especially the top 1% and the top 10%, seeing their income shares expand over the years, while the income share of the bottom 50% has remained relatively stagnant. This income inequality poses challenges for achieving equitable economic development and may require targeted policy interventions to address.

p90-p100 (Top 10%) group's share of pre-tax national income has consistently increased over the years. In 1991, they held 35% of the income, and by 2021, their share had risen to 57%. This suggests a growing concentration of income among the top 10% of earners in India. The share of the income held by the bottom 50% of earners has remained relatively stable over the years. In 1991, they held 20% of the income, and in 2021, it remained at 13%. This indicates that the income distribution among the lower half of the population has not seen significant improvement during this period. The top 1% of income earners also experienced an increase in their income share over the years. In 1991, they held 10% of the income, which grew to 22% by 2021. This highlights a substantial rise in income inequality within the top percentile.

### **3. Relationship between Fiscal Decentralization, Economic Growth, poverty and Income Distribution**

The provided dataset examines the relationship between fiscal decentralization, economic growth, and income inequality, represented by various economic indicators over a period of three decades. Fiscal decentralization, measured by the State % Receipts in total Receipts and State % Expenditure in total Expenditure, shows variations over the years. These indicators reflect the extent to which states have control over their revenue generation and expenditure allocation within the larger fiscal framework.

Real GDP growth, representing economic growth, exhibits fluctuations throughout the years. It is observed that economic growth experiences both positive and negative growth rates, influenced by various economic factors and policies. GDP per capita, expressed in current prices, reflects the income levels of individuals. This indicator demonstrates an overall increasing trend, indicating improvements in income levels over time. Income distribution is assessed through the p90p100, p0p50, and p99p100 variables. These indicators represent the pre-tax national income share held by different income groups. The data

shows that income distribution has changed over the years, with varying shares held by different income groups.

Table 4:

Pre-tax national income share held by the Group				Poverty headcount ratio at \$2.15 a day (2017 PPP) (% of population)	Real GDP growth (Annual percent change)	GDP per capita, current prices (U.S. dollars per capita)	State % Receipts in total Receipts	State % Expenditure in total Expenditure
Year	p90p100	p0p50	p99p100					
1990	0.34	0.20	0.11	50.6	5.50	375.22	57.04	52.55
1991	0.35	0.20	0.10	50.6	1.10	309.18	59.98	55.70
1992	0.36	0.20	0.10	50.6	5.50	323.13	60.63	58.06
1993	0.38	0.19	0.13	47.6	4.80	306.79	62.92	58.77
1994	0.39	0.19	0.13	47.6	6.70	352.30	60.66	57.88
1995	0.39	0.19	0.13	47.6	7.60	380.18	60.07	59.20
1996	0.39	0.19	0.14	47.6	7.50	406.59	60.77	58.50
1997	0.40	0.19	0.14	47.6	4.00	422.20	60.54	59.02
1998	0.40	0.19	0.15	47.6	6.20	419.77	59.29	59.27
1999	0.41	0.19	0.15	47.6	8.50	448.70	57.06	57.41
2000	0.41	0.19	0.16	47.6	4.00	449.79	57.93	58.08
2001	0.42	0.18	0.16	47.6	4.90	457.80	56.19	58.29
2002	0.43	0.18	0.17	47.6	3.90	477.07	56.57	57.23
2003	0.44	0.17	0.18	47.6	7.90	553.38	62.65	58.54
2004	0.45	0.17	0.19	39.9	7.80	635.05	65.45	65.96
2005	0.47	0.16	0.20	39.9	9.30	722.49	64.04	64.62
2006	0.48	0.16	0.20	39.9	9.30	809.57	57.57	59.58
2007	0.49	0.16	0.21	39.9	9.80	1041.19	59.07	60.18
2008	0.50	0.15	0.21	39.9	3.90	1014.39	56.29	58.80
2009	0.52	0.15	0.21	32.9	8.50	1115.83	56.75	56.64
2010	0.53	0.14	0.22	32.9	10.30	1377.11	57.48	56.24
2011	0.55	0.14	0.22	22.9	6.60	1449.60	58.25	55.26
2012	0.56	0.13	0.22	22.9	5.50	1434.02	56.61	57.06
2013	0.56	0.13	0.22	22.9	6.40	1438.06	56.37	58.18
2014	0.57	0.13	0.22	22.9	7.40	1559.86	58.20	58.17
2015	0.57	0.13	0.22	18.7	8.00	1590.17	64.83	62.77
2016	0.57	0.13	0.22	18.1	8.30	1714.28	63.94	63.85
2017	0.57	0.13	0.22	13.4	6.80	1957.97	64.43	64.51
2018	0.57	0.13	0.22	11.1	6.50	1974.38	64.65	64.76
2019	0.57	0.13	0.22	12.7	3.90	2050.16	66.46	66.18
2020	0.57	0.13	0.22	14.7	-5.80	1913.22	66.33	66.33
2021	0.57	0.13	0.22	11.9	9.10	2234.34	64.19	65.09

Source: Authors Own Compilations

Analyzing these variables collectively, it is crucial to explore the relationships and interactions among them. The impact of fiscal decentralization on economic growth and income inequality can be investigated

by examining correlations and trends within the dataset. Additionally, identifying policy implications and potential areas for intervention can contribute to a better understanding of the dynamics between fiscal decentralization, economic growth, and income distribution in this context.

**Correlation Matrix:**

The correlation matrix provided offers valuable insights into the relationships between various economic indicators, shedding light on the dynamics within the dataset (see Table 5).

**Table: 5 Correlation**

	ED	RD	PCGDP	GGDP	Poverty	p0p50	p90p100	p99p100
ED	1.00	0.89	0.61	-0.02	-0.61	-0.59	0.60	0.58
RD	0.89	1.00	0.47	-0.09	-0.48	-0.40	0.41	0.36
PCGDP	0.61	0.47	1.00	0.05	-0.97	-0.95	0.95	0.85
GGDP	-0.02	-0.09	0.05	1.00	-0.05	-0.14	0.14	0.21
Poverty	-0.61	-0.48	-0.97	-0.05	1.00	0.96	-0.96	-0.88
p0p50	-0.59	-0.40	-0.95	-0.14	0.96	1.00	-1.00	-0.96
p90p100	0.60	0.41	0.95	0.14	-0.96	-1.00	1.00	0.97
p99p100	0.58	0.36	0.85	0.21	-0.88	-0.96	0.97	1.00

Where; ED= Expenditure Decentralization

RD= Revenue Decentralization

PCGDP = GDP per capita, current prices (U.S. dollars per capita)

GGDP = Real GDP growth (Annual percent change)

Poverty: Poverty rate

p0p50 = Pre-tax national income share held by the bottom 50 percent population

p90p100= Pre-tax national income share held by the Group top 10 percent population

p99p100 = Pre-tax national income share held by the Group top 1 percent population

Source: Authors Own Calculation

The negative correlations between revenue decentralization (RD) and poverty (-0.48 to -0.61) suggest that higher levels of revenue decentralization are associated with lower poverty rates. This could be because decentralization allows local governments to tailor poverty alleviation programs to their specific needs, potentially leading to more effective poverty reduction efforts. The negative correlations between expenditure decentralization (ED) and poverty (-0.40 to -0.59) similarly indicate that higher levels of expenditure decentralization are linked to lower poverty rates. When local governments have control over expenditures, they may allocate resources more efficiently, focusing on programs that directly benefit the poor.

Surprisingly, RD has a positive correlation with income inequality. This means that as revenue decentralization increases, income inequality tends to increase as well. The explanation is that local governments with more revenue-raising powers may not always use those resources to reduce income inequality, but instead focus on local development projects or infrastructure, which might primarily benefit the wealthier segments of the population. ED shows a similar positive correlation with income inequality. Regarding fiscal decentralization, both Education Expenditure (ED) and Revenue Decentralization (RD)

exhibit positive correlations with GDP per capita. This suggests that regions with greater fiscal autonomy tend to have higher per capita incomes.

#### 4. Conclusion

This research paper has explored the multifaceted relationship between fiscal decentralization, economic growth, poverty rate and income inequality in the Indian context. India's federal structure, comprising states and union territories, offers a unique setting to investigate how fiscal decentralization influences the nation's pursuit of inclusive growth. Analyzing the data presented in the correlation matrix, we find interesting patterns. The strong negative correlation between GDP per capita and the income share of the bottom 50 percent (p0p50) underscores the pressing issue of income inequality in India. It highlights the challenge of ensuring that economic growth translates into improvements in the living standards of the most vulnerable populations. Conversely, the positive correlations between GDP per capita and the income shares of the top 10 percent (p90p100) and the top 1 percent (p99p100) suggest that India's economic prosperity disproportionately benefits its wealthiest citizens. This income skew underscores the need for policies that prioritize equitable wealth distribution. Furthermore, our analysis reveals that fiscal decentralization, as measured by Expenditure Decentralization (ED) and Revenue Decentralization (RD), is positively correlated with higher GDP per capita. This suggests that regions with greater fiscal autonomy tend to experience greater economic prosperity. While fiscal decentralization can empower local governments to address regional needs effectively, it must be accompanied by policies that bridge the income gap and prioritize the welfare of marginalized populations.

#### References

1. Ganaie, A., Bhat, S. A., Kamaiah, B., & Khan, N. A. (2018). Fiscal Decentralization and Economic Growth: Evidence from Indian States. *South Asian Journal of Macroeconomics and Public Finance*, 7(1), 83-108.
2. Canavire-Bacarreza, G., Martinez-Vazquez, J., & Yedgenov. (n.d.). Identifying and Disentangling the Impact of Fiscal Decentralization on Economic Growth. Elsevier. <https://doi.org/10.18235/0001899>
3. Chauhan, S. P. (2010). *Fiscal Policy Decentralization and Economic Growth in India*. New Century Publications.
4. Fifteenth Finance Commission. (2021). Report of the Fifteenth Finance Commission. GoI.
5. Hanif, I., Wallace, S., & Gago-de-santos, P. (2020). Economic Growth by Means of Fiscal Decentralization: An Empirical Study for Federal Developing Countries. <https://doi.org/10.1177/215824402096808>
6. Jin, Y., & Rider, M. (2020). Does Fiscal Decentralization Promote Economic Growth? An Empirical Approach to the Study of China and India. *Journal of Public Budgeting, Accounting and Financial Management*. <https://doi.org/10.1108/JPBAFM-11-2019-0174>
7. Pasichnyi, M. (n.d.). Empirical Study of the Fiscal Policy Impact on Economic Growth. *Papers.Ssrn.Com*. <https://doi.org/10.2139/ssrn.3099970>
8. Rao, M. Govinda. (2018). *Central Transfers to States in India: Rewarding Performance While Ensuring Equity (Final Report of a Study Submitted to NITI Aayog)*. National Institute of Public Finance and Policy, New Delhi.
9. Thimmaiah, G. (2000). Decentralization and Economic Development: Indian Experience. *Hitotsubashi Journal of Economics*, 41(2), 123-136.
10. Turaga, R. M. R., Chakrabarti, M., Chatterjee, M., Jolad, S., K., Vijayanti, & Sriram, M. S. (2018). State of Inclusive Growth in India: Some Perspective. *VIKALPA, The Journal for Decision Makers*, 43(1), 24-46.

# Growing Trends in Double Engine Economy of Uttar Pradesh: An Analytical Study

*Prof. Vinod Kumar Srivastava<sup>1</sup>*

---

## ABSTRACT

*An economy can achieve a higher level of socio-economic development by providing impetus to investments. It is one of the basic fundamentals of an economy. Uttar Pradesh is the largest populated state in India with high population density. The public sector being at the core of the State economy can play a vital role in its development. Presently the State enjoys the benefit of being blessed by the double engine governments that is, well performing government of the same national party at the Centre and the State. Consequently, Uttar Pradesh economy has grown to the status of the second largest economy of India. Chief Minister Yogi Adityanath Ji has set an ambitious target of bringing the state economy to the level of USD 1 trillion by 2027–2028. This paper analyzes the economic and social factor of Uttar Pradesh, examines the obstacles and explores the possible policy initiatives for the development of the State. Analysis of the available data reveals that the IT sector of the State needs an integrated approach for its accelerated pace development. An Attempt is also made to present **an overview of the “Growing Trends in Double Engine Economy of Uttar Pradesh: An Analytical Study”**. The paper is divided into three Sections. Section one covers a brief Introduction on the theme. Second section deals with Relevance, Research Methodology, Objectives and analysis of the data. Finally, the paper is concluded in the third section with some possible policy interventions for an efficient functioning of the State economy.*

**Keywords:** Double Engine, Economy, Investments, Development, Economic Policy.

## Introduction

An economy can achieve a higher level of socio-economic development by providing impetus to investments. It is one of the basic fundamentals of an economy. Uttar Pradesh is the largest populated state in India with high population density leading to population explosion. Keeping this in view, the public sectors being at the core of the state economy, may play a vital role for its economic growth and social development. At current prices, the Gross State Domestic Product (GSDP) of Uttar Pradesh is estimated to be Rs. 24.99 trillion (US\$313 billion) in 2024–25. Merchandise exports from the state reached US\$21.03 billion in FY22. Uttar Pradesh is the largest producer of food grains in India and accounted for about 17.83% share in the country's total food grain output in 2016–17. The level of its production in the state stood at 49,903.1 thousand tones in 2016-17 and 51,252.7 thousand tones in 2017–18. The major food grains produced in the state include rice, wheat, maize, millet (bajra), gram, pea and lentils.

---

<sup>1</sup> Department of Economics and Rural Development, Dr. Rammanohar Lohia Avadh University, Ayodhya, (U.P.)

Uttar Pradesh is a favored tourist destination in India with Varanasi, considered as one of the oldest living cities of the world, a holy place for devotees of Lord Shiva, and Taj Mahal, one of the eight Wonders of the World, is also located here in Agra. In 2022, domestic tourist arrivals in the state stood at 317.91 million. Varanasi, Agra, **Ayodhya**, Mathura and Prayagraj were among the most visited cities. Cities like Noida, Meerut, Kanpur Nagar, Agra, Lucknow, Gorakhpur, Prayagraj and Ghaziabad are the leading economic centers in the state. The growth of Noida expedited due to Yamuna Expressway. Now the government is pushing to create Meerut as the next Industrial hub and the Ganga Expressway is expected to fuel it. Consequently, the State economy has grown to be the second largest in the nation, and Chief Minister Yogi Adityanath is committed to bring the economy on the track at the level of USD 1 trillion by 2027–2028.

Dr. Sumedha Pandey (2021) argued that Fiscal sustainability refers to the maintenance of public finances within an affordable and serviceable limit by rationalizing debt and deficits within tolerable limits. India, since the time of independence has been taking assistance of debt and deficits to meet its shortages in revenue for the purpose of development and growth. For quite a long time, the concept of fiscal prudence was not given due importance of its role in ensuring long-term sustainable growth. It was only after the major economic crisis of 1990s, several reforms were initiated targeting at longer duration targets. As a part of these series of reforms, FRBM Act was implemented in 2003 to keep a check on the fiscal indicators of the country, especially the revenue deficit, fiscal deficit and debt-GDP ratio to contain the situation of growing fiscal indiscipline. The act was implemented both at the Centre and State level. It has almost been a decade and a half since its implementation. In the course of this duration, some states focused more on the growth parameters while others emphasized more on the fiscal sustainability which in turn will initiate growth according to the ideology behind it. The present study specifically makes an analysis of the policies adopted by the state of Uttar Pradesh to establish fiscal sustainability. An investigation has been made to evaluate whether fiscal sustainability measures have adversely affected the growth of the state? The study concludes that although the state is the most populous and one of the largest area wise also, it could not create an investment atmosphere for investors due to lack of infrastructure and other facilities.

Pandey, A. (2012) clearly noted that Uttar Pradesh is having first rank in population and 5<sup>th</sup> rank in terms of geographical area in the country however, the state is one of the most backward states in India. The slow growth of its economy can be attributed to various factors. Political willingness is one of the major factors which affected the pace of economic development though there was political stability in the state. Low productivity in agriculture and allied sectors has adversely affected employment and income generation. Poor industrial infrastructure along with low level of investment is the major reason for the slow growth of the industrial sector. The development of potential sectors like handloom, tourism, biotechnology, IT needs an integrated approach for the speedy development of the state.

## **Section-II**

### **Relevance, Research Methodology, Objectives & Economic Analysis**

The growth of Uttar Pradesh economy is essential for India's overall development. With its sizable market, an economically robust Uttar Pradesh may serve as a growth engine for the entire nation. But over time, the State's economic performance has lagged behind the nation as a whole. All states have seen some acceleration in growth, according to the trend of growth in the Gross State Domestic Product (GSDP) over the past few years. It appears that the growth distribution among the states has improved, favoring the

states with slower growth rates. Policy intervention is the key component of economic growth. Even while growth has been occurring at a faster rate recently, the benefits of expansion have not been evenly distributed, with few people benefiting from it. The second-biggest economy in the nation, Uttar Pradesh, has the second-lowest per capita income. This state has a lot of potential, but its growth has been stalled and the growing population made it difficult to provide infrastructure. In view of the above Social and Economic aspects of Uttar Pradesh economy are analyzed, the impeding obstacles are examined and possible policy interventions are suggested to remove these obstacles for the social and economic development of the state. Secondary data has been collected from Handbook of statistics of Indian states-RBI and State Finance report –RBI. ‘F’ test has been used.

The Economy of Uttar Pradesh is 2<sup>nd</sup> Ranked in terms of GSDP. The State experiences more inflation than other states. However, compared to other states, the cost of transportation is extremely low. Since there are more rural residents in Uttar Pradesh than the urbans, the agrarian industry is more significant for the state. Its huge population poses a challenge for the state government to mobilize funds for various social sector schemes for ensuring inclusive development and reducing inequality. Sectoral contribution of various sectors also indicates that agriculture sector is contributing over 25% in the GSDP which portrays that economy of Uttar Pradesh relies heavily on the primary sector. Growth rate of the state is 5.8%, much lower than national average. Demographic study indicates that the State has high density of population than other states which demonstrates the appalling state of affairs with a high density and a lower per capita income (table-1).

**Table-1: Economic and Demographic Factor of Uttar Pradesh**

Factors	Variables	Uttar Pradesh Economy
Economic	GSDP (2022-23) (Rs lakh) (Current Prices)	22,57,57,506
	Rank in GSDP	2nd
	GSVAAS (2022-23) (Rs lakh) (Current Prices)	33875070
	GSVAIS (2022-23) (Rs lakh) (Current Prices)	114653115
	GSVASS (2022-23) (Rs lakh) (Current Prices)	100569310
	PCI (2022-23) (in Rs.)	83565
	Growth Rate	5.80%
	Inflation (CPI) (2022-23)	7.1
	Share	Agriculture Sector
Industrial Sector		26.74%
Service Sector		47.92%
Demography	Population (2011) (in Thousand)	1,99,812
	Rural (2011) (in Thousand)	155317
	Urban (2011) (in Thousand)	44495
	Area (sq km)	243286
	Density (per sq km)	829

**Source:** Handbook of Statistics of Indian states-RBI and State Finance report –RBI-2023

As Uttar Pradesh is one of the largest states in Indian economy, it has significantly higher revenue and spending. Although state aligns with national policy of fiscal consolidation but increasing expenditure somehow becomes the necessity considering its population base (table-2).

**Table-2: Financial Indicators in Economy of Uttar Pradesh**

Factors	Variables	Uttar Pradesh Economy
Receipt	Total Revenue (2022-23 revised estimates) (Rs lakh)	47881652.5
	Economic Service	671096
	Social Service	209658
Expenditure	Total Capital (2022-23 revised estimates) (Rs lakh)	56172889.8
	Total Revenue (2022-23 revised estimates) (Rs lakh)	42490926.8
	Economic Service	9376193.1
	Social Service	15915016
	Total Capital (2022-23 revised estimates) (Rs lakh)	61877907.6
Receipt	<b>Total (Revenue + Capital)</b>	<b>46.09</b>
	Total Revenue (% in GDP)	21.21
	Economic Service (% in GDP)	0.30
	Social Service (% in GDP)	0.09
	Total Capital (% in GDP)	24.88
Expenditure	<b>Total (Revenue + Capital)</b>	<b>46.23</b>
	Total Revenue (% in GDP)	18.82
	Economic Service (% in GDP)	4.15
	Social Service (% in GDP)	7.05
	Total Capital (% in GDP)	27.41

**Sources:** Handbook of Statistics of Indian States-RBI and State Finance report –RBI-2023

HDI take in account Health, Education and Income. Uttar Pradesh lags well behind other states in per capita income. While the HDIs of Uttar Pradesh is middle range, unemployment rates, particularly in rural areas, are greater in the State. Poverty rate and the multidimensional poverty index are very high (table-3).

**Table-3: Human Development in Uttar Pradesh**

Factors	Variables	Uttar Pradesh Economy
Human Development	Health Index	0.667
	Education Index	0.733
	HDI (2021)	0.592
	Poverty Rates (2011-12) (Based on MRP consumption)	29.40%
	Multidimensional Poverty Index (2019-21)	0.103
	Unemployment Rate Rural (per thousand)	16
	Unemployment Rate Urban (per thousand)	65

**Sources:** Handbook of Statistics of Indian states-RBI and State Finance report –RBI-2023

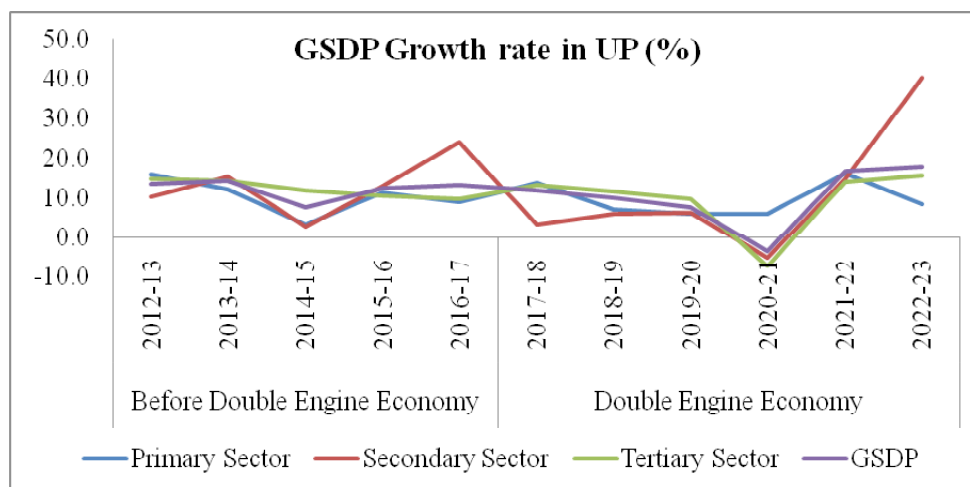


**Table 4: Trend of GSDP Growth Rate before and after Double Engine Government**

	Year	Primary Sector	Secondary Sector	Tertiary Sector	GSDP
<b>Before Double Engine Economy</b>	2012-13	15.9	10.4	14.9	13.6
	2013-14	12.2	15.4	14.2	14.3
	2014-15	3.3	2.8	12.0	7.6
	2015-16	11.3	13.1	10.6	12.5
	2016-17	8.8	24.1	9.8	13.3
<b>Double Engine Economy</b>	2017-18	13.9	3.4	13.1	11.7
	2018-19	7.1	6.1	11.7	9.9
	2019-20	6.0	6.2	9.6	7.5
	2020-21	6.0	-4.9	-7.3	-3.5
	2021-22	16.2	14.9	14.0	16.8
	2022-23	8.4	40.0	15.7	17.8

Source: UPDES

**Figure: GSDP Growth Rate in UP**



Source: Table 4

Annual GSDP growth rate has been analyzed before and during the double engine economy of Uttar Pradesh. According to the data the GSDP growth rate before double engine economy was 13.6 percent in 2012-13 which increased to 14.3 percent in 2013-14. It declined to 7.6 percent in 2014-15 after that it increased to 12.5 percent and 13.3 percent in 2015-16 and 2016-17 respectively.

The GSDP growth rate during double engine economy was 11.7 percent in 2017-18 which declined to 9.9 percent and 7.5 percent in 2018-19 and 2019-20 respectively. In 2020-21 the GSDP growth rate was negative (-3.5 percent) due to the imposition of lockdown during the Covid-19 pandemic after that it increased to 16.8 percent and 17.8 percent in 2021-22 and 2022-23 respectively.

The growth trend of primary sector shows that in 2012-13 the growth of the sector was 15.9 percent which declined to 12.2 percent and 3.3 percent in 2013-14 and 2014-15 respectively. It increased to 11.3 percent in 2015-16 after that it again declined to 8.8 percent in 2016-17. ***During the double engine economy the growth rate of primary sector was 13.9 percent in 2017-18. It declined to 7.1 percent and 6 percent in 2018-19 and 2019-20 respectively. It was constant at 6 percent in 2020-21 and increased to 16.2 percent in 2021-22 after that it again declined to 8.4 percent in 2022-23.***

The growth trend of secondary sector shows that it was 10.4 percent in 2012-13 which increased to 15.4 percent in 2013-14. It declined to 2.8 percent in 2014-15 after that it again increased to 13.1 percent and 24.1 percent in 2015-16 and 2016-17 respectively. ***During the starting of double engine economy, the growth rate of secondary sector was 3.4 percent in 2017-18 which increased to 6.1 percent and 6.2 percent in 2018-19 and 2019-20 respectively. It was -4.9 percent during the Covid-19 pandemic after that it again increased to 14.9 percent and 40 percent in 2021-22 and 2022-23 respectively.***

The growth rate of tertiary sector was 14.9 percent in 2012-13 which declined to 14.2 percent, 12 percent, 10.6 percent and 9.8 percent in 2013-14, 2014-15, 2015-16 and 2016-17 which shows a continuously declining trend of the sector. ***During the double engine economy, it was 13.1 percent in 2017-18 which declined to 11.7 percent and 9.6 percent in 2018-19 and 2019-20. In the Covid-19 pandemic era, it was -7.3 percent in 2020-21 after that it again increased to 14 percent and 15.7 percent in 2021-22 and 2022-23 respectively. With reference to table no-04 I can say that if we don't calculate pandemic period GSDP growth the double engine government average growth is far better i.e. 15.05% in comparison of before double engine economy i.e. 12.36% , which is less than 2.69% of double engine economy. So my observation is that double engine government is doing well regarding overall development.***

### Section: III

#### Conclusion

Based on the aforementioned analysis, Uttar Pradesh is expected to expand at a faster rate than other states. However, the state faces in its development planning a number of macroeconomic policy concerns:

- First, diversification in agriculture that is in line with the agro climatic conditions must be encouraged. It will aid in reducing poverty and addressing regional disparities. Sufficient warehouse, marketing, and storage facilities are essential to sustain agricultural expansion and provide jobs in the unorganized sector.
- Secondly, steps must be made to encourage sustainable economic development that is in line with the State's distinctive biodiversity. This might lead to the creation of jobs locally and a decrease in migration. The State has a comparative advantage in growing its tourism industry.
- Third, the private sector must actively participate in order to bridge the infrastructure gap in the State. Using the potential of tourism will be made possible by improved infrastructure. Better roads can be used to connect the designated tourism areas, and medium-term air connectivity should be investigated.
- Fourth, the high literacy rate offers room for expansion into knowledge-based industries. Therefore, in order to produce knowledge workers, it is crucial to establish top-notch institutions of higher learning and professional education.

- Uttar Pradesh is still ranked among India's backward states, despite having the nation's highest population and fifth-largest geographical area. There are several reasons for the state economy's sluggish growth. Despite the state's political stability, political willingness is one of the key elements influencing the rate of economic development. Poor productivity in the agricultural and related industries has had a negative impact on jobs and revenue creation. The main causes of the state industrial sector's sluggish growth are low investment levels and inadequate industrial infrastructure. The development of potential sectors like handloom, tourism, bio-technology, IT needs an integrated approach for the speedy development of the economy of Uttar Pradesh.

## References

1. Pandey, S. (2021). *Fiscal Sustainability and Economic Growth: A Case Study of Uttar Pradesh in the 21st Century*. International Journal of Economic Growth and Environmental. 9(8). ISSN: 2321-6247
2. Pandey, A. (2012). *Uttar Pradesh: State Economy (AT A Glance)*. MPRA. Paper No 346405207. <https://www.researchgate.net/publication/346405307>.
3. Uttar Pradesh (2022) Information and Public Relations Department Uttar Pradesh, Lucknow
4. Reserve Bank of India (2023), *Handbook of statistics on Indian state*
5. Reserve Bank of India (2023), *State Finance Report*.
6. Lopes, R. & Hiray, A. (2024). Impacts of Cultural Events and Festivals on Cultural Tourism. *Journal of Advanced Zoology*. Vol. 45, pp.174
7. Agarwal, M.K. & Pandey, V. (2022). Post-Pandemic Revival of Travel and Tourism Industry in Uttar Pradesh. *A Journal of Hospitality*. Vol. 8, Issue 1, pp. 33
8. Biswas, F., Khan, N., Ahamed, M.F. et. al. (2022). Dynamic of electoral behaviour in Uttar Pradesh: A study of lok sabha elections from 2009 to 2019. *GeoJournal*. Vol. 88.
9. Singh, A. K., Sharma, S., Pandey, V., et. al. (2022). Determinants of Religious Tourism Social Media Marketing for the Post Pandemic Growth of Domestic Travel and Tourism Industry- Case of Uttar Pradesh. *Journal of Pharmaceutical Negative Results*. Vol. 13(4).
10. India-2022.

# Impact of Institutional Agricultural Credit on Net Sown Area, Gross Cropped/Cultivated Area and Cropping Intensity in Ghazipur District of UP

Dr. Sunil Singh Yadav<sup>1</sup> & Chhaya Yadav<sup>2</sup>

---

## ABSTRACT

*The study investigates the impact of institutional agricultural credit (IAC) on key agricultural parameters in Ghazipur District, Uttar Pradesh, focusing on net sown area (NSA), gross cropped/cultivated area (GCA), and cropping intensity (CI). Utilizing primary data collected through structured interviews, the research employs stratified random sampling to select blocks and villages, identifying 878 credit beneficiaries from a total of 274,535 cultivator households. Notably, 459 beneficiaries were eligible for random sampling based on borrowing during the reference years. The analysis reveals a significant increase in both NSA and GCA among beneficiaries following the acquisition of IAC. More than 95% of beneficiaries attribute the expansion of net cropping area to land leasing facilitated by institutional credit. The study underscores the pivotal role of IAC in enabling farmers to lease additional land, thereby enhancing agricultural productivity and livelihoods. Furthermore, the study highlights the increase in cropping intensity among beneficiaries, emphasizing the adoption of practices such as crop diversification and multiple cropping facilitated by IAC. This leads to more efficient land use and higher agricultural productivity per unit area. Moreover, the research identifies a deliberate focus among beneficiaries on cultivating profitable crops, enabled by access to institutional credit. This strategic allocation of crops contributes to increased agricultural income and overall economic development in the region. The analysis further demonstrates the positive impact of IAC on enhancing agricultural productivity, as evidenced by the expansion of both NSA and GCA. Overall, the study provides valuable insights into the dynamics of agricultural credit and its role in driving agricultural development and improving rural livelihoods in Ghazipur District.*

**Keywords:** Credit, Impact, IAC, GCA, NSA, RBI, ETC.

## Introduction

The impact of institutional agricultural credit on net sown area (NSA), gross cropped/cultivated area, and cropping intensity in Ghazipur District of Uttar Pradesh (UP) is significant and multifaceted. Institutional agricultural credit plays a crucial role in influencing these agricultural parameters in the region.

---

1. Senior Research Fellow, Department of Economics, BHU, Varanasi. (U.P.)

2. Research Scholar, Department of Economics, University of Lucknow, Lucknow. (U.P.)

1. Increase in Net Sown Area (NSA): Institutional agricultural credit enables farmers in Ghazipur District to expand their net sown area. With access to credit, farmers can invest in leasing additional land, reclaiming wasteland, or making barren land cultivable. This leads to an expansion of the total land area utilized for agricultural purposes in the district, 2. Expansion of Gross Cropped/Cultivated Area: The availability of institutional agricultural credit results in a notable increase in the gross cropped or cultivated area in Ghazipur District. Farmers, with access to credit, can afford to invest in inputs such as seeds, fertilizers, and machinery, which allow them to cultivate a larger area of land. Additionally, credit facilitates the adoption of modern agricultural practices, including crop diversification and multiple cropping, further contributing to the expansion of the gross cropped area, 3. Enhanced Cropping Intensity: Cropping intensity, which measures the degree of utilization of agricultural land through multiple cropping in a given period, experiences a positive impact from institutional agricultural credit. With credit assistance, farmers are encouraged to adopt practices that increase cropping intensity, such as intercropping, relay cropping, and timely crop rotation. This leads to more efficient utilization of land resources and higher agricultural productivity per unit area, 4. Investment in Profitable Crops: Institutional agricultural credit enables farmers to invest in cultivating profitable crops. By providing financial support, credit institutions empower farmers to take calculated risks and invest in high-value cash crops or crops with higher market demand. This strategic shift towards cultivating profitable crops contributes to increased agricultural income and overall economic development in the district, 5. Improved Livelihoods and Economic Growth: The impact of institutional agricultural credit extends beyond agricultural production to encompass broader socio-economic development in Ghazipur District. Increased agricultural productivity and income levels translate into improved livelihoods for farmers and rural communities. Moreover, the expansion of agricultural activities stimulates economic growth by creating employment opportunities and fostering market linkages within the region.

## Methodology

The study examines various factors contributing to the increase in cropping area within a region. These factors include reclaiming wasteland for cultivation, fertilizing barren land to make it suitable for crops, purchasing land from other regions or individuals, clearing forests for agricultural purposes, among others. However, in the scenario where all factors except one remain constant, specifically the amount of land leased, the study focuses on the impact of leasing land on the net sown area (NSA) for a targeted group.

To conduct this analysis, the study utilizes data related to landholding and cultivation from beneficiaries of institutional agricultural credit. By comparing pre- and post-borrowing periods, the study measures changes in both gross cropped area (GCA) and net-sown area. Additionally, the study calculates cropping intensity, which is a measure of the efficiency of land use and cultivation practices within the targeted group.

By isolating the variable of land leasing and holding other factors constant, the study aims to understand the specific influence of leasing land on the expansion of net sown area among beneficiaries. This approach allows researchers to assess the direct impact of institutional agricultural credit on land acquisition and cultivation practices within the study area.

Overall, the study provides valuable insights into the dynamics of agricultural land use and cultivation patterns, particularly regarding the role of institutional credit in facilitating the expansion of cropping areas through land leasing activities.

There are numerous reasons for increasing a region's cropping area: waste land is converted into cultivable land, barren land is fertilised and crops begin on that field, land is purchased from other regions, people, or other sources, the forest is cut for cultivation, and so on. If all factors are constant and only one factor is variable, which is the amount of land leased, then the net sown area is increased for a particular or targeted group. This part of the study, based on institutional agricultural credit beneficiaries' landholding and cultivating land records related to GCA and NSA, measured pre- and post-gross cropped area and net sown area and calculated the beneficiaries' cropping intensity.

**Sample or Data:** This paper utilizes primary data collected through structured interviews conducted by the Research Scholar among the sample space in Ghazipur District of Uttar Pradesh. Stratified random sampling is employed for block and village selection, followed by household listing to identify cultivators. The population comprises 274,535 cultivator households. From these, 878 credit beneficiaries are identified, of which 459 are eligible for random sampling based on borrowing during the reference years.

<i>Sr. No.</i>	<i>Block</i>	<i>Village</i>	<i>Total Household</i>	<i>Agriculture Household</i>	<i>Institutional Credit Beneficiaries</i>	<i>Presently Beneficiaries</i>	<i>Selection For Study (respondent)</i>
1	2	3	4	5	6	7	8
1	Revatipur	Navali	2251	2005	550	250	140
2	Jakhania	Dharmagatpur	1105	976	328	209	140
<i>Total</i>			3356	2981	878	459	280

Ghazipur district is chosen due to its high number of cultivator households and its status as a backward district. Blocks are selected based on land fertility, with one block chosen from each category using randomization. Villages are then selected randomly from the chosen blocks, resulting in Navali Village from Revatipur block and Dharmagatpur village from Jakhania block being selected for sampling.

**Result Descriptions:** If net sown area remains constant while total cultivated land increases, it indicates an increase in cropping intensity; otherwise, other factors are at work. According to the data, the pre-credit period gross cropped areas of Revatipur and Jakhania block credit beneficiaries are 1100.52 and 1080.60 bigha, respectively, and the net cropped or sown areas are 651.70 and 707.20 bigha. Hence, the cropping intensity of these blocks' credit beneficiaries is 168.87% and 152.80%. Increase in cropping intensity; otherwise, other factors are also at play. As the data suggests, the pre-credit period gross cropped areas of Revatipur and Jakhania blocks credit beneficiaries are 1100.52 and 1080.60 bigha, respectively, and the net cropped or sown areas are 651.70 and 707.20 bigha, respectively. Hence, the cropping intensity of these blocks' credit beneficiaries is 168.87% and 152.80%, respectively. The total gross cropped area before borrowing credit by both block credit beneficiaries is 2181.12 bigha and the net sown area is 1158.9, hence the cropping intensity before borrowing the institutional agricultural credit of the credit beneficiaries is 160.51%. According to census 2011 data, Ghazipur's crop intensity is 161.65 percent; hence, before borrowing the agricultural credit, the beneficiaries' crop intensity was lower than the district's crop intensity.

$$\text{Cropping Intensity} = \frac{\text{Gross Cropped Area}}{\text{Net Sown Area}} \times 100$$

$$\begin{aligned} \text{District} &= \frac{411.734}{254.711} \times 100 \\ &= 161.65\% \end{aligned}$$

Table- Calculation of GCA, NSA and CI in Revatipur and Jakhania

Block	Pre Credit			Post Credit		
	Gross Cropped Area (in Bigha)	Net Cropped Area (in Bigha)	Cropping Intensity	Gross Cropped Area (in Bigha)	Net Cropped Area (in Bigha)	Cropping Intensity
Revatipur	1100.52	651.70	168.87%	1212.80	676.70	179.22%
Jakhania	1080.60	707.20	152.80%	1230.55	742.20	165.79%
Total	2181.12	1358.9	160.51%	2443.35	1418.9	172.20%

**Source:** Compiled from Survey Data

The data suggests a significant increase in both cropped area and net sown area among beneficiaries following the acquisition of institutional agricultural credit. One of the primary drivers behind the expansion of net sown area for these beneficiaries is the utilization of institutional agricultural credit. A substantial majority, more than 95 percent, of the beneficiaries attributed the increase in their net cropping area to the leasing of land, locally known as Rehan, Pesagi, or Batai, facilitated by institutional agricultural credit. This leasing arrangement typically involves acquiring land from larger farmers or other individuals, enabled by the financial support provided through institutional agricultural credit.

In specific regions such as Revatipur and Jakhania, the average rate or value of leased land ranges between Rs. 10 and 12 thousand per bigha. Post borrowing the institutional agricultural credit, the net sown area for beneficiaries from Revatipur and Jakhania blocks stands at 676.70 and 742.20 bigha, respectively. Consequently, when combining the net sown area from both block credit beneficiaries, the total net sown area amounts to 1418.90 bigha.

This data underscores the crucial role of institutional agricultural credit in facilitating the expansion of agricultural operations for beneficiaries. By providing access to financial resources, beneficiaries are empowered to lease additional land, thereby increasing their net sown area and subsequently enhancing their agricultural productivity and livelihoods.

After obtaining institutional agricultural credit, not only did the net sown area increase, but there was also a notable rise in gross cropped area. Specifically, the gross cropped area for the Revatipur and Jakhania blocks stood at 1212.80 bigha and 1230.55 bigha, respectively, resulting in a combined total of 2443.35 bigha for both blocks. This increase in gross cropped area can be attributed to two primary factors: firstly, the expansion of the net sown area, and secondly, a higher frequency of crop cultivation on the same land within the same year.

Various factors contribute to the augmentation of cropped cultivations in an agricultural year, including advancements in technology, improved irrigation facilities, easy accessibility to inputs, and the acquisition of additional land for farming purposes. However, it is noteworthy that beneficiaries' farmers reported a deliberate focus on cultivating commercial crops and other profitable varieties. Despite the high cultivation costs associated with these crops, farmers are inclined to cultivate them due to the availability of credit. A significant majority, 98% of farmers who lease land, indicated that institutional credit sources play a pivotal role in governing or managing their lease-related expenditures.

Furthermore, it is observed that profit maximization is a key objective among beneficiaries in the study area. The majority of them prefer cultivating commercial crops on their own land, while traditional crops are typically sown on leased land. This strategic allocation of crops allows farmers to capitalize on the profitability

of commercial varieties while also optimizing the utilization of leased land for traditional crop cultivation. Overall, the utilization of institutional agricultural credit not only facilitates the expansion of agricultural operations but also enables farmers to pursue profitable cultivation practices, thereby contributing to enhanced agricultural productivity and income generation.

If we divide the increasing NSA and GCA on the basis of increasing NSA and increasing share of GCA due to increasing number of crops on the same land and calculate the impact of IAC on beneficiaries' cropping intensity in an agricultural year, the results are as follows:

Pre credit NSA of Revatipur	= 651.70 bigha
Post credit NSA of Revatipur	= 676.70 bigha
Increasing NSA of Revatipur	= (Post credit NSA- Pre credit NSA)
Increasing NSA	=(676.70-651.70)
Increasing NSA	= 25 bigha.
Pre credit GCA of Revatipur	= 1100.52 bigha
Post credit GCA of Revatipur	= 1212.80 bigha
Increasing GCA of Revatipur	= (Post credit GCA- Pre credit GCA)
	= (1212.80-1100.52)
	= 112.28 bigha

Increasing GCA only due to increasing number of Crops in an agriculture year

$$= (\text{Total increase GCA} - \text{increasing NSA})$$

$$= (112.28 - 25.00)$$

$$= 87.28 \text{ Bigha}$$

What is Post Credit Cropping Intensity (CI) of Revatipur if NSA Constant?

$$= (\text{Post credit GCA} / \text{Pre credit NSA}) * 100$$

$$= (1187.80 / 651.70) * 100$$

$$= 182.26\%$$

Post Credit CI if NSA not Constant = (Post credit GCA / Post credit NSA) \* 100

$$= (1212.80 / 676.70) * 100$$

$$= 179.22\%$$

The same procedure is followed for the Jakhania Block and result is following-

Pre credit NSA of Jakhania	= 707.20 bigha
Post credit NSA of Jakhania	= 742.20 bigha
Increasing NSA of Jakhania	= (Post credit NSA- Pre credit NSA)
Increasing NSA	= (742.20-707.20)
Increasing NSA	= 35 bigha.
Pre credit GCA of Jakhania	= 1080.60 bigha



Post credit GCA of Jakhania	= 1230.55 bigha
Increasing GCA of Jakhania	= (Post credit GCA- Pre credit GCA)
	= (1230.55-1080.60)
	= 149.95 bigha
Increasing GCA only due to increasing number of Crops in an agriculture year	= (Total increase GCA-increasing NSA)
	= (149.95-35.00)
	= 114.95 Bigha
What is Post Credit Cropping Intensity (CI) of Jakhania if NSA Constant?	
	= (Post credit GCA/Pre credit NSA)*100
	= (1195.55/707.20)*100
	= 169.05%
Post Credit CI if NSA not Constant	= (Post credit GCA/Post credit NSA)*100
	= (1230.55/742.20)*100
	= 165.80%
Impact of IAC on GCA, NSA and CI of (Revatipur and Jakhania) beneficiaries	
Total Pre credit NSA	= 1358.90 bigha
Total Post credit NSA	= 1418.90 bigha
Total Increasing NSA	= (Post credit NSA- Pre credit NSA)
Increasing NSA	= (1418.90-1358.90)
Increasing NSA	= 60 bigha.
Total Pre credit GCA	= 2181.12 bigha
Total Post credit GCA	= 2443.35 bigha
Total Increasing GCA	= (Post credit GCA- Pre credit GCA)
	= (2443.35-2181.12)
	= 262.23 bigha
Increasing GCA only due to increasing number of Crops in an agriculture year	= (Total increase GCA-increasing NSA)
	= (262.23-60.00)
	= 202.23 Bigha
What is Post Credit Cropping Intensity (CI) if NSA is Constant?	
	= (Post credit GCA/Pre credit NSA)*100
	= (2383.35/1158.9)*100
	= 205.66 %

$$\begin{aligned}
 \text{Post Credit CI if NSA not Constant} &= (\text{Post credit GCA}/\text{Post credit NSA}) * 100 \\
 &= (2443.35/1418.90) * 100 \\
 &= 172.20\%
 \end{aligned}$$

Based on the aforementioned analysis, it is evident that institutional agricultural credit (IAC) has a positive impact on various agricultural metrics, namely gross cropped area (GCA), net sown area (NSA), and cropping intensity. Specifically, when the net sown area remains constant, the rate of increase in cropping intensity surpasses the variable rate. When net sown area is constant, the rate of increasing cropping intensity is faster than variable. As per result pre credit NSA is 1358.90 bigha and post credit NSA is 1418.90 bigha means 60 bigha NSA is increased after borrowed the IAC. While enquiring about GCA; pre credit gross cropping area is 2181.12 bigha and post credit crop area is 2443.35 bigha hence total increased in cropping area is 262.23 bigha. This 12.02 % increment (262.23 bigha) is the combined effect of increasing NSA and crops rotation in an agriculture year. If we subtract the increasing net sown area then increment in net gross cropping area is 202.23 bigha means GCA increased 9.27 % due to crops rotation and 2.75% due to increase in Net Sown Area (NSA). In essence, the analysis underscores the positive influence of institutional agricultural credit on enhancing agricultural productivity, as evidenced by the expansion of both net sown area and gross cropping area, thereby indicating improved crop rotation practices and increased cropping intensity.

## References

1. Yadav, Sunil Singh, (2022) Thesis- Impact of Institutional Agricultural Credit on Farming a study of Ghazipur District, <http://hdl.handle.net/10603/538207>.
2. Golait, R. (2007): 'Current Issues in Agriculture Credit in India: An Assessment', RBI Occasional Papers, 28: 79-100.
3. Reserve Bank of India, (2004): 'Report of the Advisory Committee on Flow of Credit to Agriculture and Related Activities from the Banking System' (Chairman: Prof. Vyas).
4. Sriram M. S. (2007): 'Productivity of Rural Credit: A Review of Issues and Some Recent Literature', Indian Institute of Management Ahmedabad, Working Paper No.2007-06-01.
5. <https://www.rbi.org.in/>
6. <https://censusindia.gov.in/census.website/data/census-tables>
7. Ghazipur District - Population 2011-2024, <https://www.census2011.co.in/census/district/566-ghazipur.html#:~:text=Enumeration%20of%20key%20persons%20was,were%201%2C855%2C075%20and%201%2C765%2C193%20respectively>

# Status of Inter-district Disparity in Financial Inclusion of Aligarh Division (Uttar Pradesh)

*Dr. Pavan Kumar Bharti<sup>1</sup> & Prof. Aloka Kumar Goyal<sup>2</sup>*

---

## ABSTRACT

*This paper provides a comprehensive status of financial inclusion in the districts of Aligarh division, it draws the attention of researchers to some parameters of financial inclusion such as expansion of bank branches, amount deposited, loan distributed and percentage of loan on amount deposited by scheduled commercial banks in all districts of Aligarh division for the purpose of analysing the status of inter-district disparity in financial inclusion. The districts of Aligarh division are ranked on the basis of various parameters of financial inclusion.*

**Key words:** *Disparity, Affordable, Households, Parameters, Expansion, Deposited.*

## Introduction

Financial inclusion is one of the major aspects of inclusive growth. Financial institutions play an important role in financial inclusion of the most downtrodden sections of the society. A well developed financial system supports higher level of investment and boots the growth in the economy. For ensuring the financial inclusion in India, there must be an attempt to include a maximum number of households from all sections of the society in formal banking services. But due to lack of financial literacy and awareness among the rural and downtrodden section of the society large number of households are not availing to formal financial services which is a big challenge for the economic growth of the state and country. In order to overcome such problem, banking institutions have transformed their banking technology from the traditional brick and mortar infrastructure in wholly new system aided by other channels like ATMs, internet banking, mobile banking, credit and debit cards etc. The committee on financial inclusion (C. Rangrajan) defines financial inclusion as, “the process of ensuring access to financial services and timely and adequate credit where needed by vulnerable groups such as weaker sections and low income groups at an affordable cost.” Another Asian Development Bank explains, “Financial Inclusion as the provision of a broad range of financial services such as deposits, loans, payment services, money transfers and insurance to poor and low-income households and their micro-enterprises.”

Aligarh Division has been divided in four districts consists of Aligarh, Etah, Mahamaya Nagar (Hathras) and Kanshiram Nagar (Kasganj) with covering an area of 11,889 Sq. Kms.

---

1 Assistant Professor & Head, Dept. of Economics, SBJ Degree College, Bisawar, Hathras, UP, India.

2 Professor, & Ex. Head, Dept. of Economics, D.D.U. Gorakhpur University, Gorakhpur (UP), India.

## Review of Literature

• **Chakrabarty KC<sup>1</sup> (2012), 'Financial Inclusion: An Update'** has elaborate the update of RBI for Financial Inclusion. Reserve bank's approach to financial inclusion aimed at connecting people with the mainstream financial institution for availing the banking services. It had chosen the bank led model for financial inclusion leveraging on technology. Objective of financial inclusion is better served through mainstream banking institute as only they have the ability to offer the suite of products required to bring in effective and meaningful financial inclusion. Other intermediaries and technology partners such as mobile companies have been allowed to partner with banks in offering banking services collaboratively.

• **Dev SM<sup>2</sup> (2008), 'Inclusive Growth in India: Policies, Prospects and Challenges'** has discussed the concept and approach of Inclusive Growth. The Inclusive growth approach is not a new idea for the world in general and India since independence. But the present situation related to economic reform started in the early 1990s. In the post reform period (since 1991) India has done well in some indicators such as economic growth, exports, balance of payments, resilience to external shocks, service sector growth, information technology and stock market, improvements in information technology and telecommunications.

• **How can Technology Facilitate: Financial Inclusion in India? A Discussion Paper<sup>3</sup> (2009)**, this paper elaborates the role of technology facilities for financial inclusion. An overwhelming majority of rural India and a significant portion of urban India do not avail of banking services. The technologist and the regulators need to work together to identify the well system that achieves financial inclusion. The objective of the technology should not be simply to increase value to those already in the market place for financial services; the objective of the regulator should not be to confine anything that is too innovative. This later is very substantial that the objective is no one that earns more revenue from existing market participants but increase the number of participants.

• **Memdani L and Rajyalakshmi K<sup>4</sup> (2013), 'Financial Inclusion in India'** have discussed the financial inclusion in India, its evolution over six decades and progress achieved so far. They compared the financial inclusion in India with United States, United Kingdom, Germany, Russia, Brazil and China. Seeing the vastness of the country, the progress is too small and banks and financial institutions need to synchronise all their energies towards financial inclusion because the development of the economy depends to a large extent on the extent of financial inclusion in the country. They conclude that the financial inclusion has picked up in India in the last few years with many new innovations like mobile banking and ultra small branches but still it is far from adequate. In India, they find mobile phone connections even with the poor people but they are not aware of mobile banking to facilitate banking services. Banks need to create awareness amongst people through various means of mass communication like television channels which reached rural and urban India.

• **Mathur S<sup>5</sup> (2012), 'A Study on Promoting Inclusive Growth with reference to ICICI Bank'** has discussed the role of ICICI bank to promoting inclusive growth in India. Banks main areas of focus for promoting inclusive growth consists of primary health, elementary education, serving communities in partnership with the civil society, improving access to banking services and various technology initiatives. These will be achieved through effective collaboration with the government and independent organizations. ICICI bank is contributing its best for the growth and development of the economy. Promoting inclusive growth has been a priority area for group from both social and business perspective and it is keep on working for the development through its various products and services as well as through development initiatives and community outreach in the country.

### Objective of the Study

To find out the inter-district disparity in financial inclusion of Aligarh division.

### Research Design

In this present study an attempt has been made to explore the disparity in financial inclusion on the basis of various parameters.

### Source and Methodology

In this paper, financial inclusion has been measured on the basis of parameters of financial inclusion which include expansion of bank branches, amount deposited, loan distributed and percentage of loan on amount deposited. The time period for the study of financial inclusion in Aligarh division has been taken from 2004-05 to 2019-20. I have collected the relevant secondary data from various authentic sources for the study of financial inclusion in Aligarh division and collected data has been compiled for the purpose of research need. The specific sources of the data used in the present study are Directorate of Economics and Statistics Government of Uttar Pradesh from 2004-05 to 2019-20 and Department of Economics and Statistics Aligarh division. This research paper analyzes district-wise disparity in financial inclusion of Aligarh division. District-wise detailed study is as following:

**Table No.1: District-wise no. of Scheduled Commercial Bank Branches in Aligarh Division**

Districts	2004-05	2009-10	2014-15	2019-20
Aligarh	90	98	147	193
Etah	54	34	67	67
Mahamaya Nagar (Hathras)	43	43	83	86
Kanshiram Nagar (Kasganj)		31	48	56
<b>Total Division</b>	<b>187</b>	<b>206</b>	<b>345</b>	<b>400</b>

Source: Compiled from updes.nic.in/spatrika

**Figure no: 1**

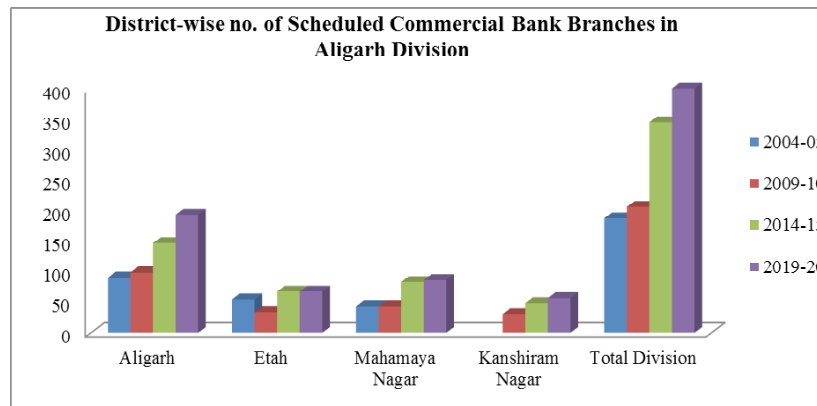


Figure no.1 based on table no.1

Table no. 1 and Figure no. 1 both are illustrating year-wise and district-wise expansion of scheduled commercial bank branches in Aligarh division. We found that continuous increase in district-wise expansion of scheduled commercial bank branches in Aligarh division. Expansion of bank branches in districts of Aligarh division, Aligarh and Mahamaya Nagar (Hathras) districts are found to have maximum expansion of scheduled commercial bank branches in comparison to Etah and Kanshiram Nagar (Kasganj) districts respectively. So, we can say that expansion of bank branches in Aligarh district is more than in other districts of Aligarh division.

**Table No.2: District-wise Amount Deposited to Schedule Commercial Banks in Aligarh Division (in Rs.)**

District	2004-05	2009-10	2014-15	2019-20
Aligarh	36320082	54510400	104956200	1923187
Etah	9815165	14953600	26514600	46843635
Mahamaya Nagar(Hathras)	6698538	14855576	21980900	53111300
Kanshiram Nagar(Kasganj)		7447700	16465900	32230000
<b>Total Division</b>	<b>52833785</b>	<b>91767276</b>	<b>169917600</b>	<b>134108122</b>

Source: Compiled from updes.nic.in/spatrika

**Figure no: 2**

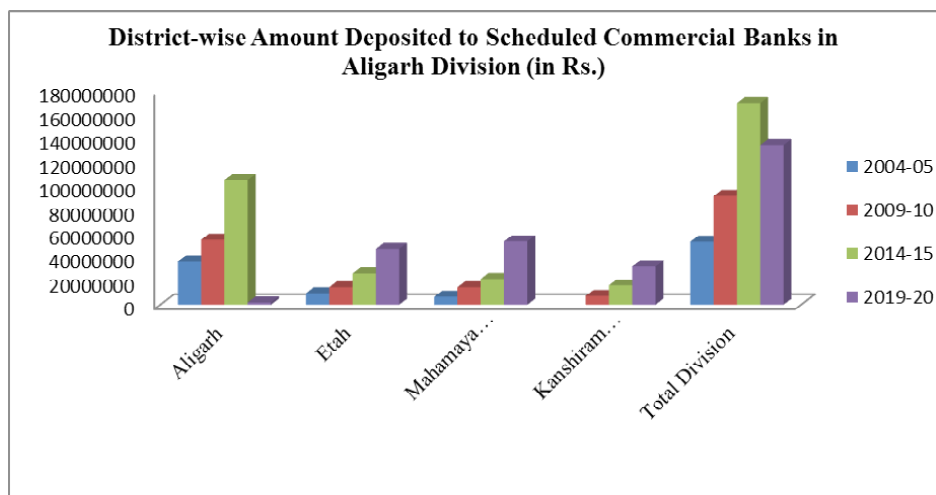


Figure no. 2 based on table no. 2

Table no. 2 and Figure no. 2 both are illustrating year-wise and district-wise amount deposited by scheduled commercial bank in Aligarh division. Here, we found that continuous increase in district-wise amount deposited by scheduled commercial bank in Aligarh division. Amount deposited by scheduled commercial bank in district of Aligarh division, Etah and Mahamaya Nagar (Hathras) are more amount deposited districts in comparison to the districts Kanshiram Nagar (Kasganj) and Aligarh respectively. So, we can say that Etah and Mahamaya Nagar (Hathras) are more amount depositary districts than in other districts of Aligarh division.

**Table No.3: District-wise Total Loan Distributed to Scheduled Commercial Banks in Aligarh Division (in Rs.)**

District	2004-05	2009-10	2014-15	2019-20
Aligarh	1247839	27363200	47051600	1018902
Etah	4000984	7282600	17022900	29849000
Mahamaya Nagar(Hathras)	4412385	10384629	13671200	36032400
Kanshiram Nagar(Kasganj)		3268100	9689100	24470000
<b>Total Division</b>	<b>9661208</b>	<b>48298529</b>	<b>87434800</b>	<b>91370302</b>

Source: Compiled from updes.nic.in/spatrika

**Figure no: 3**

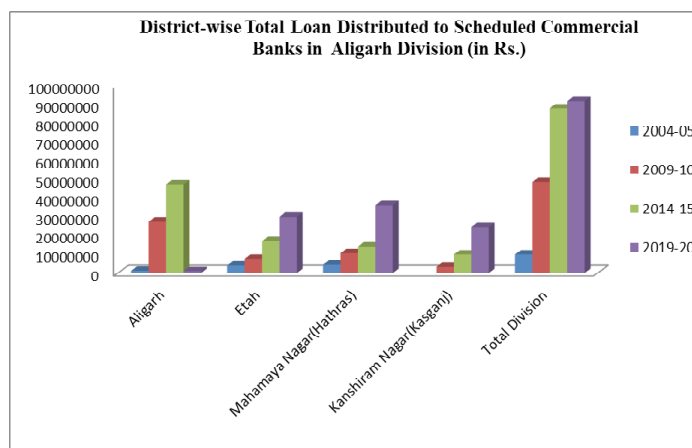


Figure no. 3 based on table no. 3

Table no. 3 and Figure no. 3 both are depicting year-wise and district-wise loan distribution by scheduled commercial bank in Aligarh division. We found that continuous increase in district-wise loan distribution by scheduled commercial bank in Aligarh division. Loan distribution by scheduled commercial bank in districts of Aligarh division, Etah and Mahamaya Nagar (Hathras) are more loan distributed district in comparison to districts Kanshiram Nagar (Kasganj) and Aligarh respectively. It comes out that Etah and Mahamaya Nagar are more loan distributed districts than in other districts of Aligarh division.

**Table No.4: District-wise Percent of Loan on Amount Deposited to Scheduled Commercial Banks in Aligarh Division**

District	2004-05	2009-10	2014-15	2019-20
Aligarh	47.40	50.20	44.83	53.00
Etah	41.00	48.70	64.20	63.00
Mahamaya Nagar(Hathras)	66.00	69.97	62.19	68.00
Kanshiram Nagar(Kasganj)		43.88	58.84	75.69
<b>Total Division</b>	<b>18.29</b>	<b>52.63</b>	<b>51.46</b>	<b>68.13</b>

Source: Compiled from updes.nic.in/spatrika

Figure no: 4

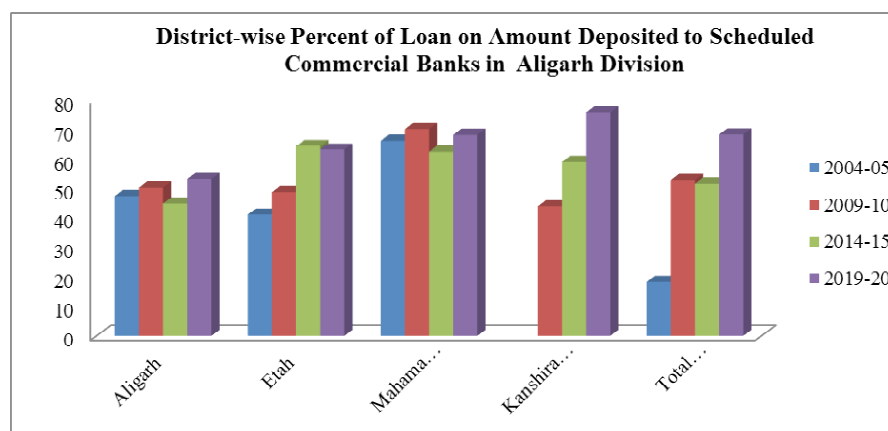


Figure no. 4 based on table no. 4

Table no. 4 and Figure no. 4 both are describing year-wise and district-wise percentage of loan on amount deposited by scheduled commercial bank in Aligarh division. Here, we found that vary increase in district-wise percentage of loan on amount deposited by scheduled commercial bank in Aligarh division. The percentage of loan on amount deposited by scheduled commercial bank in the district of Aligarh division, Mahamaya Nagar (Hathras) and Etah are more percentage of loans on amount deposited districts in comparison to districts Kanshiram Nagar (Kasganj) and Aligarh respectively. So, we can say that Mahamaya Nagar (Hathras) and Etah are more percentage of loans on amount deposited districts than in other districts of Aligarh division.

## Main Conclusion

### Growth Rate of the Districts on the Basis of Parameters of Financial Inclusion

Districts	Growth Rate in Expansion of Commercial Banks Branches (From 2004-05 to 2019-20)	Growth Rate in Amount Deposited by Commercial Bank (From 2004-05 to 2019-20)	Growth Rate in Loan Distributed by Commercial Bank (From 2004-05 to 2019-20)	Growth Rate in Percentage of loan on amount Deposits (From 2004-05 to 2019-20)
Aligarh	46.63	-94.34	-18.35	05.60
Etah	80.60	20.95	13.40	22.00
Mahamaya Nagar(Hathras)	50.00	12.61	12.25	02.00
Kanshiram Nagar(Kasganj)	55.36	23.11	13.36	31.12
Total Division	46.75	39.40	10.57	49.84

*Complied by author*



**Ranking of the Districts on the Basis of Parameters of Financial Inclusion**

Rank	Expansion of Commercial Banks Branches	Amount Deposited by Commercial Bank	Loan Distributed by Commercial Bank	Percentage of loan on amount Deposits
1	Aligarh	Etah	Etah	Hathras
2	Hathras	Hathras	Hathras	Etah
3	Kasganj	Kasganj	Kasganj	Kasganj
4	Etah	Aligarh	Aligarh	Aligarh

*Complied by author*

On the basis of above discussion and statistical table complied by author, it is clear that there is increasing growth rate in expansion of commercial bank branches in all districts of Aligarh division. Growth rate in amount deposited and loan distributed is decreasing in Aligarh district. On the other hand there is a positive growth rate in amount deposited, loan distributed and percentage of loan on amount deposited of all districts of Aligarh division except Aligarh district which is not well for healthy banking and easy financial inclusion. On the basis of conclusion, effective measures should be taken by concerned authority for financial inclusion in Aligarh division.

**References**

1. Chakrabarty KC (2012), 'Financial Inclusion: An Update' RBI working paper series, 2012.
2. Dev SM (2008), 'Inclusive Growth in India: Policies, Prospects and Challenges', oxford university press, New Delhi.
3. How can Technology Facilitate: Financial Inclusion in India? A Discussion Paper (2009), vol. 1 issue 2, pp 223-256.
4. Memdani L and Rajyalakshmi K (2013), 'Financial Inclusion in India', IJARS, ISSN:2778-9480 vol.2, issue.8.
5. Mathur S (2012), 'A Study on Promoting Inclusive Growth with reference to ICICI Bank' IOSRJBM, ISSN: 2278-487X, vol.2 issue.2 pp.42-47.
6. updes.nic.in/spatrika
7. Asian Development Bank (2013) "Framework of Inclusive Growth: Key Indicators for Asia and the Pacific".
8. Government of India (2007-12), Planning Commission, "Towards Faster and More Inclusive Growth, Approach Paper to 11<sup>th</sup> Five Year Plan, Planning Commission, Government of India.
9. Government of India (2012-17), "Faster, Sustainable and More Inclusive Growth" Approach Paper to 12<sup>th</sup> Five Year Plan, Planning Commission, Government of India.
10. Central Statistical Organisation Report 2017-18.
11. Statistical Diary of Uttar Pradesh 2014 and 2018.
12. up.gov.in
13. Hema Divya.K, "Study On Impact Of Financial Inclusion With Reference To Daily Wage Earners", Journal of Business Management & Social Sciences Research, Volume 2, No.6, ISSN No. 2319-5614, June 2013.
14. www.rbi.org
15. NABARD annual report 2017.

# Status of Maternal and Child Health before and after POSHAN Abhiyaan and PMMVY: A Comparative Analysis in Uttar Pradesh

*Md Yusuf Farooqui<sup>1</sup> & Dr. Deepti Samantaray<sup>2</sup>*

---

## ABSTRACT

*Maternal and Child Health has been a serious concern for India since its independence as deaths caused by malnutrition were very high. Maternal Mortality Rate (MMR), Infant Mortality Rate (IMR), and Under-5 Mortality Rate (U5MR) have significantly declined in the previous two decades. However, they still remain approximately equal to the global average and lower than in developed countries. According to WHO, India has the highest number of stunted and wasted children, around 71 million. To address this issue, India launched two flagship programs: POSHAN Abhiyaan to eradicate malnutrition and Pradhan Mantri Matru Vandana Yojana (PMMVY) to improve Maternal Health and ensure safe delivery of children. While several studies have been conducted on Maternal and Child Health, there has been no discussion on the impact of POSHAN Abhiyaan and PMMVY on Maternal Health and Child Health. Furthermore, there is a lack of research on Uttar Pradesh, a region characterized by its diverse demographic composition and the highest population density. This study aims to analyze the status of Maternal and Child Health, especially in Uttar Pradesh, and to assess the impact of POSHAN Abhiyaan and PMMVY. The study also aims to suggest possible policy implications to improve the situation. Secondary data from NFHS-4 and NFHS-5 has been obtained from the Ministry of Health and Family Welfare. Comparative analysis has been performed using bar diagrams, pie charts, and scatter plots. The analysis reveals a significant decline in MMR, IMR, and U5MR after the implementation of POSHAN Abhiyaan and PMMVY. This indicates a significant improvement in Maternal and Child Health. Therefore, it can be concluded that POSHAN Abhiyaan and PMMVY have played a crucial role in the improvement of Maternal and Child Health. However, the government must ensure proper implementation of these programs in every region to achieve zero mortality and reduce regional inequalities.*

**Keywords** – Maternal Health, Child Health, POSHAN Abhiyaan, PMMVY, MMR, IMR, U5MR

## Introduction

Mothers are the life-givers and birth givers to their children, and newborn babies spread happiness around. Maternal health and child health are both important from the perspective of mothers and their children. Maternal health and child health remain significant issues in India despite improvements in

- 
1. Research Scholar, Department of Economics, C.M.P Degree College
  2. Assistant Professor, Department of Economics, C.M.P Degree College

recent years. India has made progress in reducing maternal mortality rate (MMR), infant mortality rate, and under-5 mortality rate over the years, but MMR, IMR, and U5MR are still higher compared to developed countries. Quality maternal health care services and skilled healthcare personnel are not available in rural areas, leading to challenges in safe delivery. On the other hand, malnutrition among children is significantly high, causing stunted, wasted, and underweight children. The MMR in India was 1.13 per 1000 live births (MoHFW), while the average MMR in developed countries was 0.19 per 1000 live births (UNICEF) in 2019. According to the WHO, India has the highest number of wasted and stunted children, around 71 million, caused by malnutrition. The IMR for India is 30 per 1000 (NFHS-5), while the global average is 29 per 1000 (UNICEF), and the U5MR for India is 32 per 1000 (NFHS-5), while the average U5MR for developed countries is 5 per 1000 (UNICEF) in 2019, making child health and maternal health issues very serious here. On one hand, India is poorly performing on maternal and child health indicators compared to developed countries. On the other hand, it faces regional disparities, where states like Uttar Pradesh are performing even poorer than the country's average on maternal and child health indicators. According to the National Family and Health Survey round 5 (NFHS-5) and MoHFW– IMR, U5MR, and MMR for Uttar Pradesh were 50.4, 59.8, and 1.97 respectively, which is significantly higher than the country's average. Therefore, proactive measures are much needed to eradicate malnutrition among mothers and children. To address the issue of malnutrition among mothers and children and risky pregnancies and deliveries, India launched two flagship programs named Pradhan Mantri Matru Vandana Yojana (PMMVY) in 2017 and the Prime Minister's Overarching Scheme for Holistic Nourishment (POSHAN) Abhiyaan in 2018. PMMVY provides financial assistance of 5000 rupees in three installments to promote institutional birth and provide antenatal care. POSHAN Abhiyaan focuses on addressing malnutrition and related issues by providing nutrition-specific interventions, promoting awareness about healthy eating practices and lifestyle choices, and enhancing the overall health and well-being of the targeted population. Poor maternal and child health cause a reduction in productivity, increased healthcare costs, a reduction in the quality of education, and poverty, which can be improved with awareness programs, government focus on affected groups, and nutritious food supplements to undernourished individuals.

### Objectives

- To assess the status of Maternal health and Child health in Uttar Pradesh.
- To analyse the impact of PMMVY and POSHAN Abhiyaan on Maternal and Child health in Uttar Pradesh.
- To assess the socio-economic implications of poor maternal and child health.

### Hypotheses

- H<sub>0</sub>: There is no significant impact of PMMVY and POSHAN Abhiyaan on Maternal and Child health.
- H<sub>1</sub>: There is positive impact of PMMVY and POSHAN Abhiyaan on Maternal and Child health.

### Pradhan Mantri Matru Vandana Yojana (PMMVY)

Pradhan Mantri Matru Vandana Yojana (PMMVY) is a maternity benefit scheme launched by the Government of India in 2017. The scheme provides financial assistance to pregnant and lactating mothers for their first live birth. The main objective of the scheme is to provide partial compensation for the wage

loss in terms of cash incentives so that the pregnant women and lactating mothers can take adequate rest before and after delivery.

Under PMMVY, eligible women receive a cash incentive of Rs. 5,000 in three installments-

- First installment: 1,000 rupees on early registration of pregnancy (within the first trimester).
- Second installment: 2,000 rupees after at least one antenatal check-up.
- Third installment: 2,000 rupees after the child's birth and the child has received the first cycle of BCG, OPV, DPT, and Hepatitis-B or its equivalent.

Conditions of PMMVY -

- The maternity benefits are provided to pregnant women for the birth of the first living child.
- The cash benefits are given for the first two live births only.
- The claim needs to be made within 730 days of childbirth.
- The scheme is implemented through the Integrated Child Development Services (ICDS) at the Anganwadi Centres.

The scheme is implemented across all states and Union Territories in India. The funds for the scheme are shared between the Centre and the States/UTs. The scheme is monitored by the Ministry of Women and Child Development (MoWCD).

### **Prime Minister's Overarching Scheme for Holistic Nourishment (POSHAN) Abhiyaan**

POSHAN Abhiyaan also known as National Nutrition Mission, is India's flagship program aimed at improving the nutritional status of children, pregnant women, and lactating mothers launched by the Government of India in March 2018. POSHAN Abhiyaan aims to reduce stunting, under nutrition, anemia, and low birth weight in children, as well as address various forms of malnutrition in India. It focuses on educating people about the importance of nutrition, healthy dietary practices, and optimal infant and young child feeding.

The scheme provides supplementary nutrition to prevent malnutrition among children and women in the form of Take-Home Ration (THR), hot-cooked meals, and others. POSHAN Abhiyaan emphasizes early screening and identification of children, pregnant women, and lactating mothers who are malnourished or at risk of malnutrition. Regular monitoring of the growth of children to detect and address any growth faltering at an early stage. The implementation of the program involves strengthening the Integrated Child Development Services (ICDS) system, which is responsible for delivering the nutrition interventions. POSHAN Abhiyaan promotes coordination and convergence among various departments to address malnutrition comprehensively and use the technology for real-time monitoring and tracking the progress of interventions at various levels.

### **Research Methodology**

Secondary data of Maternal and Child health indicators has been obtained from National Family and Health Survey round 4 (NFHS-4) and National Family and Health Survey round 5 (NFHS-5) published by Ministry of Health and Family Welfare (MoHFW). NFHS-4 shows the data of key indicators of maternal

health and child health for the period of 2015-17 while NFHS-5 shows the same for the period of 2019-21. Both PMMVY and POSHAN Abhiyaan were launched in between NFHS-4 and NFHS-5. Therefore study uses data of NFHS-4 to shows the maternal and child health condition before POSHAN Abhiyaan and PMMVY and NFHS-5 shows after it. Infant mortality rate, Under-5 mortality rate, percentage of institutional births, percentage ofstunted children, percentage of wasted children and percentage of underweight children are used as indicators of child health and Maternal mortality rate, Percentage of mothers affected with Anemia, Percentage of mothers received full antenatal care and Percentage of registered pregnancies for which mother received child and mother protection are used as indicators of Maternal health. The data extracted from NFHS-4 and NFHS-5 is given in the table below.

Table: 1

Indicators	NFHS-4	NFHS-5
Infant mortality rate (IMR) per 1000	64	50.4
Under-five mortality rate (U5MR) per 1000	78	59.8
Institutional births (%)	67.8	83.4
Children under 5 years who are stunted(%)	46.3	39.7
Children under 5 years who are wasted(%)	17.9	17.3
Children under 5 years who are underweight(%)	39.5	32.1
Pregnant women age 15-49 years who are Anaemic	51.0	45.9
Mothers who had an antenatal check-up in the first trimester (%)	45.9	62.5
Mothers who had at least 4 antenatal care visits (%)	26.4	42.4
Registered pregnancies for which the mother received a Mother and Child Protection (MCP) card (%)	79.8	95.7

Source: NFHS-4 and NFHS-5

Figure: 1

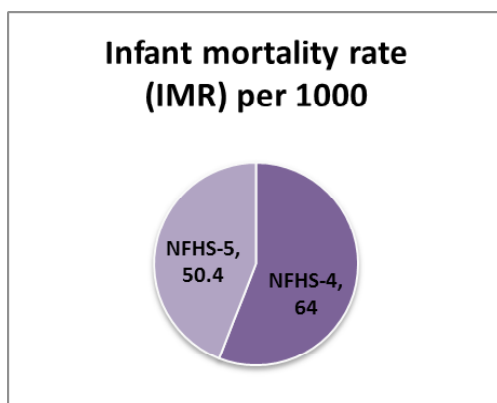
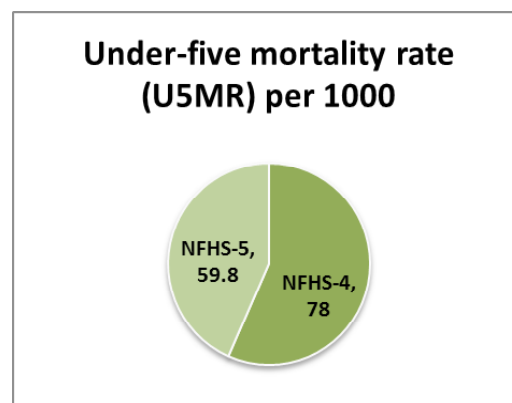


Figure: 2



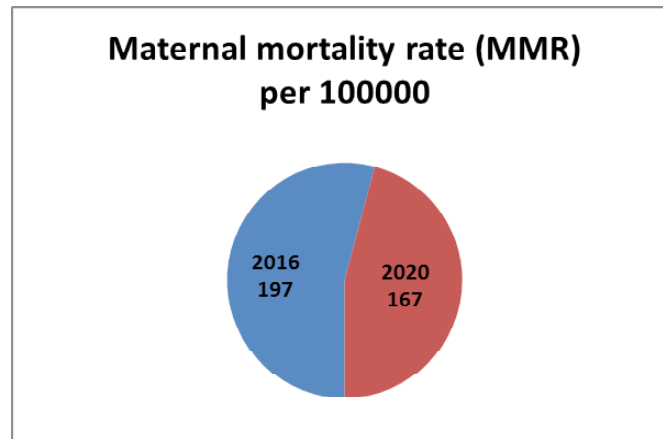
Source: NFHS-4 and NFHS-5

Figure: 1 shows the infant mortality rate per 1000 before and after POSHAN Abhiyaan and PMMVY, IMR has been declined after these schemes indicating an improvement in Child health.

Figure: 2 exhibits the under-5 mortality rate per 1000 before and after POSHAN Abhiyaan and PMMVY,

U5MR has been declined after these schemes. Which shows improvement in Child health.

Figure: 3



Source: Ministry of Health and Family Welfare (MoHFW)

Figure: 3 shows the comparison of Maternal mortality rate per 100000 before PMMVY and POSHAN Abhiyaan. Maternal mortality rate is an important indicator of degradation of maternal health. The figure shows unequivocal reduction in MMR, contributing improvement in Maternal health.

Figure: 4

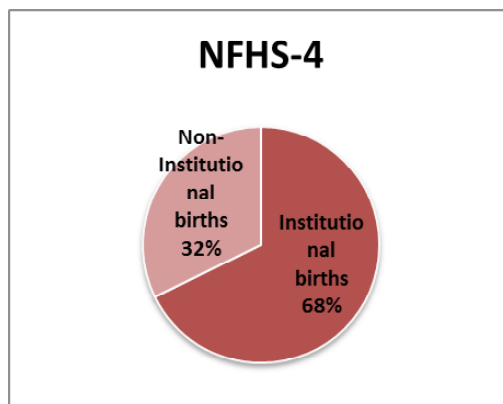
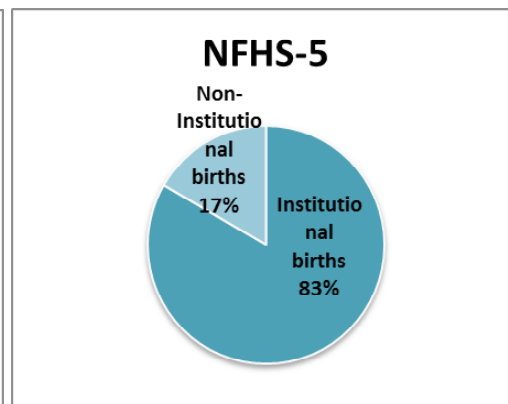


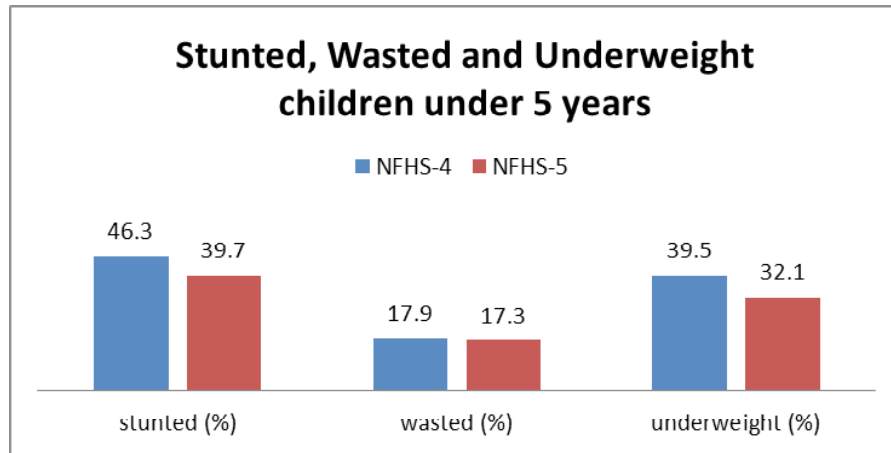
Figure: 5



Source: NFHS-4 and NFHS-5

Figure: 4 and Figure: 5 comprise institutional birth percentage between NFHS-4 and NFHS-5. Institutional birth is an important indicator of both Maternal health and Child health. Institutional birth ensure safe and risk free delivery of child by skilled healthcare personals which helps in reducing any kind of risk associated with child birth.

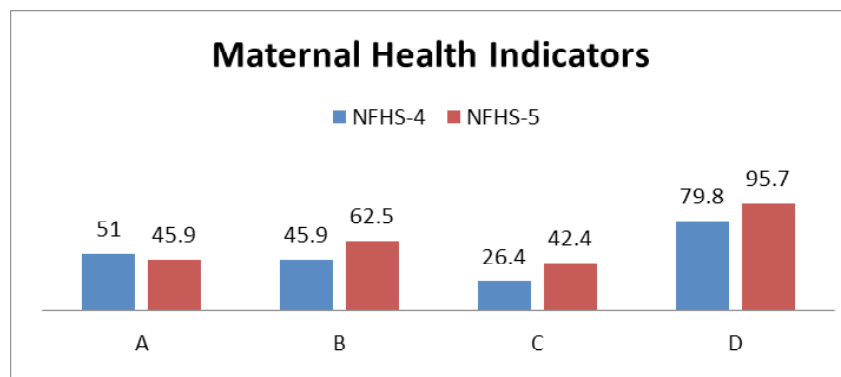
Figure: 6



Source: NFHS-4 and NFHS-5

Figure: 6 shows the percentage of Stunted, wasted and Underweighted children before and after PMMVY and POSHAN Abhiyaan. Stunted children are those who are too short for their age, wasted children are those who are too thin for their height as a result of weight loss and Underweighted children are those who fail to gain weight for their age. These three indicators are measure of malnutrition among children. In NFHS-5, decline in all three indicators can be seen in comparison with NFHS-4, which shows improvement in child health.

Figure: 7



Source: NFHS-4 and NFHS-5

A = Pregnant women age 15-49 years who are Anaemic (%)

B = Mothers who had an antenatal check-up in the first trimester (%)

C = Mothers who had at least 4 antenatal care visits (%)

D= Registered pregnancies for which the mother received a Mother and Child Protection (MCP) card (%)

Figure: 7 shows comparative status of four key indicators of Maternal health between NFHS-4 and

NFHS-5. Anaemia among the pregnant women aged 15-49 has been decreased while Percentage of antenatal check-ups and care visits and percentage of mothers received protection card for themselves and for their children have been increased in this period. Trend of change in all variable is indicating towards improvement in Maternal health.

### **Socio-economic implications of poor maternal health and child health**

Poor maternal and child health has significant socio-economic implications at both individual and societal levels. Poor maternal and child health often leads to higher healthcare expenses, both for the affected individuals and for governments or insurance providers. This can strain healthcare systems and result in increased expenditures on treatments and interventions. When women and children suffer from poor health, their ability to participate in the workforce or in educational activities may be limited. This can lower productivity levels and negatively impact economic growth at both the household and national levels. Poor maternal and child health can have long-lasting effects on future generations. Children born to mothers with inadequate healthcare during pregnancy are more likely to face health and developmental challenges, perpetuating a cycle of poor health and poverty. Children's health is closely linked to their educational outcomes. Poor health can lead to increased school absences, decreased cognitive development, and lower educational attainment levels. This, in turn, can limit future opportunities for affected individuals. Poor maternal and child health is both a cause and consequence of poverty. Families struggling with health issues often face financial burdens due to healthcare costs, reduced income, and limited earning potential. This can exacerbate existing poverty conditions. Socio-economic disparities often intersect with health outcomes. Vulnerable populations, such as minorities and low-income individuals, are more likely to experience poor maternal and child health outcomes due to limited access to quality healthcare, nutritious food, safe housing, and other social determinants of health. Inadequate maternal and child health can strain healthcare systems, particularly in low-resource settings. Insufficient infrastructure, healthcare professionals, and resources can lead to challenges in providing timely and effective care to those in need. Addressing the socio-economic implications of poor maternal and child health requires a comprehensive approach that includes improving access to quality healthcare services, promoting health education and awareness, addressing social determinants of health, and implementing policies that support maternal and child well-being. By investing in maternal and child health, societies can promote healthier populations, reduce poverty, and foster sustainable economic development.

### **Results and Discussion**

The study indicates that the implementation of Pradhan Mantri Matru Vandana Yojana (PMMVY) and POSHAN Abhiyaan has led to significant improvements in maternal and child health. There has been a noticeable decrease in infant mortality rate, under-5 mortality rate, and the percentage of stunted, wasted, and underweight children, as well as an increase in institutional births, showing clear progress in child health. Similarly, there has been a decline in maternal mortality rate and the percentage of pregnant women between 15-49 suffering from anemia. Moreover, there is a rise in the percentage of mothers who had an antenatal check-up in the first trimester, mothers who had at least 4 antenatal care visits, and registered pregnancies where the mother received a Mother and Child Protection (MCP) card, pointing towards better maternal health. The increasing government expenditure on PMMVY and POSHAN Abhiyaan plays a significant role in bolstering factors that enhance maternal and child health outcomes. In conclusion, it can be stated that PMMVY and POSHAN Abhiyaan have emerged as crucial initiatives in combating



malnutrition among mothers and children, providing them with nutritious food, and promoting healthier lifestyles.

## Conclusion and Suggestions

Maternal health and child health are crucial aspects that impact the well-being of individuals, families, and communities. Despite some improvements in recent years, India still faces challenges in reducing maternal mortality, infant mortality, and under-5 mortality rates. The country struggles with providing adequate maternal health care services, skilled healthcare personnel, and nutrition interventions, especially in rural areas. The high rates of malnutrition among children further exacerbate the issue, leading to stunted, wasted, and underweight children. India's maternal and child health indicators are higher than those of developed countries, highlighting the urgent need for proactive measures to address these disparities. Regional disparities within India, such as in states like Uttar Pradesh, also call for targeted interventions to improve maternal and child health outcomes. PMMVY and POSHAN Abhiyaan played a vital role in addressing malnutrition, promoting institutional births, providing antenatal care, and advocating for healthy eating habits. These programs enhanced the overall health and well-being of mothers and children, thereby potentially reducing the negative impact of poor maternal and child health on productivity, healthcare costs, education quality, and poverty. To further improve maternal and child health outcomes in India, sustained efforts are needed to raise awareness, focus on affected groups, ensure access to quality healthcare services, and provide nutritious food supplements to undernourished individuals. By prioritizing maternal and child health and investing in targeted interventions, India can pave the way for healthier and more prosperous futures for its population.

## References

1. Pooja, Ms& Singh, Pooja. (2023). National Nutrition Mission or PoshanAbhiyaan Fighting with Undernutrition among Children, Lactating Mothers and Pregnant Women: An Analysis. 96. 107-117.
2. T., Ahmad Khan, N., Khan, D. M., A., &IlmiQadri, D. M. M. (2020, December 5). An Evaluation of Pradhan Mantri Jan DhanYojana (PMJDY): A Case Study of Aligarh District. Saudi Journal of Economics and Finance, 4(12), 543–549.
3. Jain, Singhal, Sharma, & Kumar. (2023). How SDG 3-Good Health and Well-Being Is Faring With Respect To Women Nutritional Program- A Case Study of Pradhan MantriMatruVandanaYojana. European Chemical Bulletin, 12(6), 5054–5066.
4. Khan, A. M., & Chhabra, P. (2021, October 31). Strategies to Improve Maternal, Infant and Young Child Nutrition under POSHAN Abhiyaan by Involvement of Community Medicine Departments of Medical Colleges in India. Healthline, 12(3), 3–6.
5. Kapur, K.and Suri, S.(2020, March). Towards a Malnutrition-Free India: Best Practices and InnovationsFrom POSHAN Abhiyaan. Observer Research Foundation.103.
6. Paul, V., Singh, A., &Palit, S. (2018, July 1). Nourishing India: Making Nutrition a National Priority. Proceedings of the Indian National Science Academy, 84(0).
7. Gramopadhye, P. V. R., &Samudre, P. M. M. (2018, April 30). A Research Paper on Pradhan MantriMatruVandanaYojana' PMMVY. International Journal of Trend in Scientific Research and Development, Volume-2(Issue-3), 1702–1703.
8. Bhan, Nandita. (2019). "Solutions to India's nutrition crisis may lie within states." The LancetChild & Adolescent

Health 3, no. 12: 836-837

9. Bhan, Nandita. (2019) “Preventing teenage pregnancy in India to end the cycle of undernutrition.” *The Lancet Child & Adolescent Health* 3 (7): 439-440
10. Chaubey, D. & Prakash V. (2018) “National Nutrition Mission (NNM) and Nutrition Status in India”.
11. Dasgupta, R., Roy, S. & Lakhanpaul, M. (2020). “ An Uphill Task for POSHAN Abhiyaan: Examining the Missing Link of ‘Convergence’”, *Indian Pediatrics*, 57: 109-113
12. Menon, P., S. Mani, and P. H. Nguyen. (2017). How are India’s Districts Doing on Maternal, Infant and Young Child Nutrition? Insights from the National Family Health Survey-4. POSHAN Data Note #1. New Delhi, India: International Food Policy Research Institute.
13. Menon, Punima, Mani, S., & Nguyen, P. H. (2017). How Are India’s Districts Doing on Nutrition Related Non-Communicable Diseases? Insights from the National Family Health Survey-4 (Issue 2).
14. Javid, A. (2022, January 1). A Descriptive Study To Assess The Knowledge And Utilization Of Janani Suraksha Yojana (JSY) And Pradhan Mantri Matritva Vandana Yojana (PMMVY) Among Women Of Urban Slums Of Istrict Mohali, Punjab With A View To Develop An Informational Booklet. *Global Nursing Journal Of India*, 4(III), 377–382.
15. Shukla V., Ray, K., & Basu, M. (2023, March 31). Barriers and Solutions Pertaining to Pradhan Mantri Matru Vandana Yojana (PMMVY) Implementation in A Block of West Bengal: A Mixed-Methods Approach. *January-March 2023*, 14(1), 9–16.
16. Gautam, A. (2020, July 1). A Critical Evaluation of Pradhan Mantri Matru Vandana Yojana. *Jindal Journal of Public Policy*, 4(1), 46–62.
17. POSHAN Abhiyaan. (n.d.). Press Information Bureau. <https://pib.gov.in/Pressreleaseshare.aspx?PRID=1910409>
18. Pradhan Mantri Matru Vandana Yojana. (n.d.). Press Information Bureau. <https://www.pib.gov.in/Pressreleaseshare.aspx?PRID=1809690>

# Examining Elementary Education Performance: A Comparative Study of Uttar Pradesh and India

*Dr. Shivendra Singh<sup>1</sup> & Dr. Mithilesh Kumar Singh<sup>2</sup>*

---

## ABSTRACT

*This study examines the educational performance of elementary education in both Uttar Pradesh and India, drawing from secondary data collected from various organizations across the country. Key findings reveal an increase in Gross Enrolment Ratio (GER) at both national and state levels since independence. Furthermore, retention rates in primary education have shown improvement in Uttar Pradesh and nationally from 2010-11 to 2016-17. While the average dropout rate in primary education has consistently declined at the national level from 2005-06 to 2015-16, Uttar Pradesh exhibits a higher dropout rate compared to the national average in 2015-16. Notably, Bihar has made significant strides in reducing primary education dropouts, with a decrease from 11.4% in 2005-06 to no drop-out in 2015-16. Gender Parity Index (GPI) has shown positive trends in primary, upper primary, and elementary education, particularly in the post-reform period. The percentage share of single-teacher schools with an enrolment of 15 or more has declined in India, whereas Uttar Pradesh has experienced an increase from 2006-07 to 2015-16. Additionally, Uttar Pradesh has the highest pupil-teacher ratio in India, with 39 students per teacher at the primary level and 31 at the upper primary level in 2015-16, compared to the national ratios of 23 and 17, respectively, during the same period.*

**Key words:** *Gross Enrolment Ratio, Retention Rate, Transition Rate, Drop-out rate, Gender Parity Index*

## Introduction

The Constitution of India's commitment to providing free and compulsory education to all children up to the age of 14 laid the foundation for educational reforms in the country. Despite missing the initial target set for achieving this goal by 1960, the enactment of the Right to Education Act (RTE) in 2009 marked a significant milestone. Under Article 21-A introduced by the Constitution (86th Amendment) Act of 2002, free and compulsory education became a Fundamental Right, obligating the government to ensure access to elementary education for children aged 6 to 14. This legislation aimed to eliminate financial barriers to education and ensure that all children had the opportunity to attend school and receive quality education. However, despite improvements in enrolment rates since independence, particularly at the primary and upper primary levels, challenges persist in the quality of education, especially in government schools. While some private schools offer better performance, they often come with high fees, exacerbating

---

<sup>1</sup> Assistant Professor, Department of Economics, C.S.N (P.G.) College, Hardoi, Uttar Pradesh, India

<sup>2</sup> Assistant Professor, Department of Political Science, C.S.N (P.G.) College, Hardoi, Uttar Pradesh, India

educational disparities for lower-income families. Reports from organizations like the World Bank and the Annual Status of Education Report (ASER) highlight significant deficiencies in basic numeracy and literacy skills among Indian students, underscoring the need for comprehensive reforms to enhance the quality of education and ensure equitable access for all children across the country.

The educational landscape of Uttar Pradesh reflects its challenges and achievements, shaped by its vast population and geographical expanse. With approximately 200 million inhabitants, Uttar Pradesh accounts for around 16.50 percent of India's population. While boasting an overall literacy rate of around 67 percent, with male literacy at 77 percent and female literacy at 57 percent, regional variations persist, with stark contrasts in literacy rates between districts. Uttar Pradesh accommodates approximately 36 million students in both public and private institutions. Despite increased educational expenditure, challenges remain, including significant dropout rates and the highest pupil-teacher ratio in India, hindering commensurate improvement in learning outcomes. For instance, from 2011-12 to 2014-15, nominal per-student expenditure increased from Rs. 8,354 to Rs. 13,102, yet educational outcomes remain a concern (Dongre & Kapur, 2016).

The first objective of the paper is to evaluate the trends of enrolment rate, retention rate, dropout rate, and transition rate in elementary education within Uttar Pradesh and across other states in India and second objective is to examine the Gender Parity Index (GPI), pupil-teacher ratio, student-classroom ratio, and the percentage of single-teacher schools with an enrolment of at least 15 students in primary and upper primary education. The current study relies on secondary data sourced from various organizations across the country. Specifically, the secondary data has been collected from: Ministry of Human Resource Development (MHRD), New Delhi, Unified District Information System for Education (U-DISE), National University of Educational Planning and Administration, New Delhi

### **Gross Enrolment Ratio in Elementary Education: A Focus on India**

The Gross Enrolment Ratio (GER) reflects student enrolment relative to the total population, serving as a key indicator of educational access. Over the years in India, primary education GERs have consistently risen, indicating increased enrolment rates. From 1950-51 to 2015-16, both male and female GERs at the primary level displayed notable improvements, narrowing the gender gap. Similarly, at the upper primary level, GERs surged for both genders, with female enrolment surpassing males in recent years. These positive trends are credited to government initiatives like Sarva Shiksha Abhiyan (SSA) and the Midday Meal Scheme (MDMs), along with scholarships targeting disadvantaged children, fostering greater inclusivity in education (MHRD, 2018).

**Table: 1- Gross Enrollment Ratio (GER) in India from 1950-51 to 2015-16**

Level	Primary (I-V)			Upper Primary (VI-VIII)			Elementary (I-VIII)		
	Year	Male	Female	Total	Male	Female	Total	Male	Female
1950-51	60.6	24.8	42.6	20.6	4.6	12.7	46.4	17.7	32.1
1980-81	95.8	64.1	80.5	54.3	28.6	41.9	82.2	52.1	67.5
1990-91	94.8	71.9	83.8	80.1	51.9	66.7	90.3	65.9	78.6
2000-01	104.9	85.9	95.7	66.7	49.9	58.6	90.3	72.4	81.6
2005-06	112.8	105.8	109.4	75.2	66.4	71	98.5	91	94.9
2011-12	105.8	107.1	106.5	82.5	81.4	82	97.2	97.6	97.4
2012-13	104.8	107.2	106	80.6	84.6	82.5	95.6	98.6	97
2013-14	100.2	102.6	101.4	86.3	92.8	89.3	95.1	99.1	97
2014-15*	98.9	101.4	100.1	87.7	95.3	91.2	94.8	99.2	96.9
2015-16*	97.9	100.7	99.2	88.7	97.6	92.8	94.5	99.6	96.9

**Source:** Educational Statistics at A Glance, 2018, MHRD.

\* Figures are provisional

### GER in Primary Education in Uttar Pradesh

Table-2 presents Gross Enrolment Ratio (GER) data for primary and upper primary education in Uttar Pradesh across various demographic groups from 1991-92 to 2015-16. GER indicates the percentage of enrolled children relative to the corresponding age group population. Over this period, fluctuations were observed in both primary and upper primary education for all categories, SCs, and STs. Primary education GER increased from 86.86% in 1991-92 to a peak of 126.9% in 2010-11, then declined to 92.15% in 2015-16. Similarly, upper primary education GER peaked at 79.9% in 2010-11, before decreasing to 75.08% in 2015-16.

**Table-2: Gross Enrollment Ratio in Uttar Pradesh from 1991-92 to 2015-16**

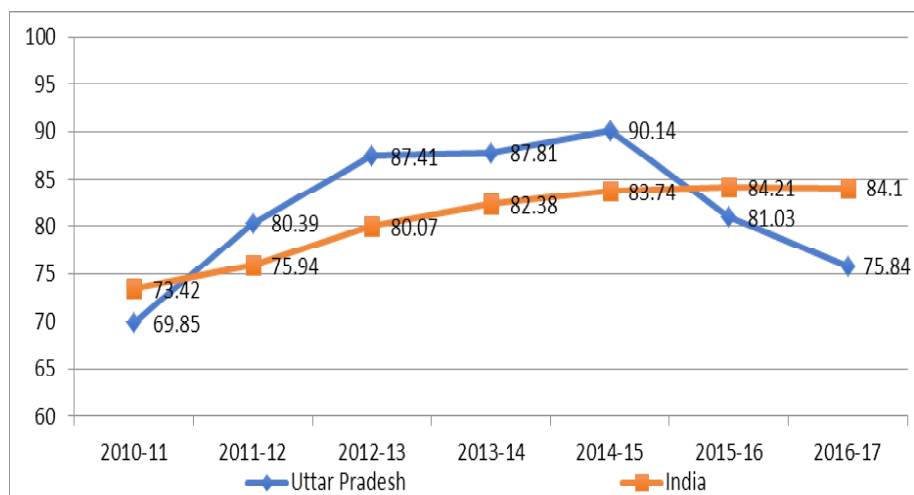
Year	All Categories		Scheduled Castes		Scheduled Tribes	
	Primary Education	Upper Primary Education	Primary Education	Upper Primary Education	Primary Education	Upper Primary Education
1991-92	86.86	51.64	62.24	33.98	77.36	39.69
1995-96	89.1	54.7	66.8	35.7	82.5	41.8
2000-01	65.69	37.42	72.64	39.57	106.69	85.21
2005-06	110.57	53.02	114.41	50.68	145.56	56.58
2010-11	126.9	79.9	150.1	79.1	95.59	58.75
2011-12	110.9	74.4	143.0	92.0	119.3	77.0
2013-14	96.41	73.17	121.28	91.53	110.89	91.88
2014-15	95.0	74.54	122.62	95.83	110.46	91.96
2015-16	92.15	75.08	119.06	95.51	109.86	94.0

**Source:** Selected Educational Statistics, MHRD and DISE: Flash Statistics, NUEPA

### Retention Rate in Primary Education

Retention rate, a critical indicator in primary education, reflects the system's ability to retain students over a five-year period. A 100 percent retention rate implies that all students enrolled in Class I continue until completing Class V without dropping out. Figure-1 depicts the rising trend of retention rates in both Uttar Pradesh and India from 2010-11 to 2016-17. While India's rate increased from 73.42 percent to 84.1 percent, Uttar Pradesh's rose from 69.85 percent to 75.84 percent over the same period. Despite a peak of 90 percent in 2014-15, Uttar Pradesh witnessed a decline by 2016-17. Hence, it's crucial for the state government to prioritize initiatives aimed at curbing dropout rates and enhancing retention in primary education to sustain progress toward UEE goals.

**Figure-1: Retention Rate in Primary Education in India and Uttar Pradesh**



**Source:** U DISE: Elementary Education in India Progress towards UEE, NUEPA, New Delhi

### Examining Dropout Rate in Elementary Education Top of Form

Dropout rates in Indian primary education have seen table-3, a consistent decline from 2005-06 to 2015-16, despite challenges. Escalation in dropout rates typically occurs after Class V, around ages 10-11, often due to children entering the workforce prematurely. Teacher behaviour and parental influence, especially in rural areas, play significant roles in dropout rates. The table-3 presents the trends of the average dropout rate in primary education across major states in India from the academic years 2005-06 to 2015-16. Overall, there is a noticeable decline in dropout rates over the years in most states, reflecting improvements in primary education retention. However, variations exist among different states, indicating diverse educational landscapes and policy interventions.

Table-3: Trends of Average Drop-out Rate in Primary Education: Major States in India

Year	Average Drop-out Rate in Primary									
	2005-06	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14	2014-15	2015-16
India	10	9.4	8	9.1	6.8	6.5	5.6	4.7	4.3	4.1
Uttar Pradesh	11.5	16.2	12.7	16.7	11.1	11.9	7.1	10.3	7.1	8.6
Madhya Pradesh	9.8	8.6	6.6	8.2	8.6	8.3	6.3	6.1	10.1	6.6
Maharashtra	6.2	3.4	3.1	3.3	2.1	1.9	0.6	1	0.6	1.3
Kerala	1.3	-	-	-	-	0.1	-	-	-	-
Tamil Nadu	2	1.7	0.2	0.2	1.2	1	0.6	4.1	0.5	-
Punjab	8.9	5.5	2.9	4.7	1.8	1.8	1.6	2	1.3	3.1
Gujarat	4.3	4.2	2.7	3.9	4.3	3	-	0.7	0.8	0.9
Haryana	12.7	4.4	0.7	0.2	6.2	-	-	1.3	0.4	5.6
Himachal Pradesh	2.9	2.6	2	2.8	-	0.7	-	0.5	0.5	0.6
Karnataka	2.1	3.4	4.5	4.1	3.6	2	2.6	3	2.3	2
Bihar	11.4	13.8	12	13.4	6.4	5.7	15.3	-	2.1	-

Source: NUEPA, Elementary Education in India: Trends, 2005-06 to 2015-16

States like Maharashtra, Kerala, Tamil Nadu, Punjab, Gujarat, Haryana, and Himachal Pradesh maintain low dropout rates due to effective strategies like improved infrastructure, attendance incentives, and enhanced teacher-student engagement. Conversely, Uttar Pradesh, Madhya Pradesh, and Bihar struggle with higher dropout rates, attributed to challenges such as poverty, inadequate infrastructure, and socio-cultural factors. While Uttar Pradesh saw a decline in dropout rates over the years, they remain above the national average, indicating persistent obstacles to educational retention in these states.

### Transition Rate in School Education: Analysing Progress and Trends

The transition rate in education measures the percentage of students progressing from one schooling level to the next. It indicates the continuity and effectiveness of educational pathways, highlighting barriers like dropouts or grade repetition. Policymakers use this data to identify challenges and implement interventions for inclusive and equitable education.

Table-4: Transition Rate: Primary to Upper primary India and Uttar Pradesh

Years	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14	2014-15	2015-16
India	81.1	82.7	83.5	85.2	87.1	86.7	89.6	89.7	90.1
Uttar Pradesh	62.8	63.6	61.5	64.9	72	74	76.9	78.5	79.1
Madhya Pradesh	68	80.3	83	84.5	88.7	87.6	87.4	85.8	88.7
Maharashtra	93.3	95.4	95.7	98.6	99.3	98.7	99	99.6	98.7
Kerala	-	98	-	-	-	-	-	-	-
Tamil Nadu	97.2	98.6	98.9	96.7	98.6	94.9	95.4	97.8	95
Punjab	84	-	93.8	-	98.4	99.3	97.6	97.1	95.3
Gujarat	90.5	91.6	93.9	90.7	93.4	99	97.8	97.9	98.1
Haryana	-	97.7	89	97.9	-	99.4	97	97.1	92.4
Himachal Pradesh	92.6	93.7	95.6	96.1	98	98.6	97.9	98	98.1
Karnataka	91.9	91.8	96	96.5	98.8	91.6	94.3	96.2	96.4
Bihar	62.9	70.7	71	73.5	76.4	71.7	86.2	82.6	85

Source: U-DISE: (Elementary Education in India: Trends, 2013-14) NUEPA, New Delhi

Table-4 provides an overview of student progression from primary to upper primary education across Indian states. Notably, there's a general improvement in transition rates, indicating better educational pathways and access to schooling. States like Maharashtra, Tamil Nadu, Gujarat, and Karnataka consistently exhibit high transition rates, reflecting robust education systems and effective policies. Conversely, Uttar Pradesh and Bihar struggle with lower rates, suggesting challenges in infrastructure and retention. Fluctuations in transition rates within states over different years suggest varying policies, interventions, or external factors influencing progression. For instance, Uttar Pradesh saw a significant increase from 2010-11 to 2012-13, followed by gradual growth, possibly due to changes in initiatives or socio-economic factors.

### Gender Parity Index (GPI)

This index is calculated by determining the ratio of female to male values for a specific educational indicator. A GPI value of less than 1 indicates a higher enrolment of males compared to females, while a value greater than 1 signifies a higher enrolment of females relative to males. When the GPI equals 1, it indicates that parity has been achieved, signifying equal access to education for both genders.



**Table-5: Gender Parity Index (GPI) for Scheduled Caste, Scheduled Tribe and All Categories' Students in India**

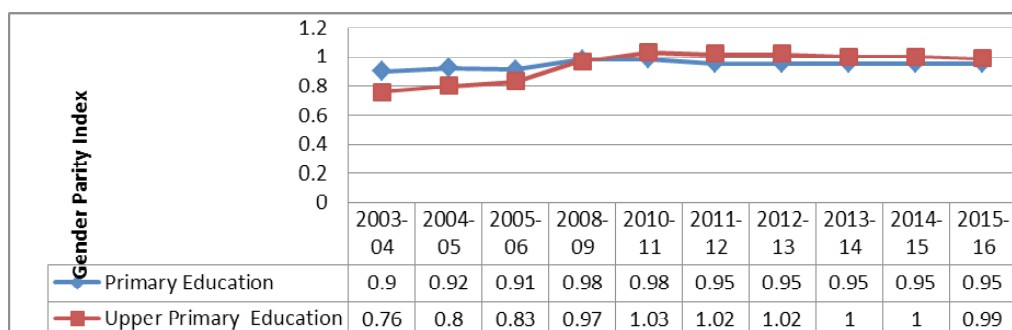
Level	Primary			Upper Primary			Elementary		
	All	SC	ST	All	SC	ST	All	SC	ST
1950-51	0.41	-	-	0.22	-	-	0.38	-	-
1990-91	0.75	0.69	0.65	0.61	0.52	0.50	0.71	0.63	0.60
1995-96	0.82	0.76	0.70	0.73	0.62	0.61	0.80	0.72	0.71
2000-01	0.82	0.80	0.73	0.75	0.70	0.66	0.80	0.78	0.72
2005-06	0.94	0.87	0.91	0.88	0.80	0.84	0.92	0.86	0.90
2009-10	1.00	1.00	0.98	0.94	0.97	0.93	0.98	0.99	0.97
2010-11	1.01	1.01	1.00	0.95	0.96	0.96	0.99	1.00	0.99
2013-14	1.03	1.02	0.98	1.08	1.07	1.02	1.04	1.04	0.99
2014-15	1.03	1.02	0.98	1.09	1.09	1.02	1.05	1.04	0.99
2015-16	1.03	1.03	0.98	1.10	1.10	1.03	1.05	1.05	1.00

Source: MHRD (various years), Educational Statistics at A Glance, New Delhi. Top of Form

Table-5 presents Gender Parity Index (GPI) data for SC, ST, and All Categories' students in India across various educational levels over several years. It reflects significant progress in achieving gender parity, with improvements observed from 1950-51 to 2015-16. For instance, the GPI for primary education increased from 0.41 to 1.03, indicating parity in enrolment between male and female students across demographic groups. Despite advancements, disparities persist, especially among ST students. Continued efforts are necessary to ensure equitable access to education, particularly for marginalized communities like SC and ST, addressing their specific challenges to foster inclusive schooling.

The Gender Parity Index value in Uttar Pradesh has also improved after launched Sarva Shiksha Abhiyan (2001) Programme. Figure-2 demonstrate that the Gender Parity Index value 0.90 in primary education and 0.73 in upper primary education in 2003-04. In upcoming years, the GPI value has reached 0.95 in primary level and 0.99 in upper primary level in 2015-16. Although, GPI value has increased over the period of time but it is below from national average. Therefore, government of Uttar Pradesh should focus to increase enrolment of girls in the age group 06-14 years so that it could reach GPI value towards value 1.

Figure-2: Gender Parity Index (GPI) for All Categories of Students in Uttar Pradesh



Source: Elementary Education in India Progress towards UEE, NUEPA, New Delhi.

## Elementary Educational Performance in India and Uttar Pradesh

Table-6: Performance Indicator in Elementary Education in India

Indicators	2006-07	2009-10	2012-13	2013-14	2014-15	2015-16
Total Number of Schools	1196663	1303812	1431702	1448712	1445807	1449078
Percentage share of Government Schools	80.8	80.4	75.9	75.5	74.75	74.32
Percentage share of Private Schools	18.9	19.5	21.5	22.1	22.74	23.08
% Single Teacher Schools where Enrolment =15	10.5	8.1	8.7	7.2	6.8	6.2
Student-Classroom Ratio	36	32	29	28	27	27
PTR: Primary Level	36	33	28	25	24	23
PTR: Upper Primary	32	31	25	17	17	17
PTR: Elementary	34	32	27	26	25	24

Source: U DISE, Elementary Education: Trends: India

Table-6 illustrates performance indicators in elementary education in India from 2006-07 to 2015-16. Total schools increased from 1,196,663 to 1,449,078, with government schools' share declining from 80.8% to 74.32% and private schools rising from 18.9% to 23.08%. The percentage of single-teacher schools decreased from 10.5% to 6.2%. Improvements in student-classroom ratio and pupil-teacher ratio (PTR) were observed across primary, upper primary, and elementary levels. Lower ratios signify enhanced teacher availability and potentially improved learning environments. These trends suggest efforts to address infrastructural and staffing deficiencies, aiming to create conducive learning environments for elementary students in India.

Table-7: Performance Indicator in Elementary Education in Uttar Pradesh

Indicators	2006-07	2009-10	2012-13	2013-14	2014-15	2015-16
Total number of Schools	168969	195089	239817	240332	243014	245919
Percentage share of Government Schools	76.3	75.4	68	66.9	66.23	65.60
Percentage share of Private Schools	23.7	24.6	30.7	31.2	32.14	32.69
% Single Teacher Schools with Enrolment =15	4.5	7.2	12.7	8.8	8.7	8.1
Student-Classroom Ratio	46	36	32	31	31	30
PTR in Primary Level	55	47	42	41	39	39
PTR in Upper Primary	48	44	36	34	33	31
PTR: Elementary	53	45	39	38	36	36

Source: U DISE, Elementary Education: Trends: Uttar Pradesh

Table-7 showcases key performance indicators in elementary education in Uttar Pradesh from 2006-07 to 2015-16. Total schools increased steadily, with government schools' share declining and private schools' share rising to 32.69% by 2015-16. The percentage of single-teacher schools fluctuated, peaking at 12.7% in 2012-13 and decreasing to 8.1% by 2015-16. Student-classroom ratios and pupil-teacher ratios improved,

yet Uttar Pradesh consistently had higher PTR values compared to ideal standards, especially at the primary level, indicating persistent staffing challenges.

## Conclusion

In conclusion, the analysis of elementary education performance in India and Uttar Pradesh reveals both progress and persistent challenges. While India has shown improvements in key indicators such as increasing enrolment and narrowing gender gaps, disparities in access and quality persist. In Uttar Pradesh, despite an increase in the total number of schools and improvements in some indicators, the dominance of private schools and persistent challenges like high PTR values underscore the need for targeted interventions. Moreover, fluctuations in dropout rates and transition rates highlight the complexity of educational dynamics, requiring continuous monitoring and tailored strategies. Efforts should focus on addressing infrastructure deficiencies, enhancing teacher-student ratios, and promoting inclusive policies to ensure equitable access and quality education for all, as evidenced by the data presented.

## References

1. Ministry of Human Resource Development. (2009). Right to Education. Retrieved from <https://mhrd.gov.in/rte>
2. Govinda, R., & Bandyopadhyay, M. (2008). Access to Elementary Education in India Country Analytical Review: The Consortium for Educational Access, Transitions and Equity. National University of Educational Planning and Administration (NUEPA), New Delhi.
3. Ministry of Human Resource Development. (Various Years). Selected Educational Statistics. New Delhi.
4. Unified District Information System for Education. (Various Years). Elementary Education in India Progress towards UEE: Flash Statistics. New Delhi: NUEPA.
5. Unified District Information System for Education. (Various Years). Elementary Education in India: Trends 2005-06 to 2015-16. New Delhi: NUEPA.
6. Mehta, A. (n.d). Education for All in India with Focus on Elementary Education: Current Status, Recent Initiatives and Future Prospects. Retrieved from <https://www.educationforallindia.com/page101.html>
7. Ministry of Human Resource Development. (2018). Educational Statistics at A Glance, 2018. Ministry Of Human Resource Development, Government of India, New Delhi.
8. MSME Development Institute. (2015-16). State Profile of Uttar Pradesh 2015 –16. Ministry of Micro, Small & Medium Enterprises. Kanpur, Uttar Pradesh.
9. Cheney, G. R., et al. (2005). India Education Profile. National Center on Education and the Economy, New Commission on the Skills of the American Workforce. Retrieved from <http://www.ncee.org/wp-content/uploads/2010/04/India-Education-Report.pdf>
10. Annual Status of Education Report. (2016). Enrolment and Learning Report Card. New Delhi: Pratham.
11. Dundar, et al. (2014). Student Learning in South Asia Challenges, Opportunities, and Policy Priorities. Washington D.C: The World Bank.
12. Muzammil, M. (2008). Uttar Pradesh: Financing of Secondary Education - Grants-in-Aid Policies and Practices. In J. B. Tilak (Eds.), Financing of Secondary Education in India. Shipra Publications, New Delhi.
13. Dongre, A., & Kapur, A. (2016). Trends in Public Expenditure on Elementary Education in India. Economic & Political Weekly, Vol. (39).
14. The Organisation for Economic Co-operation and Development. (2019). Education at a Glance 2019: OECD Indicators: Indicator D2. What is the student-teacher ratio and how big are classes? Retrieved from <https://www.oecd-ilibrary.org/sites/a1ef3bfe-en/index.html?itemId=/content/component/a1ef3bfe-en>

# ODOP Scheme: A Booster for MSMEs Growth in Uttar Pradesh

*Rashmee Rai<sup>1</sup> & Dr. Surendra Kumar Gupta<sup>2</sup>*

---

## ABSTRACT

*Uttar Pradesh one of the fastest growing states of India is well known for its huge population, multicultural society, religion, a large number of MSMEs, and variety of geographical land. The MSME sector plays a very important role in the growth of state economy because it accounts for almost 60% of the total industrial output and creates jobs as well as earns foreign currency through exports. Uttar Pradesh has around 90 lakhs MSMEs in 2021-22 which contribute around 14% share of India's total MSME. That's why we say that MSME is the backbone of Uttar Pradesh. To enhance the economic opportunities for the state, especially in the MSME sector, state government launched "One District One Product" Scheme. ODOP scheme aims to promote the local production of unique products in each district of Uttar Pradesh, with the goal of increasing income, employment and improving the overall economic situation in these areas. The purpose of the study is to analyse the recent trend of MSMEs in Uttar Pradesh and role of the ODOP Scheme in MSMEs' growth, export promotion, and GSDP growth of Uttar Pradesh.*

*The study is descriptive in nature and based on the secondary data published by various publications of the government of India & other organizations such as MSME Annual Report, Economic Survey, Budget & and data published on the official website of ODOP. Various statistical methods such as growth rate, Graphs & and diagrams have been used to reach a valid conclusion.*

*The study is divided into 6 sections. The findings of the study reveal that the ODOP Scheme has a positive impact on the MSME growth as well as it contributes to economic development of Uttar Pradesh.*

**Keywords:** *One District One Product (ODOP), GSDP Growth, Export promotion, Micro Small and Medium Enterprises (MSME).*

## INTRODUCTION

The micro small and medium enterprises (MSMEs) sector holds immense importance in the Indian Economy because it plays a very crucial role in providing employment, generating output, and contributing to exports of the country. MSMEs are widely distributed in the different states of India. Uttar Pradesh holds the highest number of MSMEs among all the states. The large labor population (skilled & unskilled) and developed infrastructure of the state provide great potential for the expansion and improvement of the

---

<sup>1</sup> Research Scholar, Department of Economics, D.D.U. Gorakhpur University, Gorakhpur (U.P.)

<sup>2</sup> Assistant Professor, Department of Economics, D.D.U. Gorakhpur University, Gorakhpur (U.P.)

MSME sector. The MSME sector plays a significant role in creating job opportunities in the states like U.P. because they use more labor-intensive production techniques as compared to large firms, resulting in more employment as well as fair income distribution.

According to the new definition of MSME (1 July 2020), the classification of MSME is based on investment and turnover for both manufacturing & services industries.

S.NO.	Types of Enterprises	Investment	Turnover
1	Micro	Less than 1 crore	Less than 5 crore
2	Small	Less than 5 crore	Less than 50 crore
3	Medium	Less than 20 crore	Less than 250 crore

**Source:** Annual report of MSME 2021-22

According to the state's MSME and export promotion department, there are more than 9 million active MSMEs in Uttar Pradesh, of which only 1.4 million are registered with the "Udyam" portal, and the rest of the state MSMEs operating in the unorganized sector. Registration of the MSME platform provides many benefits to entrepreneurs, including insurance and financing. The MSMEs sector of Uttar Pradesh is the second largest creator of employment in the state after agriculture & allied farm activities and also contributes nearly 60 % to UP's annual industrial output. It is evident from the above information that the MSME sector serves as a backbone of the manufacturing sector in Uttar Pradesh with the presence of many traditional clusters which include agriculture, leather, handloom, handicrafts, etc. There are more than 40 lakh MSMEs and providing more than 95 lakh employment opportunities in the state. But, due to increased competition, environmental regulations, the requirement of technology upgradation, and infrastructure requirements, MSMEs are struggling to see the growth development in and the state. To overcome the challenges of the MSME sector & commitment to balance industrial development the state government decides to implement the "One District One Product" scheme in the state.

**One District One Product Scheme:** One District One Product scheme aims to create a product-specific traditional industrial hub across the 75 districts of Uttar Pradesh. The ODOP scheme offers financial assistance for the growth of specialized product manufacturing through skill, marketing, and MSME enterprise development. **Strategy to implement the scheme:** The strategy of the state government is to provide some specific platforms like MSME sectors, Co-operative and Self Help Groups (SHGs), to artisans so that they would be able to increase the quality and production of traditional products. This will lead to an increase in the level of income and employment opportunities.

### Review of Literature:

Tripathi and Agrawal, (2021), the purpose of this paper is to describe the role of the One District One Product (ODOP) in economic revitalization in U.P. of India as well as study its strategy and assess its effects on the creation of jobs, export promotion, and the state's economic growth from 2018 to 2020. It demonstrates the ODOP program's beneficial effects after being carefully designed. However, to achieve the intended results, it denotes the necessity of the people's engagement and active participation, which has historically been a contentious topic in the literature on public administration.

Rubi Yadav, & Dr. Narendra Pratap Singh (2021), the study analyze the contribution of the One District One Product Scheme to employment generation, export growth, GDP growth, and MSMEs growth in Uttar Pradesh. The research is based on Secondary data. The study concludes that the state government ODOP

Scheme has contributed to economic development & MSMEs growth in the state as well as the innovative initiative has helped with the state export promotion and job creation.

Midhat Fatima, Prof.S.M. Jawed Akhatar (2023): The study analyses the performance of the MSME sector in Uttar Pradesh using secondary data gathered from the website of the Ministry of MSME, GOI. It analyses the trends in the MSME sector by looking at the Udyog Aadhar Memorandum & Udyog registration. For examination, the CAGR has been computed in Microsoft Excel. Various policies and initiatives are reviewed to determine the state's contribution to the growth & improvement of the industry. The paper concludes that there has been an increase in the number of MSME units, as well as employment, investment & output overall for the census of MSME, with the recent two censuses showing the most dramatic increase.

### **OBJECTIVE:**

1. To examine the recent trends in the MSMEs sector of Uttar Pradesh.
2. To study the role of one district one product scheme in the growth of MSMEs.
3. To study the contribution of One District One Product in the Economic Development of Uttar Pradesh.

### **METHODOLOGY:**

The study is descriptive in nature and based on the secondary data published by various publications of the government of India & other organizations such as MSME Annual Report, Economic Survey, Budget & and data published on the official website of ODOP. Various statistical methods such as growth rate, Graphs & and diagrams have been used to reach a valid conclusion.

### **RECENT TREND OF THE MSME SECTOR IN UTTAR PRADESH:**

According to the MSME Ministry's Annual Report 2020-21, Uttar Pradesh has more than 90,000 MSMEs which represent 14% of India's total MSME population of 6.33 Crore. MSMEs are a driving force behind any economy and recognizing their significance, GOI has launched various initiatives for expansion and progress of it. Udyog Aadhaar and Udyam Aadhar are two initiatives that aim to provide various benefits to MSMEs. In September 2015, GOI introduced Udyog Aadhar, which assigned MSMEs with a unique 12-digit identification number upon registration and this registration number allowed MSMEs to avail the benefits of various government schemes, incentives, and subsidies. In July 2020 according to the new definition of the MSMEs sector, the registration portal Udyog was replaced by new Udyam registration portal. Udyam registration affords multiple benefits to promote the growth and development of MSMEs like it collateral free loans and interest rate subsidies, protection against late payment & faster dispute resolution, subsidies on stamp duty and registration fees, barcode registration, and patent registration. Also, the Uttar Pradesh government has taken a lot of steps to promote the MSME region and wants to organize regional products and encourage companies to brand and sell worldwide.

**Table No.1: Number of Registered MSMEs in Uttar Pradesh since the Introduction of Udyog Aadhar Memorandum:**

Year	Micro	Small	Medium	Total
2015-16	41383	3519	131	45033
2016-17	381408	18858	761	401027
2017-18	108650	9417	460	118527
2018-19	110378	12867	654	123899
2019-20	104341	12786	572	117699
2020-21*	205829	10834	1373	218038
2021-22*	399115	14222	883	414220
Total	1351103	82503	4836	1438443
CAGR	0.465%	0.26%	0.37%	0.45%

Source: DCMSME

\* Represent Udyam Registration (Udyam registration portal is the only Government portal for registration of MSME). It is an official portal to register a new MSME or to re-register the already registered EM-II (Entrepreneurs Memorandum Part II) or Udyog Aadhar Memorandum.

The registration in the MSMEs sector according to Udyog Aadhar Registration is highlighted in Table 1. The table shows the number of registrations in micro, small & medium enterprises in the U.P. Registration data show that among the three groups, micro-enterprises have the most registrations and medium enterprises have the least number of registrations as compared to micro & small enterprises. According to Udyog Aadhaar registration and Udyam registrations, there were a total of 45,033 MSMEs in Uttar Pradesh in 2015–16, and that number climbed to 4,14,220 MSMEs in 2021–22. Micro-enterprises made up (39,115) of these, followed by small businesses (14,222) and medium-sized businesses (883). Micro-, small, and medium-sized businesses all see a compound annual growth rate of 0.46%, 0.26%, and 0.37% respectively. The compound annual growth rate for the whole MSME industry is 0.45%. According to the state’s MSME and export promotion department, there are more than 9 million active MSMEs in Uttar Pradesh, of which only 1.4 million are registered with the “Udyam” portal, and the rest of the state MSMEs operating in the unorganized sector.

**Table 2: Total employment provides by MSMEs in Uttar Pradesh since the Introduction of the Udyog Aadhar Memorandum**

Year	Micro	Small	Medium	Total
2015-16	192024	74215	14583	280822
2016-17	1288421	398995	89777	1777193
2017-18	442386	198375	51507	692268
2018-19	484271	235929	59219	779419
2019-20	463119	219997	42218	725334
2020-21*	1102250	622498	304489	2029237
2021-22*	3980225	679205	316547	4975977
Total	2870221	1127511	257304	4255036
CAGR	0.66%	0.45%	0.67%	0.61%

Source: DCMSME

\*figure represents total employment provided by MSMEs in Udyam registration.

Table 2 revealed the employment options provided by MSMEs in Uttar Pradesh. The table shows that, out of the three groups (micro, small & medium), micro-enterprises have the greatest worker engagement rate, followed by small and then medium-sized businesses. In UP, there were 2, 80,822 MSMEs employees in 2015–16 (in which 192024 Micro level employees which was the highest as compared to Small Enterprise 74215 & medium 14583). In 2020-21, the new definition of MSME (1 July 2020), was defined according to the classification of MSMEs based on investment and turnover for both manufacturing & services industries. After changing the criteria of the MSMEs sector maximum registration was done in 2020-21 which 2029237. It should be noted that in a populous state like Uttar Pradesh, the creation of jobs in the MSME sector has demonstrated potential opportunities. Micro, small, and medium-sized businesses had respective compound annual growth rates of 0.66 %, 0.45 %, and 0.67%, respectively for employment. The whole MSME market has a compound annual growth of 0.45%.

### **ROLE OF ODOP SCHEME IN THE GROWTH OF MSMEs IN UTTAR PRADESH:**

Uttar Pradesh has the most MSMEs but the main problem is that the majority of MSMEs are in unrecognized sectors and many of these are very old, traditional, and indigenous industries. To overcome the challenges with innovative ideas and commitment to balance industrial development, the Uttar Pradesh Government decided to implement the “One District One Product” scheme. The idea of the ODOP program came from the successful implementation of OVOP in Japan. ODOP scheme will determine a new way for inclusive growth of the state. In this scheme, one particular product is selected from each district (75 districts) of Uttar Pradesh and that product is selected which is historically well-known for its production in that particular district of Uttar Pradesh. The government of Uttar Pradesh hopes to increase the visibility and sales of the state’s uniquely and locally produced goods as well as create jobs at the local state level.

ODOP scheme aims to empower the local MSME industry and build a self-reliant economy as well as to encourage unrecognized art and craft products. The ODOP scheme would support MSMEs’ efforts to promote & produce those products that are unique in each district of Uttar Pradesh. The government of Uttar Pradesh launched the ODOP scheme in 2018 with 25000 crores in accounts to help & support the finances & marketing of indigenous art. In the 2018-19 budget, the U.P. government allotted 250 crore rupees for the implementation of the ODOP scheme. Through the ODOP scheme individual products/groups of products are selected from 75 districts of U.P. & common facility centers were established in all such districts as well as it supports the stakeholders on financial, technical, and managerial starts. The main objective behind this scheme is to boost micro, small, and medium units that are involved in this scheme & provide benefits to local craftsmen & artisans, it will play an important role in boosting the MSME sector because the MSME sector plays a very important role in the state economy. ODOP scheme can provide Local –Level jobs and have great potential to make the Artisans as entrepreneurs & improve their socio-economic situation. The 90 lakh MSMEs in the states account for 14.2 percent of all MSMEs in the country. With the implementation of the ODOP scheme, approximately 4.02 percent of MSMEs have been established. Every chance has been used to encourage the ODOP initiative because the initiative has given a unique identity to the MSME sector. The scheme is launched to benefit the local artisans & MSMEs of the state by creating clusters of traditional crafts, handicrafts, and small-scale industries in the state. For the successful implementation of the ODOP Scheme, the U.P. government brought e-commerce platforms like Flipkart, eBay, Amazon.in & Amazon Global, which helped to take the ODOP product to National and international markets as well as (NIFT) has been roped to advise the designing part of the



ODOP product. As a result, the small districts like Jaunpur, Etah, Pilibhit, Mirzapur, and Pratapgarh have become centers for employment due to the successful implementation of ODOP.

## CONTRIBUTION OF ODOP IN ECONOMIC DEVELOPMENT OF UTTAR PRADESH

For the analysis of contribution of odop in economic development 3 parameter is used (1) export of the state, (2) Gross State Domestic Product(GSDP) and (3) Per capita income of the state.

**Table 3: ODOP and Export of the Uttar Pradesh**

Year	Size of Export (in Crore)	Jump (Percentage)
2017-18	88,967	(+5.9%)
<b>2018-19</b>	<b>1,14,042</b>	<b>(+28%)</b>
<b>2019-20</b>	<b>1,20,356</b>	<b>(+5.5%)</b>
<b>2020-21</b>	<b>1,21,000</b>	<b>(+0.65%)</b>
<b>2021-22</b>	<b>1,40,123</b>	<b>(+15.79%)</b>

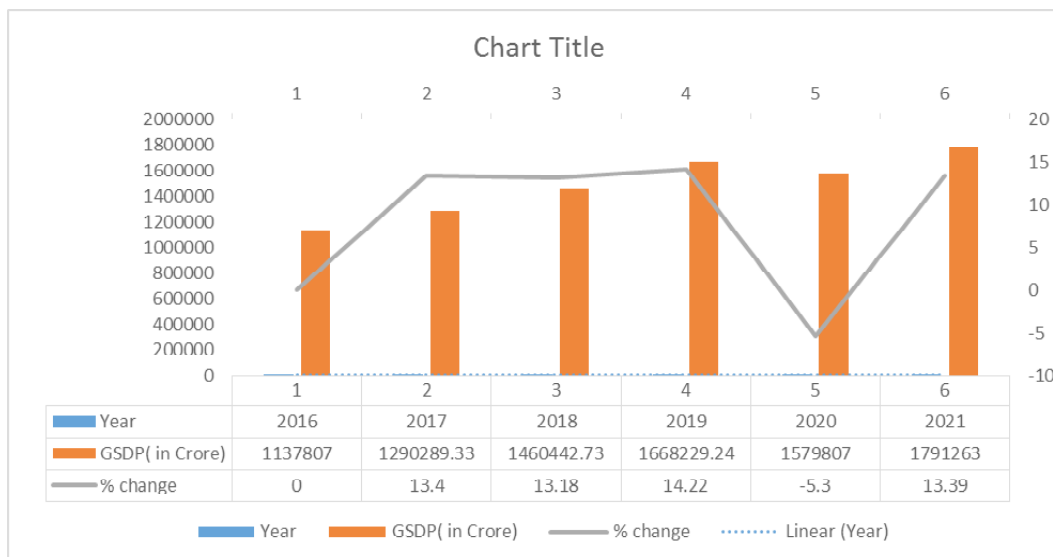
**Source:** Ministry of Commerce and Industry

The data in the table show a substantial increase in the export of Uttar Pradesh after the implementation of the ODOP scheme. In the last five years, the export of the state has gradually increasing from INR 88,967 crore in 2017-18 to INR 1,40,147 crore in 2021-22. In the financial year 2018-19, a substantial jump of 28% was seen in the state exports and the credit of this highest increase in export goes to ODOP scheme of the state government. Product-wise export data indicate that approximately 80 percent of product which have been exported from the state belong to ODOP category. Despite the Covid -19 pandemic lockdown, the state maintains its exports volume at the previous level. The state export grew marginally during the lockdown period from INR 120 thousands crore in 2019-20 to INR 121 thousand crore in 2020-21. The export performance during this period show the strength of UP's export system and its stakeholders. Between April 2020-2021 to March 2021-22, UP's exports increased from Rs 121,000 crore to 140,123 crores, which is an increase about 16%. In this the contribution of ODOP is about 72 % marked by the MSME and Export Promotion Department. According to latest data released by central government, Uttar Pradesh outplaced many states including Telangana, Kerala, Punjab, West Bengal, etc. in terms of export during covid pandemic. In 2020-22, the demand of traditional product (which is also selected under ODOP) made of wood, silk and carpet has rise in the foreign countries like United State & European countries. A large number of ODOP products were exported to Nepal, Bangladesh and south Asian countries from Uttar Pradesh.

**Table 4: Gross State Domestic Product (GSDP) of Uttar Pradesh.**

YEAR	GSDP(INR CRORE)	CHANGE%
2015-16	11,37,807	-
2016-17	12,90,289.33	(+13.40 %)
2017-18	14,60,442.73	(+13.18 %)
2018-19	16,68,229.24	(+14.22%)
2019-20	15,79,807	(-5.3%)
2020-21	17,91,263	(+13.39%)

**Source:** Directorate of Economic and Statistics, Government of Uttar Pradesh (2020).



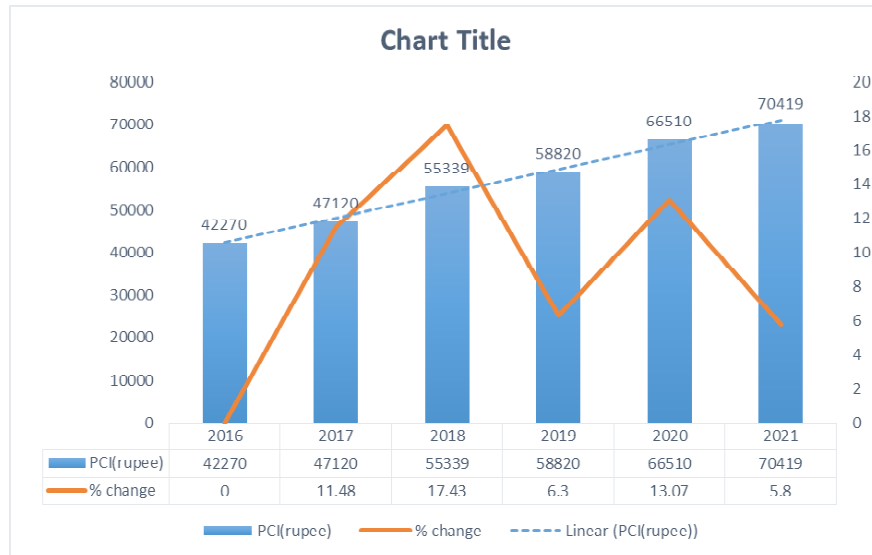
**Source:** Graph is based on Table No.4: GDSP of Uttar Pradesh (2015-16 to 2020-21).

Uttar Pradesh has been a growing economy with a steady growth in the recent years. The Gross State Domestic Product (GSDP) of Uttar Pradesh (at current prices) has grown from around Rs. 1137210 crores in 2015-16 to about Rs. 1375607 crores in 2017-18. The average GSDP growth of the state stands at 7.5% during 2015-16 to 2017-18. In 2019-20, the GSDP of the state is slightly decreased due to the COVID-19 pandemic but it improved in 2020-21. GSDP of the state for 2020-21 (at current price) is estimated to be 17,91,263 crores. The state's economic growth was 28 percent in 2018-19 and 34 percent in 2019-20, an increase of more than 6 percent from 2018-19. Under the ODOP program, the state government offers various credit facilities & subsidies under four different categories of scheme for promoting infrastructure development, providing seamless access to finance, initiating skill development, and providing assistance to manufacturers of unique products in a particular district which helps continuously improve the GSDP of the state as well as the improvement in per capita income of the state.

**Table No.5: Per- Capita Income of Uttar Pradesh (2015-16 to 2020-21)**

Year	Per capita Income( INR)	Growth %
2015-16	42,270	-
2016-17	47,120	(+11.48%)
2017-18	55,339	(+17.43%)
2018-19	58,820	(+6.30%)
2019-2020	66,510	(+13.07%)
2020-21	70,419	(+5.8%)

**Source:** Directorate of Economic and Statistics, Government of Uttar Pradesh (2020).



**Source:** The graph is based on Table No. 5: Per-Capita Income of Uttar Pradesh (2015-16 to 2020-21)

Uttar Pradesh has posted an inspiring trend in terms of raising its per capita income level. The per capita income of the state has increased from INR 42,270 in 2015-16 followed by INR 47,120 in 2016-17, INR 55,339 in 2017-18, INR 58,820 in 2018-19, INR 66,510 in 2019-20 and INR 70,419 in the year 2020-21 which show a remarkable success. The per capita income of the state is projected to increase by more than Rs. 80,000 by 2024-25.

### Conclusion

MSME sector makes a significant contribution to the Uttar Pradesh economy and this sector is extremely important for the state production capacity, employment & capital investment viewpoint as well as it has essential capabilities for economic development, poverty mitigation, and encouraging inclusive and sustainable development. Conclusively, we can say that the “One District, One Product” scheme has contributed to economic development and MSME growth. The ODOP scheme benefited the local artisans & MSMEs enterprises by creating a cluster of traditional crafts, handicrafts and small industries in the state. Through ODOP Scheme approximately 80,000 artisans have been trained & around 40 lakh people employed. The “One District, One Product” scheme has given a new identity to the unique product of each 75 districts in the state. The above study shows that the ODOP Scheme has a positive impact on MSME growth as well as it contributes to the economic development of Uttar Pradesh.

### References

1. One District One Product. (2020). Department of MSME and Export Promotion, retrieved from <http://odopup.in/en/article/frequently-asked-questions-faqs>, accessed on 12 September 2020.
2. Yadav, U. S., Tripathi Ravindra, Tripathi Mano, Ashish Tripathi., (2022). “One district one product (ODOP) of Uttar Pradesh: New initiative for developing Global Handicraft Index”. volume 9, Issue 2-2022.

3. Rubi Yadav, Dr. Narendra Pratap Singh., (2021). “*Role of MSMEs Centric State Led Initiative in Economic Development: with Special Reference to Uttar Pradesh*”. volume 18, Number 2,2020.
4. Midhat Fatima, Prof.S.M. Jawed Akhtar “*An Overview of Micro Small & Medium Enterprises (MSMEs) in the state of Uttar Pradesh*” volume II, Issue 1 Jan 2023.
5. <https://msme.gov.in/faqs/q1-what-definition-msme>
6. <https://www.lendingkart.com/msme-loan/what-is-msme/>
7. <https://www.ibef.org/blogs/india-s-one-district-one-product-programme>
8. <https://www.msmex.in/learn/uttar-pradesh-govt-initiative-to-support-msme/>
9. InvestIndiaUPODOP.pdf
10. <https://www.indiafilings.com/learn/one-district->
11. <https://www.fortuneindia.com/macro/why-one-district-one-product-is-critical-toup/105040>
12. <https://www.businessworld.in/article/ODOP-The-Growth-Engine/22-03-2021-384558/>
13. <https://knnindia.co.in/page/pg/contact-us>

# Unveiling Ayodhya's Economic Impact on Uttar Pradesh: A Critical Analysis

*Dr. Supriya Agrawal<sup>1</sup>, Prof. (Dr.) Alpana Srivastava<sup>2</sup> & Prof. (Dr.) Himanshu Rastogi<sup>3</sup>*

---

## ABSTRACT

*Uttar Pradesh, India, is an example of an economically vibrant and varied state that is well-positioned for future expansion. This study thoroughly examines the economic indicators and strategic efforts shaping the future of Uttar Pradesh's economy. Uttar Pradesh is the most populous state in India, contributing significantly to the country's Gross State Domestic Product (GSDP), with a population of around 200 million. Uttar Pradesh's general state revenue (GSDP) increased significantly between fiscal years 2012 and 2022, suggesting the state's resiliency and future growth potential. The rise of famous sites like the Taj Mahal, which draw tourists from all over the world, has made tourism a major economic engine. Furthermore, the agricultural sector is vital to the nation's food security and is a fundamental part of the state's economy. This research presents insights on the possibilities and threats facing Uttar Pradesh, along with strategic suggestions for capitalizing on its assets. For future expansion, it is crucial to diversify tourist offerings, speed up the adoption of renewable energy sources, and modernize agricultural techniques. Improving connectivity, encouraging cultural exchanges, and adopting principles of environmental sustainability will greatly advance the development goal of Uttar Pradesh.*

**Keywords:** *Uttar Pradesh, Economic Landscape, Growth, Development, GSDP (Gross State Domestic Product), Tourism, Infrastructure*

## Introduction:

The city of Ayodhya in India's Uttar Pradesh is rich in religious, cultural, and historical significance. Ayodhya has always stood as a symbol of tolerance and tradition. Beyond its religious significance, though, Ayodhya has become an important economic force in Uttar Pradesh. An exhaustive analysis of Ayodhya's integrated effect on the state's economic dynamics is the goal of this research article.

As a religious pilgrimage site, Ayodhya has been a magnet for visitors from all over the globe for generations. Religious tourists go to Ayodhya to experience its unique charm, which is a result of the city's rich cultural heritage and its emphasis on spirituality. Since Ayodhya's economic significance has grown in tandem with its cultural and religious renown, this attraction has spread beyond its religious confines. The city's influence has extended beyond its sacred sites, affecting tourism, infrastructural development,

---

<sup>1</sup> Visiting Faculty, <sup>2,3</sup> Professor Amity Business School, Amity University, Lucknow Campus.

and local craftsmanship in Uttar Pradesh's economy. The complex relationships between Ayodhya's many functions and Uttar Pradesh's economy are the focus of this research article. By taking a holistic view, we want to learn more about Ayodhya's cultural and historical significance, the effects of infrastructural development, the financial consequences of religious tourism, and the historical roots of the city. Ayodhya's changing role in determining the state's economic fate also presents opportunities and threats, which we will examine in detail. In order to help with well-informed decision-making and inclusive development strategies, this research aims to add meaningful insights to the discussion over Ayodhya's impact on the economic landscape of Uttar Pradesh.

### **The investigation's context**

Ayodhya in India's Uttar Pradesh holds high esteem for its religious, cultural, and historical significance. For ages, pilgrims from all over the world have flocked to Ayodhya to pay their respects at the site believed to be the birthplace of Lord Rama. The city's rich tapestry of traditions, architectural marvels, and tales endows it with an enduring fascination as a symbol of India's spiritual legacy.

In addition to its spiritual significance, Ayodhya has become a hub for economic activity, especially related to religious tourism. Businesses catering to pilgrims and tourists, from those selling souvenirs to those providing hospitality, have greatly benefited from the economic boom in the area.

Additionally, Ayodhya's connections and amenities have been the target of a number of recent infrastructure initiatives. These attempts, in addition to Ayodhya's rich cultural heritage, have established the city as a centre for artistic pursuits and cultural exchanges, which in turn have encouraged business formation and expansion.

Ayodhya has evolved from a holy pilgrimage site into a thriving economic hub, and this study aims to explore these complexities. This research seeks to add to the ongoing discussion over Ayodhya's role in Uttar Pradesh's economic trajectory by providing a better understanding of the city's past, present, and potential future.

### **Literature Review:**

With their Uttar Pradesh district-level human development analysis, Maurya et al. (2016) contribute to the discourse. Though they focus on 2001 and 2005, their methods and statistics, such as literacy rate and per capita income (PPP), match our study's. For a sophisticated understanding of regional differences, our analysis uses the full district-level Human Development Index (HDI) calculation method. Shah and Rani (2003) compare Kerala and Uttar Pradesh's human development outcomes. The study stresses the importance of history, politics, and public policy in defining growth trajectories across states. Our study uses this historical context to place Uttar Pradesh's per capita income, education, and human development in a socio-political context. Kaur and Mishra's (2017) empirical research of Uttar Pradesh's post-reform socio-economic development reveals its problems. Their findings show low human development, highlighting unemployment, poverty, and inequality. As stated in our study's aims, understanding these obstacles is necessary to interpret per capita income and educational trends. Uttar Pradesh's growth perspectives are examined by Upadhyay (2015) in a macroeconomic context. The study emphasizes policy initiatives for economic growth and development. The uneven distribution of growth, as well as Uttar Pradesh's infrastructure and societal difficulties, justify our study's per capita income and human capital measures. Singh's (2022) study of Haryana's human development after economic reform complements

Uttar Pradesh's. Singh's study on human development provides a framework for analyzing Uttar Pradesh's history over time. Singh and Aneja's (2022) study of Assam's human development shows regional differences that may affect Uttar Pradesh's trajectory. Finally, Singh and Rusat's (2022) state-level examination of Tamil Nadu's human development dynamics is comparative. Their focus on HDI components (education, income, and health index) matches our comprehensive approach. We can measure Uttar Pradesh's development against Tamil Nadu's well-being. However, it is important to recognize the limitations of these studies. Studies that use aggregate data and district-level analysis may miss intra-state differences in Uttar Pradesh. Some research's temporal scope may not match our investigation's years. These studies' findings provide a solid platform for assessing Uttar Pradesh's economic, educational, and human progress despite their shortcomings.

Ayodhya culture Hindu pilgrimages to Lord Rama's birthplace draw millions of pilgrims. Street cuisine, handicrafts, and festivals make Ayodhya a dynamic cultural experience beyond its religious significance. Ayodhya's streets are full of vendors providing delicious street food with modern twists. The city's signature cuisine is the "Ram Ladoo," a deep-fried lentil dumpling with mint, coriander, and tamarind chutney. Another must-try street food is "Malai Palta," a creamy milk-based delicacy with jaggery and cardamom. Street food markets, with their sizzling foods and street vendors shouting out to visitors, are a must-see (SRIVASTAVA, 2024). According to Aman Bharti (2023) Ayodhya's handicrafts show its rich culture. Handcrafted Hindu deity idols by generations-old artisans are famous throughout the city. The believers see these idols as spiritual objects as much as art. Ayodhya's delicate hand-painted ceramics, a unique memento, also contribute to its recognition. Tourists flock to the temple complex for its magnificent carvings and architecture (indianexpress.com, 2023). One cannot discuss Ayodhya's culture without mentioning the "Ramayana," Lord Rama's epic tale. The city is said to have hosted numerous Ramayana chapters and is a live witness to their occurrences. Apart from religious festivals, Ayodhya hosts many fairs, including 'Sita Rasoi,' a gourmet fair that showcases the city's cuisine. The 'Ramayan Mela,' a popular event, celebrates Lord Rama's life with cultural performances, handicrafts, and food vendors (pilgrimagetour.in, 2023).

### **Objectives:**

1. To assess Ayodhya's performance and development trajectory.
2. To scrutinize recent trends within Ayodhya, particularly in the aftermath of the Ram temple inauguration.
3. To provide an overview of the Uttar Pradesh government's schemes and policies aimed at fostering the development of Ayodhya city, especially in the tourism sector.

### **Research Methodology**

Utilizing secondary data from various reliable sources, the research on Ayodhya city is conducted. Utilizing data pertaining to Ayodhya's infrastructure, economic indicators, and tourism trends, the study focuses on assessing the city's development trajectory.

Results and discussions underscore the significant potential within Ayodhya City, positioning it as a promising tourism destination. The study emphasizes the need for strategic interventions and policy frameworks to capitalize on this potential effectively. Additionally, it highlights the importance of data-

driven insights and the role of analytical tools in facilitating informed decision-making for Ayodhya's sustainable development.

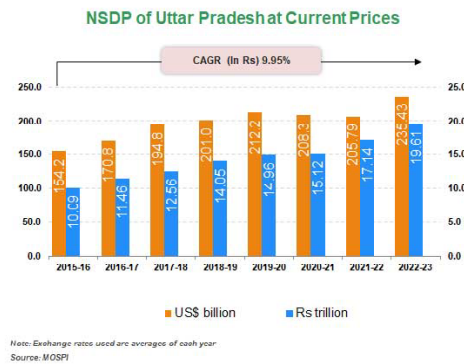
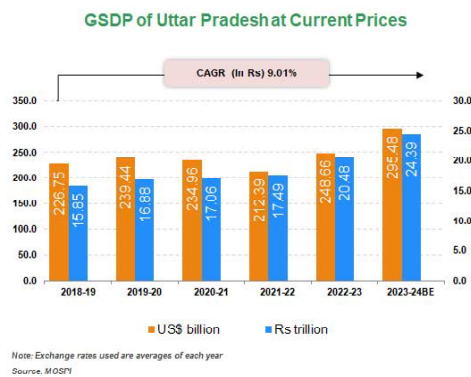
## Analysis and interpretation

### Uttar Pradesh's economy:

The most populated Indian state, Uttar Pradesh, also happens to have a thriving economy that benefits from a wide range of industries.

Total State Product (GSDP) and Economic Development: Estimates for 2023–24 put Uttar Pradesh's GSDP at around Rs. 24.39 trillion (US\$ 295.48 billion) at current prices.

There has been consistent expansion in the state's economy, and projections show that the gross state product (GSDP) will rise 9.01% between 2018–19 and 2023–24.



## The Ayodhya Ram Mandir: Catalyst for the Economy of Uttar Pradesh

The inauguration of Ayodhya's Ram Mandir presents a significant opportunity for investors in India, with an anticipated US\$ 10.2 billion (Rs. 85,000 crore) transformation set to make the ancient city a global religious hotspot. The decades-long movement culminating in the newly constructed Ram Mandir is poised to thrust Uttar Pradesh onto the world stage.

Government-led infrastructure initiatives fuel Ayodhya's evolution into a modern spiritual tourism hub, attracting attention from major corporations and impacting retail investments in companies linked to the Ram Mandir. Notably, Ayodhya-based Pakka Ltd. has rallied close to 150% in January.

Analysts predict a surge in tourism and demand for consumer goods and services, benefiting sectors like FMCG, quick-service restaurants, aviation, and railways. The Ram Mandir inauguration contributes to Ayodhya's newfound significance in spirituality, tourism, and commerce. Source: IBEF, January 2024



## **Ayodhya's Transformation and its Impact on Uttar Pradesh's Gross State Product (GSP):**

Ayodhya, revered for its cultural and religious significance, is set to become a cornerstone in Uttar Pradesh's pursuit of unprecedented economic growth. The recent inauguration of the Ram temple is profoundly transforming Ayodhya's economic landscape, with far-reaching implications for the entire state's Gross State Product (GSP).

### **Economic Boost from Religious Tourism:**

Experts anticipate that Ayodhya becoming a global pilgrimage destination will make a substantial contribution to Uttar Pradesh's GSP. The Ram Mandir project has sparked a surge in religious tourism, with projections indicating an influx of millions of devotees annually. This surge in visitors is expected to generate significant revenue, boosting the state's economy.

- Ayodhya anticipates an annual influx of 50 million tourists post-completion of the Ram Mandir, up from 23 million tourists in 2022.
- Experts anticipate that this surge in tourism will greatly enhance the local economy by driving up the demand for accommodation options, dining, and other hospitality services.

### **Infrastructure Development and Job Creation:**

The construction of the Ram temple has catalyzed massive infrastructure development in Ayodhya, including the establishment of an international airport, advanced railway stations, and improved road connectivity. These initiatives not only enhance Ayodhya's appeal as a tourist destination but also create a multitude of employment opportunities, thereby stimulating economic growth and contributing to Uttar Pradesh's GSP.

- The \$10 billion makeover of Ayodhya includes projects like the Maharishi Valmiki International Airport, improved road connectivity, and other facilities.
- These infrastructure developments not only enhance the city's appeal but also create opportunities for growth in sectors like aviation, railways, and ancillary services, thereby contributing to the overall GSP of Uttar Pradesh.

### **Investment Opportunities and the Real Estate Boom:**

The Ram Mandir project has attracted significant investments in Ayodhya, particularly in the hospitality sector. Major hotel chains are expanding their presence in the city, anticipating the surge in tourist footfall. Additionally, the real estate sector is experiencing a boom, with land prices soaring and numerous developmental projects underway. Investments and economic activity will drive Uttar Pradesh's GSP to new heights.

### **Multiplier Effect on Local Businesses:**

The economic resurgence of Ayodhya has a ripple effect on local businesses and industries, ranging from retail to transportation. The increase in tourist spending stimulates demand for goods and services,

boosting local businesses' revenue. This multiplier effect further amplifies Ayodhya's economic impact on Uttar Pradesh's GSP.

### **Transportation Enhancement:**

- To cater to the growing number of visitors, Ayodhya has introduced 100 electric buses and upgraded public transport services.
- Improved connectivity and transportation infrastructure are critical for facilitating a smooth flow of tourists and further driving economic activity in the region.

### **Technological Advancements:**

- The popularity of the Ram Mandir has led to advancements in technology and communication infrastructure, including AI-powered security surveillance and smart traffic management systems.
- These technological enhancements not only ensure the safety and convenience of visitors but also contribute to the overall modernization of Ayodhya's infrastructure, aligning with the state's efforts to boost its GSP.

### **Diversification of Economic Sectors:**

- Experts expect the influx of tourists and the establishment of the Ram Mandir to boost various sectors beyond tourism, such as FMCG, consumer staples, quick-service restaurants, and last-mile delivery services.
- Several brands and businesses, such as Reliance, Coca-Cola, Adani Wilmar, and Swiggy Instamart, are eyeing Ayodhya's economic potential, indicating opportunities for diversification and growth across multiple sectors, which will ultimately contribute to Uttar Pradesh's GSP.

### **Government initiatives and future prospects:**

The Uttar Pradesh government's focus on promoting religious tourism and infrastructure development further underscores Ayodhya's significance in driving the state's economic growth. With ongoing initiatives aimed at enhancing the tourist experience and facilitating ease of travel, Ayodhya is poised to attract even more visitors in the coming years, thereby fueling Uttar Pradesh's economic prosperity and contributing to its GSP.

In conclusion, Ayodhya's transformation into a vibrant pilgrimage and tourist destination is set to play a pivotal role in propelling Uttar Pradesh's gross state product to unprecedented levels. The Ram Mandir project, strategic investments, and government initiatives are ushering in a new era of economic prosperity for both Ayodhya and the entire state of Uttar Pradesh.

### **Findings**

As Ayodhya continues to evolve as a cultural and economic hub, its impact on Uttar Pradesh's GSP is bound to be profound and enduring. UP religious tourism gets a Rs 85K crore boost: Ayodhya and Varanasi top gainers

- The Uttar Pradesh government launches 500 private-sector projects worth Rs 85,000 crore for religious and spiritual spots to boost tourism.
- The announcement is part of Prime Minister Narendra Modi's Rs 10 trillion investment outlay for 14,000 projects launched in Lucknow.
- Projects include hotels, resorts, guest houses, and infrastructure development across key religious tourism destinations like Ayodhya and Varanasi.
- The top three hubs—Ayodhya, Varanasi, and Mathura-Vrindavan—will receive a Rs 40,000 crore investment, comprising 47% of the total.
- Projects are expected to create over 250,000 job opportunities.
- The UP government forms seven pilgrimage development councils to promote religious tourism, with plans for more in the future.
- Renewed focus on religious tourism after the consecration of the Lord Ram temple in Ayodhya increased tourist footfall to over 100,000 daily.
- Ayodhya is projected to generate Rs 55,000 crore annually in tourism revenue, with tourists estimated to spend Rs 2,000 on average.
- The construction of an international airport in Ayodhya and the establishment of hospitality chains are expected to further boost tourism in the state.
- to widen the Ayodhya-Prayagraj route to facilitate increased tourist traffic.

Here are five key points detailing how the construction and opening of the Ram Mandir will significantly impact Ayodhya's economy:

**Infrastructure Development:** Ayodhya is undergoing a substantial transformation with the construction of new roads, public infrastructure, and facilities such as mutts, ashrams, and dharmashalas. This surge in infrastructure projects is not only enhancing the city's aesthetics but also creating numerous local job opportunities and driving increased consumption.

**Hospitality Sector Expansion:** With the expectation of a surge in devotee footfall, Ayodhya's hospitality sector is experiencing a significant overhaul. Over 50 major hotel projects, including renowned names such as Taj, Oberoi, and Marriott, are currently in progress. The city will welcome the world's first seven-star vegetarian hotel, signaling a significant increase in accommodation choices.

**Improved Connectivity:** The inauguration of the Ayodhya international airport and the introduction of 200 "Aastha Special Trains" by Indian Railways have facilitated easier access to the city for devotees. Thousands of visitors are expected to be brought in daily by this enhanced connectivity, stimulating the local economy and creating employment opportunities, particularly in the hospitality sector.

Ayodhya's poised to become a prominent spiritual tourism destination, projected to attract millions of visitors annually from across the globe. This influx of tourists is driving further development of Ayodhya's tourism infrastructure, which aims to provide visitors with world-class amenities and experiences.

**Boost to Local Businesses:** The burgeoning travel and tourism industry in Ayodhya has already generated over 20,000 jobs. The anticipated annual growth of this figure is due to the expected increase in tourism and the expansion of the hospitality sector. Moreover, the economic ripple effect will extend beyond Ayodhya, benefiting neighboring cities such as Lucknow, Kanpur, and Gorakhpur, which are also likely to experience a surge in local business activities.

Forecasts suggest that the temple's enduring presence for the next millennium will significantly contribute to Ayodhya's economic landscape. Forecasts suggest that the temple's enduring presence for the next millennium will significantly contribute to Ayodhya's economic landscape.

International market research firms predict that Ayodhya will surpass global pilgrimage destinations in terms of visitor footfall, with an estimated 5 crore devotees annually. This influx solidifies Ayodhya's position as a premier tourism hotspot, not only within Uttar Pradesh but across the entire nation.

Essential infrastructure developments, such as a new international airport, advanced railway stations, township expansion, enhanced road connectivity, and the establishment of new hospitality ventures, are catalyzing Ayodhya's transformation into a tourism hub. These initiatives not only elevate Ayodhya's allure but also reinforce Uttar Pradesh's stature as a prominent tourist destination on India's map. Disclaimer: This information has been collected through secondary research, and IBEF is not responsible for any errors in it.

## Conclusion

In conclusion, numerous industries and strategic initiatives are transforming Uttar Pradesh's economic landscape, leading to dynamic growth. This change is much more noticeable because of the Ayodhya Ram Mandir project's enormous influence.

With its religious and cultural significance, the Ayodhya Ram Mandir project is a potential economic catalyst for the area and beyond. Its structure has sparked a cultural revival and has the potential to greatly increase tourism, spur infrastructural development, and entice investors, among other benefits.

The Ayodhya Ram Mandir project stands as a landmark representing the cultural legacy and economic revival of Uttar Pradesh, which is crucial as the state plots its course towards inclusive and sustainable progress. It has far-reaching effects on the entire Indian economy, not just the state of Uttar Pradesh. With the Ayodhya Ram Mandir project acting as a catalyst for sustainable development, cultural rebirth, and economic prosperity, Uttar Pradesh is on the brink of a revolutionary shift in its path to economic prosperity. With the help of collective endeavors and deliberate interventions, the state of Uttar Pradesh has the potential to become a global leader in inclusive development and cultural vitality.

## References:

1. Maurya, N. K., Singh, S., & Khare, S. (2016). Human development in Uttar Pradesh: A district-level analysis. *Social Science Spectrum*, 1(4), 262-278.
2. Shah, S., & Rani, M. (2003). *Worlds apart: Why are Kerala and Uttar Pradesh so different in their human development outcomes?* Background paper for the World Development Report. Washington, DC: World Bank.
3. Kaur, H., & Mishra, P. K. (2017). Socio-economic development of Uttar Pradesh: An empirical analysis. *Indian Journal of Economics and Development*, 5(8).
4. Upadhyay, M. (2015). Perspectives on Growth in Uttar Pradesh (India). *International Journal in Management & Social Science*, 3(8), 228-244.
5. Singh, A. (2022). A Study of Human Development in Haryana After Economic Reform in 1991. *International Research Journal of Modernization in Engineering Technology and Science (IRJMETS)*, 4, 1270-1276.
6. Singh, A., & Aneja, A. (2022). Assam's Human Development Journey: An Examination of Trends and Patterns. *International Journal of Research Publication and Reviews (IJRPR)*, 4(1), 1048-1053.

7. Singh, A., & Rusat, R. S. (2022). Exploring the Dynamics of Human Development in Tamil Nadu. *International Research Journal of Modernization in Engineering Technology and Science (IRJMETS)*, 4(10), 1694–1700.
8. Government of India. (2022). SRS Abridged Life Tables 2016–2020. Retrieved from [https://censusindia.gov.in/nada/index.php/catalog/44377/download/48050/SRS-Abridged\\_Life\\_Tables\\_2016-2020.pdf](https://censusindia.gov.in/nada/index.php/catalog/44377/download/48050/SRS-Abridged_Life_Tables_2016-2020.pdf)
9. United Nations Development Programme. (2016). The 2016 Human Development Report. Retrieved from <http://report2016.archive.s3-website.us-east1.amazonaws.com>
10. UNDP. (2005). Human Development Report 2005: Uttar Pradesh. Retrieved from [https://www.undp.org/sites/g/files/zskgke326/files/migration/in/human\\_develop\\_report\\_2005\\_Uttar Pradesh\\_full\\_report.pdf](https://www.undp.org/sites/g/files/zskgke326/files/migration/in/human_develop_report_2005_Uttar_Pradesh_full_report.pdf)
11. Reserve Bank of India. Handbook of Statistics on Indian States. Retrieved from [https://www.rbi.org.in/Scripts/Annual\\_Publications.aspx?head=Handbook+of+Statistics+on+Indian+States](https://www.rbi.org.in/Scripts/Annual_Publications.aspx?head=Handbook+of+Statistics+on+Indian+States)
12. Open Budgets India. (2023). Retrieved from [https://openbudgetsindia.org/dataset/per-capita-net-state-domestic-product-at-factor-cost-current-prices/resource/0769f599-0b7d-4fb3-87f7-de328fd2ce5f?view\\_id=0fa44b30-35ae-4115-b5a7-9b8ef7538195](https://openbudgetsindia.org/dataset/per-capita-net-state-domestic-product-at-factor-cost-current-prices/resource/0769f599-0b7d-4fb3-87f7-de328fd2ce5f?view_id=0fa44b30-35ae-4115-b5a7-9b8ef7538195)

# Six Years of GST (Implementation) in Uttar Pradesh

*Dr. Ankita Gupta<sup>1</sup>, Prof. Jagdish Narayan<sup>2</sup> & Ms. Akanksha Verma<sup>3</sup>*

---

## ABSTRACT

*Uttar Pradesh (UP) is characterized as the most economically backward state after Bihar. It is also the most populous state of the country. As per Census 2011, the population of Uttar Pradesh is 19.98 crore with a decennial growth of 20.09 percent*

*The GST Council, consisting of the Union Finance Minister and representatives from all States and Union Territories, was established to make decisions on various aspects of GST, including tax rates, exemptions, and administrative procedures. It played a crucial role in shaping the GST framework in India. On July 1, 2017, GST laws were implemented, replacing a complex web of Central and State taxes<sup>1</sup>.*

*The subsequent imposition of GST in Uttar Pradesh marked a turning=point as the state shined with a gross collection of Rs.6,834.51 in June 2022 to Rs.8,104.15 in June 2023 the recorded growth rate for the said months was 19% (MoF, GoI PIB release01, July 2023).*

*The broad objective is to study the trends in tax revenue yield in Uttar Pradesh in the pre and post GST regime. This piece of work attempts to study the difference in the tax revenue yield of the state of Uttar Pradesh in pre-GST and post-GST period. We assess the revenue performance of GST for Uttar Pradesh.*

*a) Comparison of Revenue for Pre-GST period with State GST collection for post-GST period.*

*b) Comparison of State Revenue Basket for Pre-GST period with post-GST period (as % of GSDP)*

*The influence of COVID-19 pandemic on growth rate of GDP as well as on the growth rate of GST collection is clearly visible. Therefore, achieving macroeconomic balance of the economy would be important for stabilization of the GST system in India. In the post GST compensation period revenue stream sustenance of GST basket of revenue would be important for states to contain revenue as well as fiscal deficits.*

*To assess the GST in Uttar Pradesh in this paper we make use of the No. of registered tax payers data and GST revenue collections during 2017-18 to 2022-23. The study examines the revenue performance of the State of Uttar Pradesh assuming that that there has been no significant change in the revenue realization in the pre and post GST period. The study uses some statistical methods as well as graphical illustration to trace the six years of GST implementation in Uttar Pradesh.*

---

1 Professor, Department of Economics- Mahatma Gandhi Kashi Vidyapeeth Varanasi (U.P.)

2 Ex-Dean Faculty of Commerce and Ex-HoD Deptt of Economics University of Allahabad-Prayagraj (U.P.)

3 Research Scholar Department of Economics- Mahatma Gandhi Kashi Vidyapeeth Varanasi (U.P.)

*This paper is organized into three sections. The first section deals with the GST implementation in Uttar Pradesh, Section two discusses the revenue implications of GST in Uttar Pradesh. The third part deals with conclusion and policy recommendations.*

**Keywords:** Goods and service tax, budgetary revenues, Uttar Pradesh revenue

**JEL Classification:** H2, H71

## Introduction

*Graduated transition to the 'ideal' GST regime resulted in the Indian economy bypassing some of the anticipated shocks in the form of increase in inflation or a reduction in growth rate.* - National Institute of Public Finance and Policy, Working Paper 255

After years of deliberation and negotiations between the Central and State Governments, the Constitution (122nd Amendment) Bill, 2014, was introduced in the Parliament. The Bill aimed to amend the Constitution to enable the implementation of GST. The Constitution Amendment Bill was passed by the Lok Sabha in May, 2015. The Bill with certain amendments was finally passed in the Rajya Sabha and thereafter by the Lok Sabha in August, 2016. Further, the Bill has been ratified by the required number of States and has since received the assent of the President on 8th September, 2016 and has been enacted as the 101st Constitution Amendment Act, 2016. The GST Council was notified w.e.f. 12th September, 2016. For assisting the GST Council, the office of the GST Council Secretariat was also established. Goods and services tax is a broad based and a single all-inclusive tax levied at every stage of the production, distribution chain with applicable set-off in respect of the tax remitted at previous stages. It is basically a tax on final consumption. GST is a reform that made its appearance in Indian indirect tax regime on July 1, 2017 it missed deadline for tax enactment several times before making it into final sortie.

It is the contemporary method of taxation being followed by the many countries in the world. It is a comprehensive tax on goods and services with a continuous chain of set-off benefits. This will benefit the business as these are transparent and a complete chain of set-off, which will result in widening of tax base and better tax compliance.

It is imperative that its tax administration is efficient, its tax policies are transparent. The GST Council in its first year, succeeded in a significant manner in moving closer to these objectives.

In the previous state-level indirect tax structure there were certain shortcomings. For instance, several taxes which are in the nature of indirect tax on goods and services such as luxury tax, entertainment tax and not yet incorporated in the VAT. Moreover, in the present state-level VAT scheme, CENVAT load on the goods remains included in the value of goods to be taxed under state VAT and contributed to cascade effect on account of CENVAT element. GST will help in eliminating the cascading effects of taxation prevailing at central and state levels. This is the essence of GST and that is why GST is not simply VAT plus services tax but an improvement on the previous system of VAT and disjointed services tax. However, for this GST to be introduced at the state-level it is essential that the states should be given the power to levy taxation of all services. This power to levy service taxes has so long been only with the center.

The GST at the state-level is therefore justified for:

- Additional power to levy taxation of services for the states.
- System of comprehensive set-off relief, including set-off for cascading burden of CENVAT and service taxes.

- Subsuming of several taxes in the GST and
- Removal of burden of CST<sup>2</sup>

### Review of Literature

Various studies pertaining to GST post its implementation. A major limitation is the loss of autonomy of states in revenue collection and fiscal consolidation after GST. The GST Council, established for efficient implementation of the reform, also provides veto power to the Union government while the states merely follow the rules (Prasanna, 2016). Mukherjee S.(2022) this research paper examine that analysis shows that in the face of shortfall in GST collection, the Union government raised “Non-shareable taxes” and “Cesses on commodities” on excisable goods under the Union Excise Duty (UED) which helped to mitigate the revenue shortfall in GST. Three petroleum products (viz., petrol/ gasoline, diesel, aviation turbine fuel), natural gas, crude petroleum and tobacco attract UED in the GST regime. This paper shows that in a federal setup, taxation power to levy taxes helps the federal government to cope up with the revenue shortfall associated with big tax reform like GST.

Shrama M.(2021) this paper focused on the existing status of GST law in India and also examine the impact of its implementation on different Sector of Economy.

Bhattarai K.(2020) this paper examine that impact of GST and found that GST reforms are positive for growth, capital formation, investment, consumption and employment in the Indian economy.

Shinde M., (2019) in their paper “A Study of Impact and Challenges of GST on Various Constituents of Indian Economy” discusses the impact and challenges of GST in India and suggests various measures. Secondary data was collected from various reports, magazines, journals, and books. This paper discovered that people expected GST to bring transparency because indirect taxes would be 60 reduced by GST. This paper also suggests plans and policies for positive implementation.

Nayar A. and Singh S. (2018) these study focused on in depth coverage regarding advantage to various sector of the Indian economy after levising GST and outlined some challenges of GST implementation.

Bindal M. and Chand D. (2018) in their paper examine that GST take some time to experience its effects on Indian economy. GST mechanism is designed in such a way that it is expected to generate good amount of revenue for both central and state government. Regarding corporate, businessmen and service providers it will be beneficial in long run. It will bring transparency in collection of indirect taxes benefiting both the Government and the people of India.

Abhishek, (2016) “An Analysis of Future Road Map of Goods and Services Tax in Indian Scenario” shows how indirect taxes have been the economic backbone of the central government since independence. They also discussed the origin of the GST and its benefits for business and industry, the government, and consumers. It also explains the GST components, which are CGST, SGST, UTGST, and IGST.

Many studies show that GST is positively related to economic growth and development of various sectors such as agriculture, manufacturing industry and trade, poverty reduction and employment in India. But these positive impacts depend on the neutral, rational and less bureaucratic design of GST. In simple term, GST may be defined as a tax on goods and services, which is levied at each point of sale or provision of services in which at the time of sale of goods or providing the service the seller or service provider may claim the input credit of tax which he has paid while purchasing the goods or provide the service (Rajib, 2008).



Ravishankar (2010) has argued that GST is not simply VAT plus services tax but an improvement over the previous system of VAT and disjointed services tax, because it removes cascading effects of CENVAT on Services tax.

An in-depth analysis of the review of literature conducted reveals that no significant work has been carried out so far for analysing the revenue implications of implementing GST in Uttar Pradesh, the state that has emerged from BIMARU to second highest grosser of GST collections in the third quarter of 2023.

### Analysis and Discussion

**Table 1: Comparative Growth Rates in Income in India and UP in**

Plan Period	Annual Growth rate of total Income		Annual Growth rate of Per Capita Income	
	INDIA	UTTAR PRADESH	INDIA	UTTAR PRADESH
VIII Five Year Plan (1992-97)	6.8	3.2	4.9	1.4
IX Five Year Plan (1997-2002)	5.6	2.0	3.6	-0.4
X Five Year plan (2002-07) 7.8 5.2 6.1 3.2	7.8	5.2	6.1	3.2
XI Five Year Plan (2007-2012)	7.8	6.1	6.6	4.5
XII Five Year Plan (2012-2017)	6.2	4.8	4.7	3.2

**Source:** Annual Plans, Uttar Pradesh Government

Table-1 shows comparative growth rates of Gross Annual Income and per capita income between India and Uttar Pradesh. The comparison shows that Uttar Pradesh has emerged from a negative to a Hindu growth rate between IXth to XII five Year Plan.

The revenue earned from GST in Uttar Pradesh (Table-2) shows remarkable rise in just 3-year period so it is of research interest to explore how much significant this source can turn for revenue generation. The percentage share of revenue receipts from GST as percent of total revenue from States’ taxes and duties has increased and is estimated at 40.00 % in the BE for 2022-23.

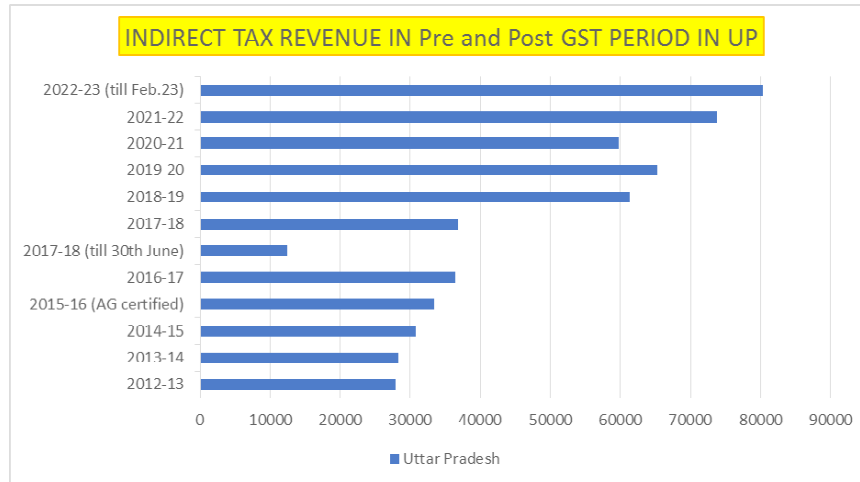
**Table-2**

Revenue receipts from Taxes and Duties in U. P.			In Rs. Lakh Figures in ( ) show % of Ito 2.
<b>Revenue receipts</b>	2020-21	2021-22 RE	2022-23 BE
1. Revenue from GST	4286003 (35.74%)	6477515 (40.39%)	8826431(40.00%)
2. States’ revenue from tax & Duties	11989730	16034978	22065500
3. Total Revenue including share in Central Taxes	22658431	27524397	36715376

**Source:** Calculated by author from Statistical diary of UP 2022-23.

In order to assess the revenue performance the data for indirect tax revenue of Uttar Pradesh is graphically presented in the Chart-1 below. Although the series is not stationarised in nominal terms the growth in indirect tax revenue from 2012-13 to 2022-23 is almost double.

Chart-1



Source: Calculated by author from RBI statistical Diary

Chart-2

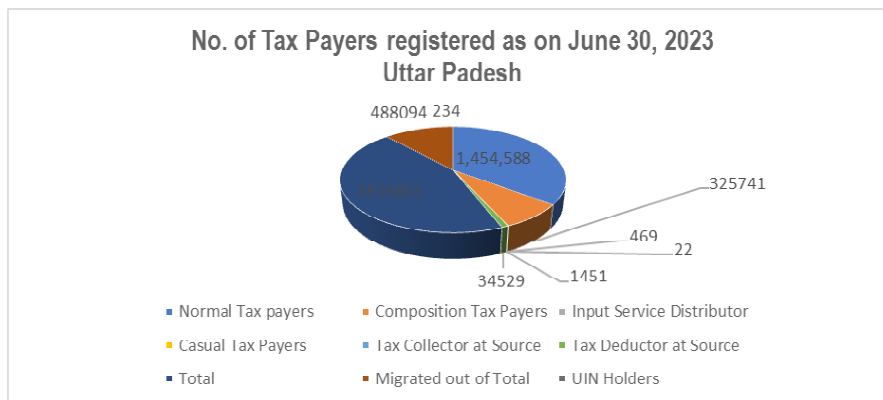


Chart-2 reveals the status and decomposition of GST tax payers as on June 2023. The table 3 reveals a rising number of registered GST taxpayers in Uttar Pradesh, the government has made every effort towards creating awareness about GST registration. However, there is an equal number of evasions in GST also. The success of GST in terms of total number of total number of GST tax payers as on June 30,2023 is more than 18 lakhs.

GST on sub-national finances will depend not only on states’ own revenue performance but also on revenue performance of the federal government, as the latter may spill-over to sub-national finances through tax devolution. In other words, revenue implications of any tax reform may be felt differently by

different levels of governments and across sub-national governments in a federal system. We present the pre-GST revenue streams of Uttar Pradesh.

**Table-3: No. of Tax Payers registered as on June 30, 2023**

STATE	Normal Tax payers	Composition Tax Payers	Input Service Distributor	Casual Tax Payers	Tax Collector at Source	Tax Deductor at Source	Total	Migrated out of Total	UIN Holders
Uttar Pradesh	14,54,588	325741	469	22	1451	34529	1816801	488094	234

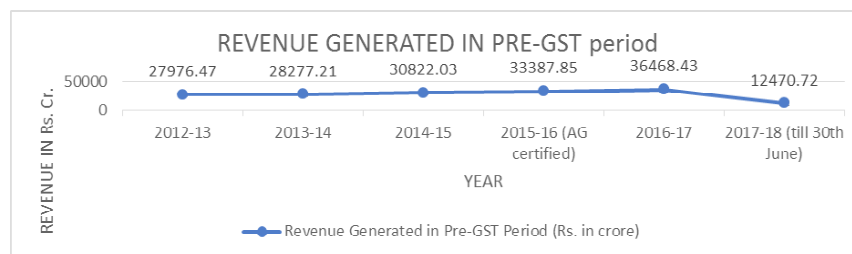
Source: GST website cited on 15<sup>th</sup> Jan 2024.

**Table-4**

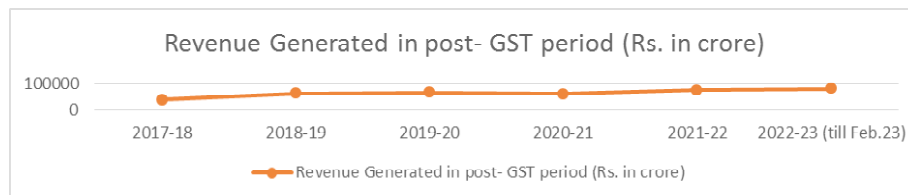
Year	Revenue Generated in Pre-GST Period (Rs. in crore)
(2012-17)	Uttar Pradesh
2012-13	27976.47
2013-14	28277.21
2014-15	30822.03
2015-16 (AG certified)	33387.85
2016-17	36468.43
2017-18 (till 30 <sup>th</sup> June)	12470.72

The revenue generated in the period 2012-13 to 2016-17 that we call as pre-GST period and the period 2017-18 to 2022-23 is termed as post GST period. The chart-3 & 4 reveal the revenue generation in the two periods. The paired t test for these two samples is being made to assess whether the revenue generation has improved in the period post implementation of GST. To stationarize the series we take Log for the given values. We will present the results in the Conference.

**Chart-3**



**Chart-4**



**References**

1. Mukherjee S. (2022) Revenue Assessment of Goods and Service Tax (GST) in India. *NIPFP Working Paper Series* –research gate.net.
2. Shrama M. (2021) The possible impact of biggest tax reform (GST) in India. *International Journal of Applied Research 2021*
3. Bhattarai K. (2020) Impacts of GST reforms on efficiency,growth and redistribution of Income in India: A Dynamic CGE Analysis. *Journal of Development Economics and Finance*
4. Sinde M.(2019) A Study of impact and Challenges of GST on Various Constituents of Indian Economy. *International journal of research and Analytical*
5. Nayar A. and Singh I.(2018) A comprehensive analysis of Goods and Services Tax (GST) in India.*Indian Journal of Finance,*
6. Bindal M.and Chand D.(2018) Impact of *GST* on Indian Economy..*International journal of Engineering and Management Research*
7. N.A.,Kuikamba and Divyashree M.S(2016) An Analysis of future Roadmap of Goods and service tax in Indian scenario. *journal of business and mangement*
8. Mukherjee S. (2022) Revenue Assessment of Goods and Service Tax (GST) in India. *NIPFP Working Paper Series* –research gate.net.
9. Shrama M. (2021) The possible impact of biggest tax reform (GST) in India. *International Journal of Applied Research 2021*
10. Bhattarai K. (2020) Impacts of GST reforms on efficiency,growth and redistribution of Income in India: A Dynamic CGE Analysis. *Journal of Development Economics and Finance*
11. Sinde M.(2019) A Study of impact and Challenges of GST on Various Constituents of Indian Economy. *International journal of research and Analytical*
12. Nayar A. and Singh I.(2018) A comprehensive analysis of Goods and Services Tax (GST) in India.*Indian Journal of Finance,*
13. Bindal M.and Chand D.(2018) Impact of *GST* on Indian Economy..*International journal of Engineering and Management Research*.N.A.,Kuikamba and Divyashree M.S(2016) An Analysis of future Roadmap of Goods and service tax in Indian scenario.*journal of business and mangement*
14. [http://timesofindia.indiatimes.com/articleshow/93416778.cms?utm\\_source=contentofinterest&utm\\_medium=text&utm\\_campaign=cppst](http://timesofindia.indiatimes.com/articleshow/93416778.cms?utm_source=contentofinterest&utm_medium=text&utm_campaign=cppst) cited on 4<sup>th</sup> Jan 2024

# An Analysis of ODOP Program in Fostering Economic Development in Uttar Pradesh

*Shubhangi Mishra<sup>1</sup> & Dr. Ajit Singh<sup>2</sup>*

---

## ABSTRACT

*One District One Product (ODOP) is one of the most ambitious projects of the Uttar Government to encourage and promote indigenous products and crafts. The program aims at building local economies around specialized products that are chosen from each of the 75 districts of Uttar Pradesh based on their uniqueness and their cultural, social, and economic importance for the district and the state. There are many schemes involved in the program that help in building an ecosystem around the product by using a strategic framework encompassing skill development, technological advancements, marketing initiatives, and infrastructural enhancements. The schemes under ODOP are consciously designed to address all the stages of the development of the product from production to the final sale. By which the program aims at building local economies, empowering communities, creating export-ready products, and fostering economic development in the state. The study delves into developing a deeper understanding of the One District One Product program of Uttar Pradesh by primarily focusing on how the schemes and strategies under the ODOP program promote local products and local economies to create export-ready products. The study uses a descriptive approach by utilizing secondary data collected from various sources such as government websites, journal articles, news, and other literary sources. The findings of the study highlight that the ODOP program of the Uttar Pradesh Government is one of the most distinctive and highly successful initiatives as it has not only enhanced the export capacity of the state but also helped the artisans and craftsmen by supporting local economies and promoting indigenous products. By providing insights into the transformative potential of programs like ODOP in promoting endogenous growth, this research adds to the larger conversation on the importance of regional economic development strategies and their effectiveness.*

**Key Words** – ODOP, Economic Development, Uttar Pradesh, Local Economies, Export Promotion

## Introduction

On 24 January 2018 on the occasion of ‘Uttar Pradesh Divas’ the government of Uttar Pradesh the One District One Product Program to preserve and foster the local products and local economies of Uttar Pradesh. The program was launched with an outlay of 250 crore in the budget of 2018 of Uttar

- 
1. Research Scholar, Department of Regional Economics, Mahatma Jyotiba Phule Rohilkhand University, Bareilly, (UP)
  2. Associate Professor, Department of Regional Economics, Mahatma Jyotiba Phule Rohilkhand University, Bareilly, (UP)

Pradesh.(ODOPUP.in) The program focuses on identifying one unique product from each of the 75 districts of Uttar Pradesh based on its potential and strengths, thereby creating a product-specific ecosystem to support its development. (Nayyar, 2021.) The state of Uttar Pradesh is the largest in terms of population and fourth largest in terms of area, which makes the state highly diverse in terms of land, crops, traditions, culture, and communities.

The diversity of the state is also reflected in its products as Uttar Pradesh is the hub for many unique arts, crafts, and agricultural products. Many of these goods have GI [Geographical indication] tags, indicating that they have been verified to be unique to that particular area of Uttar Pradesh while others are dwindling local customs that must be brought back to life via modernization and promotion. (ODOPUP) The One District One Product program of Uttar Pradesh plans to support these unique local products and support local economies by helping these products become export-ready. Recently the global economies around the world have realized the importance of the development of local economies and moved from Globalization to localization as the development of local economies may foster economic growth, create jobs, protect the environment, and enhance overall quality of life. The ODOP program of the UP government takes its inspiration from the Japanese One Village One Product [OVOP] program which is one of the most popular localized development techniques (Puutio, n.d.)

The study explores the One District One Product program UP government to understand how the schemes under ODOP promote local economies and local products to take to the global stage and boost exports. The research would also analyse the success of ODOP program. This study aims to offer insights into practical techniques for leveraging local economies as engines of economic development in a globalized society by analysing the effects of local economic interventions on export-oriented growth.

## Literature Review

The One District One Product program of the UP government was launched in 2018 as a transformational step to fulfill the true potential of each district, generate employment, induce economic growth, and promote rural entrepreneurship. (Pandey & Tiwari, 2023) The ODOP program is inspired by the One Village One Product program of Japan (Shankar et al., 2022) The OVOP program of Japan is a societal movement that began with the aim of creating awareness and harnessing the potential of the local and regional commodities after its success in Japan the program then gained a lot of popularity across the globe, especially in Asian countries. (Miagina et al., 2021). ODOP program has four schemes under it namely the marketing development scheme, skill development scheme, common facility centre, and financial assistance scheme which will help MSMEs in Uttar Pradesh to create export-ready products. (Geetika & Kapoor, 2023) ODOP program of the UP government mainly caters to two types of handicraft and agriculture-related products which are either unique or popular to the location. (Maurya et al., 2021) As the state is rich in handicrafts and about 60% of India's total exports of handicrafts come from Uttar Pradesh but the handicraft industry of Uttar Pradesh is in great distress after Covid-19 the ODOP program plans on solving the issues of the handicraft sector. (Shankar, 2021) The ODOP program still has many issues as a study conducted by Bajpai (2020) among Chikankari Entrepreneurs in Lucknow revealed that there is still a lack of awareness among Entrepreneurs about ODOP. Tripathi and Agrawal (2021) studied the strategy of ODOP and concluded that while the Uttar Pradesh government has worked hard to portray the ODOP strategy as a well-thought-out plan aimed at promoting equitable economic growth, the community's trust, involvement, and active participation will be crucial to the scheme's long-term sustainability.

## Research Methodology

The research observes a descriptive methodology where secondary data is obtained from different government websites, journal articles, newspapers, and other sources. The study uses this data to fulfill the objectives of this research and understand how the ODOP program promotes “local to global”. The success of ODOP is predicted by studying the data and the various case studies available the success of the program is explained by analyzing many economic parameters.

## Research Objectives

The research has the following objectives –

- To understand how ODOP supports Local products and makes them export-ready
- To ascertain the degree of success achieved by the UP government’s ODOP program

## Research Questions

- How do the schemes under the ODOP program assist local products in various steps of the production process?
- How does ODOP help in boosting exports of local products?
- How ODOP program of the UP government is fostering the economic development of the state?

## Schemes under the ODOP Program

The Government of Uttar Pradesh’s (GoUP) “One District, One Product” initiative seeks to create jobs at the district level by promoting and selling the state’s unique and indigenous goods and crafts. To popularise these items and create jobs at the district level, the ODOP initiative supports artisans, production units, and groups that are associated with the chosen products through loaning money, setting up Common Facility Centers, and offering marketing support.

These aims are achieved by the help of different schemes under the ODOP program.

### Schemes under ODOP –

Fig. 1



### 1. Financial Assistance or Money Margin Scheme –

Under this scheme, the Department of Micro, Small, and Medium Enterprises and the Department of Export Promotion will release the ODOP margin money subsidy against all applications submitted under the scheme. All nationalized banks, regional rural banks, and other scheduled banks will finance the scheme. In the case of:

- For businesses whose projects cost up to INR 25 lakhs, the margin money plan will pay for 25% of the total project cost, up to a maximum of INR 6.25 lakhs, whichever is less.
- Businesses whose projects cost between INR 25 lakhs and 50 lakhs would be required to pay INR 6.25 lakhs or 20% of the project cost, whichever is higher.
- Under the margin money program, businesses whose projects cost between INR 50 lakhs and INR 150 lakhs will be required to pay INR 10 lakhs or 10% of the project cost, whichever is higher.
- Businesses whose project expenses surpass INR 150 lakhs will be required to pay 10% of the total, up to a maximum of INR 20 lakhs, under the margin money plan.

### 2. Marketing Development Assistance Scheme

Through improved marketing, the Market Development Assistance program seeks to provide equitable pricing for ODOP product exporters, weavers, artisans, and business owners. Through this program, participants at national and international fairs and exhibitions can receive financial support for the display and sale of products chosen as part of the ODOP project.

### 3. Skill development and tool kit distribution scheme

The goal of the ODOP Skill Development and Tool Kit Distribution Scheme is to provide the trained labor needed in Uttar Pradesh for the whole ODOP product value chain, both now and in the future. Furthermore, the program aims to provide advanced tool kits to artisans and laborers to equip them.

### 4. Common Facility Centre Scheme

This scheme establishes shared facilities where artisans and entrepreneurs can access resources, training, and equipment to enhance their productivity and product quality. These centers provide infrastructure, machinery, and training facilities to enhance productivity and product quality. Artisans can use these centers for skill development, design improvement, and production. By pooling resources, the CFCs promote efficiency and reduce costs for small-scale producers.

## How ODOP promotes local to global

The ODOP program is designed to promote local products and help local economies. The **One District One Product (ODOP)** program effectively bridges the gap between local talents and global markets, empowering artisans, cultivators, and entrepreneurs. The following chart explains how ODOP promotes “Local to Global” –



Fig. 2



1. **Identification of District-specific product** - First a product is identified from each district; the product is selected based on its uniqueness, popularity, or socio-economic significance for the district. By identifying and promoting these products, ODOP ensures that local talents gain recognition beyond their immediate communities. (Deepika., 2024)
2. **Value Addition and Quality Enhancement**- In the second step quality of the product is enhanced through various measures. The program focuses on quality standardization and certification to enhance consumer trust and competitiveness. (Correspondent, 2022)
3. **Skill Development and Capacity Building**- Skill development and capacity building are promoted through schemes like skill development and tool kit distribution. In this way, the program equips local producers with the necessary knowledge, expertise, and technical skills required for global market entry.
4. **Facilitation of Market Access**- Facilitating market access for local producers entails helping them gain access to both domestic and foreign markets by way of export documentation, market research, and trade promotion initiatives.
5. **Export Promotion and Market** The purpose of export promotion programs is to increase the market reach and export potential of local producers by facilitating their connection with foreign buyers and distributors. Through marketing assistance and development schemes, the Government of Uttar Pradesh showcased ODOP products on international platforms such as Dubai Expo.
6. **Financial Assistance and Incentives**- With the help of many government schemes such as the Money margin scheme, Mukhya Mantri Yuva Swarojgaar Yojana, ODOP Vitta Poshan Sahayata Yojana, and Pradhan Mantri MUDRA Yojana (PMMY), etc. the program provides financial assistance to the producers to ease financial constraints and promote local producers in their export endeavors.
7. **Technology Adoption and Innovation** – The ODOP program encourages technology adoption and innovation to improve the quality of the product and enhance the production process
8. **Branding and Market Positioning**- To create a strong brand identity and market presence for district-specific products in international markets, branding and market positioning initiatives are finally

implemented. The government has also partnered with e-commerce sites like Flipkart, Amazon, and Walmart to increase the visibility of these products and make them accessible globally.

The ODOP program equips local producers, craftspeople, and entrepreneurs with the necessary tools to successfully move from local to global markets by putting these schemes into place. ODOP programs enable districts to leverage their distinct strengths and resources by combining value addition, export promotion, market access facilitation, and skill development. This approach fosters economic growth, job creation, and sustainable development on an international level.

### Success of ODOP

The ODOP program of the UP government has proven to be a transformational step for the artists, local producers, and entrepreneurs of Uttar Pradesh. The program has proven to be a great success in many economic aspects, within the last few years, demand for indigenous crafts and items produced in Uttar Pradesh at the district level under the popular 'One District One Product' (ODOP) initiative has increased significantly, even beyond the nation. The success of the One District One Product program can be analyzed with the help of the following points:-

- According to government data, the state's overall export value of ODOP products rose from Rs 58,000 crore in FY17–18 to Rs 96,000 crore in FY21–22. (ANI & ANI, 2022)
- 62% of these exports are of the products that are identified under the ODOP program.
- The collaboration between the Uttar Pradesh government and Flipkart resulted in a 52% increase in revenue for the state's ODOP products every quarter. (Mishra, 2021)
- Additionally, the sale of over 2 crore products, such as toys from Varanasi, aluminum utensils from Kanpur, leather products from Agra, wood-carved crafts from Saharanpur, and wheat stalk crafts from Bahraich, yielded over <sup>1</sup> 1000 crores.
- 23 national exhibits were held between March 2020 and March 2021 including the prestigious Hong Kong Handloom Fair, the Textile Expo Istanbul, and Cairo Fashion and Week Dubai Expo 2020, according to the ODOP UP website.
- The Geographical indication tag has been received for 15 ODOP items, and by the end of FY 2021–2022, 10 new products should also carry the tag. Receiving the GI tag is very essential as it increases the value of the product in the national and international markets.
- Around 80,000 artisans have been trained under the One District One Product program and over 40 lakh people have been employed with the help of the initiative.
- The government and online retailers like eBay and Amazon India have inked memorandums of understanding. An estimated 28,000 young people were hired by Amazon in FY 2018–19, and the company sold 50,000 products valued at INR 24 crores.

### Challenges before the ODOP program

While the ODOP program of the UP government has been very successful there are still many challenges that the program faces many obstacles and challenges which needs to be addressed to ensure the long term success of the program-

- Several resources, including financial, human, and infrastructure ones, are needed to implement ODOP. Getting enough resources to carry out a task well is difficult. (TPCI, 2021)
- Roads, electricity, and storage facilities are among the essential infrastructures that many areas lack, which makes it difficult to produce, store, and transport goods which hampers the production and scalability of the products.
- Local industries' ability to grow and modernize is hampered by limited access to financing and financial services, which also lowers their competitiveness.
- Even with initiatives to market regional goods, many ODOP producers find it difficult to reach consumers outside of their immediate area. Local products' market reach is limited by weak distribution networks, marketing channels, and market linkages.
- A large number of traditional craftsmen and craftspeople lack market understanding, technology, and current abilities. For their incorporation into ODOP, training and capacity-building initiatives are crucial.
- It's difficult to keep ODOP items all of the same quality.  
It is crucial to adhere to safety regulations, certifications, and export restrictions.
- To scale ODOP to include all districts, consistent work is needed.  
Scalability and customization must be balanced, which is difficult.
- It is difficult to coordinate activities across different departments, agencies, and stakeholders. Collaboration and efficient governance are necessary to ensure a seamless implementation at the district level.

## Conclusion

In conclusion, the Uttar Pradesh government's One District One Product (ODOP) program has proven to be a game-changing endeavor with the goals of stimulating entrepreneurship, reviving local economies, and advancing economic growth. Even though the ODOP program has hit some noteworthy benchmarks, its journey is far from over. Through experience-based learning, a willingness to adapt, and teamwork, the ODOP program can keep developing as a driver of equitable and sustainable economic growth in Uttar Pradesh. Policymakers, practitioners, and researchers interested in the possibilities of localized economic development projects globally can learn a great deal from the ODOP story as it develops.

## References

### Government Reports:

1. Nayyar, M. (2021). One District One Product (ODOP) Scheme: Uttar Pradesh Transforming Grassroots. Invest India. <https://www.investindia.gov.in/one-district-one-product>
2. Official Website of ODOP Program. <http://odop.up.in>

### Scholarly Articles:

3. Pandey, A. C., & Tiwari, A. (2023). Innovation, quality and visibility: Strategic imperative for ODOP. *Journal of Management Research and Analysis*, 10(4), 196–200. <https://doi.org/10.18231/j.jmra.2023.035>
4. Geetika, T., & Kapoor, G. T. (2023). A STUDY OF PRODUCTION PATTERN AND EASE OF LOANS

UNDER ODOP PROGRAMME IN UTTAR PRADESH. ResearchGate. [https://www.researchgate.net/publication/368642019\\_A\\_STUDY\\_OF\\_PRODUCTION\\_PATTERN\\_AND\\_EASE\\_OF\\_LOANS\\_UNDER\\_ODOP\\_PROGRAMME\\_IN\\_UTTAR\\_PRADESH](https://www.researchgate.net/publication/368642019_A_STUDY_OF_PRODUCTION_PATTERN_AND_EASE_OF_LOANS_UNDER_ODOP_PROGRAMME_IN_UTTAR_PRADESH)

5. Maurya, N. K., Misra, R., & Tewari, S. (2021). One District One Product (ODOP) scheme: A tale of two agricultural products in eastern Uttar Pradesh. [https://www.researchgate.net/publication/356162068\\_One\\_District\\_One\\_Product\\_ODOP\\_Scheme\\_A\\_Tale\\_of\\_Two\\_Agricultural\\_Products\\_in\\_Eastern\\_Uttar\\_Pradesh](https://www.researchgate.net/publication/356162068_One_District_One_Product_ODOP_Scheme_A_Tale_of_Two_Agricultural_Products_in_Eastern_Uttar_Pradesh)
6. Uma Shankar Yadav, Ravindra Tripathi, Mano Ashish Tripathi, & Nasir Mammadov (2022). MSME industries in Uttar Pradesh with special focus on (ODOP) Aligarh lock industry and Moonj craft of Prayagraj. *Bank and Policy*, 2(3): 17-29. DOI: 10.5281/zenodo.6508308
7. Tripathi, A. P., & Agrawal, N. (2021). Impact of an economic revitalization programme on export and employment generation: a case study of One District One Product Programme in Uttar Pradesh, India. *Public Administration and Policy*, 24(3), 306–319. <https://doi.org/10.1108/pap-03-2021-0018>
8. Miagina, A., Biso, H., & Kembauw, E. (2021). Sustainable Development Through the One Village One Product (OVOP) Approach for Local Commodities. *IOP Conference Series: Earth and Environmental Science*, 755(1), 012071. <https://doi.org/10.1088/1755-1315/755/1/012071>
9. Bajpai, L. (2020). ODOP SCHEME FOR LOCAL CRAFT GOVERNANCE: ‘CHIKANKARI’ ENTREPRENEUR’S PERSPECTIVE. *Corporate Governance Insight*, 2(1), 129–139. <https://doi.org/10.58426/cgi.v2.i1.2020.129-139>

#### 10. Websites:

11. TPCI - Trade Promotion Council of India. (2021, May 17). ODOP: The key to unlocking India’s potential of exports? - India Business and Trade. [<https://www.tpci.in/indiabusiness/trade/blogs/odop-the-lost-key-to-unlocking-indias-potential-of-exports/>]
12. *Understanding the importance of local - FasterCapital*. (n.d.). FasterCapital. <https://fastercapital.com/startup-topic/Understanding-the-Importance-of-Local.html>
13. Deepika. (2024, January 31). *Local brands soar: ODOP dominance in eCommerce niches*. Nimbuspost. <https://nimbuspost.com/blog/the-odop-advantage-how-local-brands-are-dominating-ecommerce-niche-markets/#>

#### 14. Working Paper:

15. Puutio, A. (n.d.). *IPRs, creative economies and localized development initiatives*.

#### 16. News Article

17. ANI, & ANI. (2022, September 10). *Exports of ODOP products from UP record significant rise*. The New Indian Express. <https://www.newindianexpress.com/business/2022/Sep/10/exports-of-odop-products-from-up-record-significant-rise-2496814.html>
18. Correspondent, H. (2022, July 22). ‘Local for Global’ initiative to help ODOP articles reach International market. *Hindustan Times*. <https://www.hindustantimes.com/cities/lucknow-news/local-for-global-initiative-to-help-odop-articles-reach-international-market-101658509116310.html>

# Role of One District One Product (ODOP) Scheme for the Uttar Pradesh's Gross State Domestic Product (GSDP)

*Upendra Singh<sup>1</sup>*

---

## ABSTRACT

*Uttar Pradesh, the most populous state in the country, dominated by agrarian activities, continues to be backward in the national context and also in intra-state comparisons and Uttar Pradesh is second largest state in terms of the share of GDP of the country (9.2%) after Maharashtra (15.7%). In 2018, the government of Uttar Pradesh came out with a unique scheme 'One District One Product (ODOP)' which was inspired by Japan's government in 1979. It was launched in 75 districts of the state. The research methodology, which combines a comprehensive literature review, statistical analysis, and case studies from various districts in Uttar Pradesh. It aims to provide a nuanced understanding of the ODOP initiative's impact on the state's GSDP. The paper critically examines the implementation of ODOP, assessing its success in creating employment opportunities, promoting skill development, and fostering value addition within districts. It investigates the interconnectedness of ODOP interventions with allied industries, supply chains, and market linkages, emphasizing the broader economic ecosystem catalyzed by the initiative. Furthermore, the research investigates the statistical correlation between ODOP interventions and the GSDP growth rate in Uttar Pradesh. Through quantitative analysis, the paper seeks to identify patterns, trends, and causal relationships, offering empirical evidence of ODOP's influence on the state's economic performance. It highlights the challenges and opportunities encountered in the course of ODOP implementation, drawing insights from case studies and stakeholder interviews. It addresses the importance of policy coherence, institutional support, and stakeholder engagement in ensuring the sustained success of the ODOP model.*

*In conclusion, this paper arranges key findings, proposing policy recommendations based on empirical evidence. The research contributes to the academic discourse on regional economic development strategies, offering practical insights for policymakers, researchers, and practitioners interested in leveraging local resources for sustainable economic growth.*

**Keywords:** *One district one product (ODOP), Gross State Domestic Product (GSDP), Employment, Export*

## Introduction

India is a democratic republic made up of 28 states and 8 union territories. It is a sovereign, secular state. In terms of nominal GDP, it is now the major economy with the quickest rate of growth in the world,

---

1. Government Degree College, Barakhal, Sant Kabir Nagar, Siddharth University Kapilvastu Siddharthnagar, (U.P.)

ranking fifth overall (IMF, 2020). The majority of Indians live in rural areas. 72.4 percent of Indians and 68.8 percent of the workforce, respectively, live in rural areas, according to the 2011 Census.

The economic landscape of Uttar Pradesh, one of India's most populous states, has long been characterized by its vast diversity in resources, culture, and industries across its various districts. Recognizing the potential for harnessing this diversity to spur economic growth and development, the Government of Uttar Pradesh launched the One District One Product (ODOP) initiative. The ODOP scheme, a flagship program aimed at promoting regional specialization and enhancing the state's Gross State Domestic Product (GSDP), seeks to leverage the unique resources, skills, and traditional knowledge prevalent in each district.

The concept of ODOP is rooted in the idea of identifying and promoting specific products or industries for each district based on its inherent strengths and competitive advantages. By focusing on the development of a single key product per district, ODOP aims to foster local entrepreneurship, create employment opportunities, and drive overall economic prosperity.

India has started a number of local and federal initiatives aimed at reviving the economy. The One District One Product (ODOP) program, which the government of the Indian state of Uttar Pradesh introduced in 2018, is considered to be one of the most significant initiatives for the regeneration of the regional economy. The One Village One Product (OVOP) model used in Japan and the ODOP idea are comparable. The governor of Oita Prefecture in Japan at the time, Morihiko Hiramatsu, unveiled this model in 1979.

## Literature Review

The concept of promoting regional specialization through initiatives like the One District One Product (ODOP) scheme has gained traction globally as governments seek to leverage local resources and capacities for economic development. This section reviews existing literature related to ODOP initiatives, regional development strategies, and the role of sectoral interventions in fostering economic growth.

## Conceptual Framework of ODOP

The ODOP initiative is grounded in the principles of regional economics and industrial policy, emphasizing the importance of identifying and promoting unique products or industries in specific geographic areas. Scholars such as Krugman (1991) and Fujita and Thisse (2002) have highlighted the role of agglomeration economies and localization advantages in driving regional specialization. By focusing on the development of a single product per district, ODOP aims to exploit these agglomeration effects while promoting diversification and reducing dependence on a few industries.

## Previous Studies on ODOP Initiatives

Several studies have examined the implementation and impact of ODOP initiatives in different contexts. For instance, a study by Das and Das (2018) evaluated the ODOP program in Bihar, India, and found that it led to increased employment opportunities and income generation in rural areas. Similarly, research by Khan and Islam (2020) in Bangladesh explored the effectiveness of the One Village One Product (OVOP) model and highlighted its role in poverty alleviation and rural development.

## Key Findings

The literature review reveals several key findings relevant to the study of ODOP initiatives:

1. ODOP programs have been implemented in various countries as a means of promoting regional development and economic diversification.
2. Empirical studies suggest that ODOP interventions have the potential to create employment opportunities, stimulate local economies, and improve living standards, particularly in rural areas.
3. The success of ODOP initiatives depends on factors such as institutional support, infrastructure development, and stakeholder participation.
4. While regional specialization can contribute to economic growth, it is essential to address challenges such as market access, technology adoption, and skill development to ensure sustainable development outcomes.

## ODOP Implementation in Uttar Pradesh

Under the current administration of Yogi Adityanath, the 75-district state of Uttar Pradesh conceived and carried out the highly sought-after One District One Product (ODOP) initiative in 2018, which was modeled after the successful and well-researched worldwide concept of Japan's OVOP. Uttar Pradesh launched the ODOP programme with the goal of turning every district in the state into an export hub by identifying goods with export potential, removing obstacles to exporting them, increasing local production of those goods, and ultimately locating potential export customers outside of the country. The purpose of the ODOP program is to provide each district a new identity by raising the caliber of the ODOP schemes.

The Common Facility Center Scheme (CFC), Marketing Development Assistance Scheme (MDA), Financial Assistance Scheme (Margin Money Scheme), and Skill Development Scheme are the four schemes that make up Uttar Pradesh's ODOP program.

### ***Success story of ODOP in Uttar Pradesh: impact on exports, employment, Gross State Domestic Product (GSDP),***

In order to examine the impact of ODOP programme on export, employment and investment, data published by the State Export Promotion Council, Economics and Statistics Division of Uttar Pradesh's State Planning Institute and database of Reserve Bank of India (2020) have been compiled and analyzed. The size of economy and per-capita income of the state are shown in The Gross State Domestic Product (GSDP) of the state for 2020-21 (at current prices) is estimated to be INR 17,91,263 crore. This is based on the estimate that the state's economy will grow at a rate of 6 percent from the year 2019-20. GSDP data of the state for different years have recorded a consistent upward trend even amidst the global pandemic of Covid-19. The data of per-capita income of the state have also recorded the increasing trend with INR 42,270 in 2015-16, followed by INR 47,120 in 2016-17, INR 55,339 in 2017-18, INR 58,820 in 2018-19, INR 66,510 in 2019-20 and INR 70,419 in the Year 2020-21 which show remarkable success. ODOP and export of the state: The relevant data indicates a substantial increase in the export of the state after implementing ODOP programme. In the last five years, Uttar Pradesh witnessed gradual increase in its exports from INR 81,218 crore in 2015-16 to INR 1,20,356 crore in 2019-20 – a substantial jump of 48 percent – with the highest increase in 2018-19. Officials of MSME and Export Promotion attributed this significant increase in the exports to the most celebrated ODOP scheme of the state which was launched in 2018.

## Research Methodology

This section outlines the research methodology employed to investigate the role of the One District One Product (ODOP) initiative in enhancing Uttar Pradesh's Gross State Domestic Product (GSDP). The methodology encompasses data collection methods, sampling techniques, and analytical approaches used to address the research objectives and questions outlined in the study.

### 1. Data Collection Methods

A combination of primary and secondary data sources is utilized to gather comprehensive insights into the implementation and impact of the ODOP initiative.

#### a. Secondary Data:

- Government Reports and Policy Documents: Official reports and policy documents issued by the Government of Uttar Pradesh provide valuable information on the ODOP scheme's objectives, implementation strategies, and outcomes.
- Academic Journals and Research Papers: Scholarly articles and research papers on ODOP initiatives, regional development, and economic growth serve as sources of theoretical frameworks, empirical evidence, and best practices.
- Statistical Databases: Data from national and state-level statistical databases, such as the Ministry of Statistics and Programme Implementation (MoSPI) and the Directorate of Economics and Statistics (DES), are utilized to analyze trends in GSDP, industrial growth, employment, and sectoral contributions.

#### b. Primary Data:

- Surveys: Structured surveys are conducted among key stakeholders involved in the implementation of the ODOP initiative, including government officials, industry representatives, entrepreneurs, and community members. Surveys seek to gather insights into the perceived impact of ODOP interventions, challenges faced, and suggestions for improvement.
- Interviews: In-depth interviews are conducted with policymakers, program managers, and industry experts to gain nuanced perspectives on the ODOP initiative's design, implementation, and outcomes. Interviews also facilitate the exploration of qualitative aspects such as policy implications and stakeholder perceptions.
- Case Studies: Detailed case studies of selected districts and ODOP products are conducted to provide contextual understanding and insights into the mechanisms through which ODOP interventions influence economic outcomes. Case studies involve field visits, interviews with local stakeholders, and analysis of production processes and value chains.

### 2. Sampling Techniques

Sampling techniques are employed to ensure the representativeness and reliability of the data collected, considering the diversity of districts, industries, and stakeholders involved in the ODOP initiative.

- Stratified Sampling: Districts in Uttar Pradesh are stratified based on geographical location, level of industrialization, and socio-economic indicators. A proportionate number of districts are then selected from each stratum to ensure adequate representation.
- Purposive Sampling: Key informants, including government officials, industry leaders, and community



representatives, are selected purposively based on their expertise, involvement in ODOP implementation, and potential to provide valuable

### 3. Analytical Framework

Data analysis encompasses both quantitative and qualitative techniques to examine the implementation and impact of the ODOP initiative on Uttar Pradesh's GSDP.

- Quantitative Analysis: Statistical techniques such as regression analysis, correlation analysis, and trend analysis are employed to assess the relationship between ODOP interventions and key economic indicators, including employment generation, industrial growth, and GSDP growth. Sectoral analysis is also conducted to examine the contribution of ODOP products to overall GSDP.
- Qualitative Analysis: Thematic analysis is used to identify recurring themes, patterns, and insights emerging from interviews, surveys, and case studies. Qualitative data are coded and categorized to extract meaningful interpretations related to the effectiveness of ODOP interventions, challenges encountered, and policy implications.

## Findings and Observations

This section presents the key findings and observations derived from the empirical analysis conducted to investigate the role of the One District One Product (ODOP) initiative in enhancing Uttar Pradesh's Gross State Domestic Product (GSDP). The findings are based on a combination of quantitative data analysis, qualitative insights from stakeholders, and case studies of selected districts and ODOP products.

### 1. Impact on Employment Generation and Industrial Growth

- The ODOP initiative has led to significant employment generation, particularly in rural areas, where traditional crafts and industries form the backbone of the economy. Surveys and interviews with stakeholders reveal that ODOP interventions have facilitated the revival of artisanal practices and the establishment of micro-enterprises, thereby creating livelihood opportunities for local communities.
- Case studies of selected districts highlight the role of ODOP in catalyzing industrial growth and value addition. For instance, in districts specializing in handloom and textile products, the ODOP initiative has spurred investment in infrastructure, technology, and skill development, leading to increased production volumes and higher value realization.

### 2. Contribution to GSDP Growth

- Statistical analysis of GSDP trends indicates a positive correlation between ODOP interventions and overall economic growth in Uttar Pradesh. Districts actively participating in the ODOP scheme have exhibited higher GSDP growth rates compared to non-ODOP districts, suggesting the efficacy of targeted interventions in driving regional development and prosperity.
- Sectoral analysis reveals that ODOP products contribute significantly to the composition of Uttar Pradesh's GSDP, with sectors such as handicrafts, agro-processing, and textiles emerging as key drivers of economic growth. The promotion of niche products under the ODOP initiative has enabled districts to tap into domestic and international markets, thereby enhancing their contribution to the state economy.

### 3. Challenges and Opportunities

- Despite the positive outcomes observed, the implementation of the ODOP initiative faces several

challenges. These include inadequate infrastructure, limited access to finance and technology, regulatory bottlenecks, and lack of market linkages. Addressing these challenges is crucial to unlocking the full potential of ODOP interventions and sustaining long-term economic growth.

- Stakeholder consultations highlight the need for targeted interventions to address the specific needs of different districts and industries. Customized support mechanisms, including skill development programs, market access facilitation, and technology adoption initiatives, can help overcome barriers to growth and enhance the competitiveness of ODOP products in domestic and international markets.

#### **4. Policy Implications**

- The findings underscore the importance of policy support and institutional mechanisms to facilitate the effective implementation of the ODOP initiative. Strengthening coordination among government agencies, industry associations, and community-based organizations is essential to ensuring the success of ODOP interventions and maximizing their impact on GSDP growth.

Policy recommendations include streamlining regulatory processes, enhancing access to credit and technology, promoting entrepreneurship and innovation, and investing in infrastructure development. Additionally, fostering partnerships with private sector stakeholders and leveraging digital technologies can facilitate market expansion and value chain integration, thereby enhancing the sustainability and scalability of ODOP interventions.

### **Discussion and Conclusion**

#### **Discussion**

The discussion section synthesizes the findings presented earlier, contextualizing them within the broader literature on regional development strategies and economic policy. It also addresses the implications of the research findings for policymakers, practitioners, and researchers.

##### **1. Impact of ODOP on GSDP Enhancement**

The research findings indicate a positive correlation between the One District One Product (ODOP) initiative and the enhancement of Uttar Pradesh's Gross State Domestic Product (GSDP). By promoting regional specialization and leveraging local resources, ODOP interventions have contributed to economic diversification, industrial growth, and value addition across districts. The observed increase in employment opportunities and income generation underscores the socio-economic benefits of targeted interventions aimed at revitalizing traditional industries and fostering entrepreneurship.

##### **2. Policy Implications and Recommendations**

The study identifies several policy implications and recommendations for enhancing the effectiveness and scalability of ODOP interventions:

- **Strengthening Institutional Support:** Enhancing coordination among government agencies, industry associations, and community-based organizations is essential to providing holistic support to ODOP initiatives. Establishing dedicated ODOP implementation units at the district level can streamline decision-making processes and facilitate resource mobilization.
- **Infrastructure Development:** Investing in infrastructure, including transportation networks, market facilities, and industrial parks, is crucial for improving connectivity and enabling access to markets for ODOP products. Public-private partnerships can play a vital role in financing and managing

infrastructure projects, leveraging resources and expertise from both sectors.

## Conclusion

The One District One Product (ODOP) initiative in Uttar Pradesh (UP) has emerged as a promising strategy for stimulating economic growth and promoting inclusive development. Through the promotion of traditional industries and crafts specific to each district, ODOP has contributed to the diversification of Uttar Pradesh's economy and the enhancement of its Gross State Domestic Product (GSDP). This research has provided valuable insights into the role of ODOP in driving GSDP growth and has identified key opportunities and challenges associated with its implementation.

The findings of this study underscore the positive correlation between ODOP promotion and GSDP expansion, highlighting the significant economic potential of this policy intervention. Districts with well-developed ODOP initiatives have demonstrated higher rates of economic growth, driven by increased production, employment generation, and market diversification in traditional sectors. Moreover, ODOP has facilitated the preservation of cultural heritage, the empowerment of local communities, and the promotion of sustainable livelihoods across Uttar Pradesh.

However, several challenges remain to be addressed to fully realize the transformative potential of ODOP. Administrative complexities, inadequate infrastructure, and limited access to finance continue to hinder the widespread adoption of ODOP across the state. Moreover, regional disparities persist in terms of ODOP implementation and economic outcomes, necessitating targeted interventions to ensure equitable development and inclusive growth. In conclusion, the ODOP initiative represents a valuable instrument for promoting economic development, fostering entrepreneurship, and preserving cultural heritage in Uttar Pradesh. By leveraging local resources, skills, and cultural traditions, ODOP has the potential to drive sustained and inclusive growth across the state. Moving forward, concerted efforts from policymakers, industry stakeholders, and civil society actors are needed to overcome existing challenges, enhance the effectiveness of ODOP, and maximize its contribution to Uttar Pradesh's GSDP and overall socio-economic development.

## References

1. Das, S., & Das, B. (2018). One district one product (ODOP) scheme of Bihar: A road for inclusive growth and development. *Sustainable Development*, 26(2), 201-213.
2. Fujita, M., & Thisse, J. F. (2002). *Economics of agglomeration: Cities, industrial location, and regional growth*. Cambridge University Press.
3. Khan, M. A., & Islam, S. (2020). Role of one village one product (OVOP) in poverty alleviation and rural development: Evidence from Bangladesh. *Journal of Agribusiness and Rural Development*, 1(55), 59-72.
4. Krugman, P. (1991). Increasing returns and economic geography. *Journal of Political Economy*, 99(3), 483-499.
5. Martin, R., & Sunley, P. (2006). Path dependence and regional economic evolution. *Journal of Economic Geography*, 6(4), 395-437.
6. Rodríguez-Pose, A., & Fitjar, R. D. (2013). Buzz: Face-to-face contact and the urban economy. *Journal of Economic Geography*, 13(1), 53-72.
7. Ministry of Statistics and Programme Implementation (MoSPI), Government of India. (n.d.). Statistical databases.

# Role of Tourism in the Economy of Uttar Pradesh

*Prof. Prashant Agarwal<sup>1</sup>*

---

## ABSTRACT

*Uttar Pradesh's contribution to Indian Economy has come to second place with a GDP share of 9.2 percent. Along with the continuous progress in agricultural, industrial, and service sectors, and the way the tourism sector has been developed in Uttar Pradesh, the possibilities of income and employment have increased. According to reports, the income from tourism in Uttar Pradesh has increased to about Rs 2.3 lakh crore and it is expected that soon this figure will reach Rs 4 lakh crore. The trend of increasing numbers of domestic and foreign tourists reflects the government's diversified tourism development initiatives and especially the new possibilities related to spiritual tourism, which have given a new look to the income and employment possibilities in Uttar Pradesh. These possibilities have widened the scope for local employment by promoting public and private investment. The development of infrastructure, connecting tourist places by air, road, and rail routes, implementation of inclusive tourism development programs of the Central and State Government, and wide publicity of tourist places have made the income from tourism a distinct factor in the economy of Uttar Pradesh. Especially in these tourist places and centers of religious faith, there is a need to make more coordinated efforts and development to develop facilities to attract a large number of tourists, to get benefits from planned urbanization, and to create diversified employment. The paper analyzes the economic possibilities related to income and employment generation at various levels through tourism in Uttar Pradesh.*

**Keywords:** *Tourism, Income, Development, Employment, Uttar Pradesh*

## Introduction

According to the World Travel & Tourism Council's Economic Impact Research (EIR) 2023, the travel and tourism sector was expected to contribute 16.5 trillion rupees to the Indian economy with 1.6 million additional jobs in the year 2023. It will recover almost all of the jobs lost due to the COVID-19 pandemic to reach almost 39 million. In India, the direct contribution of the tourism industry to the GDP is expected to register an annual growth rate of 7% - 9% between 2019 and 2030. Uttar Pradesh's contribution to the Indian economy has come to second place with a GDP share of 9.2 percent along with the continuous progress in agricultural, industrial, and service sectors, and the way the tourism sector has been developed in Uttar Pradesh the possibilities of income and employment have increased. According to reports, the income from tourism in Uttar Pradesh has increased to about Rs 2.3 lakh crore and it is expected that the figure will reach Rs 4 lakh crore soon. The trend of increasing numbers of domestic and foreign tourists

---

1. Dept. of Economics S.R.K. (P.G) College, Firozabad (U.P), (Affiliated to Dr. B.R. Ambedkar University, Agra)

reflects the government's diversified tourism development initiatives and especially the new possibilities related to spiritual tourism, which have given a push to the income and employment possibilities in Uttar Pradesh. Tourism potential in Uttar Pradesh is multi-dimensional if seen in terms of the number of tourists. According to state government estimates, about 32 crore domestic tourists visited the state in 2022, of which Ayodhya alone was visited by 2.21 crore tourists. The increase in income from tourism has strengthened the possibility of Uttar Pradesh getting substantial economic benefits.

### **Review of literature**

Sharma, A., et al. (2012) studied the role of tourism industry in the social and economic development of the country in the context of government policies and infrastructure. According to their research, to increase tourist inflow and promote the economic benefits of the tourism industry, various government-sponsored schemes and programs have been positive both qualitatively and quantitatively. Tourism is growing at a rapid pace and is contributing significantly to the economic development of society by providing job opportunities and a significant increase in foreign exchange earnings. Singh, Padmalini (2018), evaluated the role of tourism for the economic growth of India by estimating of tourist arrivals and the share of tourism in GDP through factor analysis. The findings of the study show that infrastructural facilities at tourist destinations a significant role in increasing the number of tourists and their contribution to GDP. Shiji O., (2018) analyzed the economic impact of tourism in India by using secondary data through the visitor spending method.

The findings of the study show that tourism has a positive impact on employment opportunities and foreign exchange. It also increases the income of locals by providing a vast range of opportunities in the trade and hospitality sectors. The Government policy implications play a significant role in enhancing the advantages of tourism with a sustainable approach. Fang, J., et al. (2021) have analyzed the impact of tourism growth on income inequality in developing and developed economies. This empirical study shows that tourism indicators have a significant negative impact on income inequality in developing economies, while they have an insignificant impact on developed economies. Furthermore, globalization increases income inequality in developing countries significantly while in developed countries but its effect is not significant but it is positive as well. Paliwal Shipra and Meenakshi Sharma (2022) used a conceptual model to explain the interrelationship between tourism, economic development, and current policies. According to their findings, rising income trends in developing markets are increasing tourism for pleasure and international trade. Although expenditure on tourism does not establish a definite and proven relationship in this regard.

### **Trends of Tourists' Visit in Uttar Pradesh**

Tourism plays an important role directly and indirectly in employment availability in the economy of Uttar Pradesh and keeping this in view, specific policies and plans have been made by the government for the development of the tourism sector. A new tourism policy was announced in 2018 under an integrated concept, in which, the long-term prospects and priority were given to policies related to the development of infrastructure, promotion of private investment in the tourism sector, and planned tourist area development. The tourism sector was kept in the category of 'industry' by the state government so that the development of land and infrastructure facilities could be developed on a priority level.

Indian and Foreign tourists' visitat important tourist places in Uttar Pradesh in the years 2017 to 2022						
Year	Indian	Foreigner	Total	Percentage increase (+) / Reduce (-) in comparison to last year		
				Indian	Foreigner	Total
1	2	3	4	5	6	7
2017	23,39,77,619	35,56,204	23,75,33,823	(+) 9.56 %	(+) 12.65 %	(+) 9.61 %
2018	28,50,79,848	37,80,752	28,88,60,600	(+) 21.84 %	(+) 6.31 %	(+) 21.60 %
2019	53,58,55,162	47,45,181	54,06,00,343	(+) 87.96 %	(+) 25.50 %	(+) 87.14 %
2020	8,61,22,293	8,90,932	8,70,13,225	(-) 83.92 %	(-) 81.22 %	(-) 83.90 %
2021	10,97,08,435	44,737	10,97,53,172	(+) 27.39%	(-) 94.97%	(+) 26.14%
2022	31,79,13,587	6,48,986	31,85,62,573	(+) 65.49%	(+) 93.11%	(+) 65.55%

**Source:** Annual Tourist Vital Statistics, Department of Tourism, Uttar Pradesh.

In the year 2017, approximately 24 crores of tourists visited Uttar Pradesh for various reasons, out of which more than 35 lakhs were foreign tourists. This number was 9.61% more than in 2016. The year 2017 saw a comparatively higher percentage increase in the number of foreign tourists. In the year 2019, more than 54 crore domestic tourists visited Uttar Pradesh but due to the Covidpandemic in the year 2020 and 2021, there was a huge decline in the number of both domestic and foreign tourists. Especially in the year 2021, tourism was badly affected, and the number of foreign tourists decreased drastically. As soon as the conditions became normal again in the year 2022, domestic and foreign tourism started gaining momentum. Notably, the year 2022 saw a higher growth in domestic tourism than normal years while there was a lower growth in foreign tourists. Due to government policies and changed economic conditions, tourism has started gaining momentum again and it is expected that soon it will leave a positive impact on employment and economy as part of the government's diversified efforts to promote tourism.

### Government Efforts for Tourism Development in Uttar Pradesh

'Directorate of Tourism' was established in 1972 by the Government of Uttar Pradesh to develop the tourism potential in the state and to develop the established tourist destinations. In this order, in 1974, 'Uttar Pradesh State Tourism Development Corporation' was established under the Companies Act 1956. The main objective of this corporation is to develop necessary and comfortable facilities at tourist places and promote package tours etc. by providing information about tourist places to the visitors. At present, it plays a major role in the promotion of tourist attractions around the state with its 45 tourist bungalows and their accommodation, restaurants, package tours, etc.

In recent years, religious and cultural tourism has been specifically promoted under multidimensional tourism by the Uttar Pradesh government. Ministry of Tourism, Government of India, under the 'Pilgrimage Rejuvenation and Spiritual Heritage Augmentation Drive' (PRASAD) Scheme, provides financial assistance to State Governments/Union Territory Administrations for the development of infrastructure at tourist destinations. The ministry has approved a total of 46 projects for Rs 1629.17 crore. Apart from this, a total of 26 new sites have also been identified for development under the PRASHAD scheme. The rise in spiritual tourism has significantly changed the tourism landscape in UP. This has resulted in improvements in physical and digital infrastructure, facilitated accessible connectivity, and substantial increases in

visitation, encouraging people to engage more meaningfully with historical sites. UP, home to many holy places and pilgrimage sites such as the Braj region, Prayagraj, Varanasi, Buddhist circuit Chitrakoot, and the new Ram temple in Ayodhya, has experienced significant growth in domestic tourism.

Sl	Regional Office	YEAR					
		2017	2018	2019	2020	2021	2022
1	<b>Agra Region</b>	67694348	78502264	83542888	13998780	37170456	82850531
2	<b>Prayagraj Region</b>	45496610	49498342	289959139	33618724	14492831	28719299
3	<b>Ayodhya Region</b>	24776761	28503743	30465946	8788908	19497216	26818628
4	<b>Meerut Region</b>	23448136	24672410	26025786	3317703	11357038	20326611
5	<b>Jhansi Region</b>	19623512	30711347	32768418	5894496	6837685	35706543
6	<b>Varanasi Region</b>	18444613	20083978	20761307	8893239	6884084	82540448
7	<b>Bareilly Region</b>	13421234	14303721	15054766	4168617	717181	12439625
8	<b>Lucknow Region</b>	12642302	30019040	28003813	5005142	10917340	23529677
9	<b>Gorakhpur Region</b>	11986307	12565755	14018280	3327576	1879341	5631211
<b>Total Uttar Pradesh</b>		<b>237533823</b>	<b>288860600</b>	<b>540600343</b>	<b>87013185</b>	<b>109753172</b>	<b>318562573</b>

**Source:** Annual Tourist Vital Statistics, Department of Tourism, Uttar Pradesh.

Uttar Pradesh is a diverse state from the point of view of tourism, administratively it is divided into different regions based on administrative and tourism destinations. Places like Mathura, Vrindavan, and Govardhan, are religious while Agra and Fatehpur Sikri are historical and world-famous cultural heritages in the Agra region. Agra region attracts a large number of domestic and foreign tourists because of the Taj Mahal and other Mughal-era buildings, but in recent years, development of infrastructure and tourism-oriented policies in the Braj, there has been a significant increase in the number of tourists in Mathura, Vrindavan, Govardhan and Barsana. In the year 2017, about 6 crore 76 lakh tourists visited Agra region, whose number increased to more than 8 crore in the year 2022.

Prayagraj is a center of faith of Hindus because of the Sangam of Ganga, Yamuna and Saraswati. A huge increase in the number of tourists is recorded here on the occasion of Kumbh and Maha Kumbh held every 6 and 12 years respectively. The average number of tourists visited Prayagraj from 2017 to 2022 has been around 4 crores, but during the Kumbh in the year 2019, the number of tourists increased to around 29 crores. The government’s promotion of Kumbh as a ‘Mahotsav’ and tourism-related arrangements attracted a large number of domestic tourists to Prayagraj.

The development of the Varanasi region under the tourism destination facelift policy may have started only a few years ago, but its identity as a center of religious faith is centuries old. The Varanasi region is an area of immense importance for Hindus and Buddhists. After the development of modern tourism facilities here, a rapid increase in the number of domestic and foreign tourists has been seen. In the year 2017, the number of tourists coming here was approximately 2.25 crores, which has increased to more than 8 crores by 2022. Religious-cultural attractions like Kashi Vishwanath Corridor and Ganga Aarti-Darshan have

permanently increased tourism in Varanasi. Sarnath is a major attraction for international Buddhist tourists and an important of Buddhist circle.

Similarly, in Ayodhya Region, it is estimated that the number of tourists which was around 2.5 crore in the year 2017, may increase to around 8 to 10 crore per year after the construction and consecration of Ram temple. Because of the abundant tourism potential in Ayodhya, the government has announced many schemes.

### **Economic Perspective of Tourism in Uttar Pradesh**

Uttar Pradesh's share in India's national income and its contribution to total employment is increasing continuously. A large number of new investors have shown their interest in Uttar Pradesh because of the new industrial and ease of doing business possibilities. The government has focused a lot on providing basic infrastructure to convert investment proposals into factual establishments. The development of transport services and connectivity plays an important role in comfortable accessibility to different industrial and tourism destinations. The major expressways connect the national capital Delhi to Mathura, Agra, Lucknow, Ayodhya, Prayagraj, Varanasi, and Gorakhpur. Apart from this, the announcement of Ganga Bhagirathi Hooghly River System by the Government of India is also likely to promote water transport-based tourism. Efforts have been made by the government to promote tourism through the expansion of water transport services in the inland waterway terminals between Sagar and Allahabad and various places of religious and cultural importance situated on the banks of major rivers. Under this, a plan is being made to expand transport services through the Ganga water route in Varanasi, and similar possibilities are also being explored in rivers like Chambal, Gomti and Yamuna. Tourism potential has been rapidly expanded, focusing on spiritual tourism and the rich heritage and culture of the state, and work is being done to develop physical and digital infrastructure at these potential tourist destinations. The increasing number of tourists year-to-year in the state has created diversified economic opportunities at the local level.

The NSS report on domestic tourism in India; SBI Research shows that in the year 2022, 32 crore domestic tourists visited UP, of which 2.21 crore tourists were in Ayodhya alone. Based on expenditure provided by NSS (at all India level), the total expenditure by domestic tourists in Uttar Pradesh was Rs 219937 crores while Rs 10,575 crore was spent by foreign tourists, and the total spending by tourists in U.P. was Rs 2.3 lakh crore. The tourists have made an expenditure of 27365 crore on holidaying, leisure, and recreation, and, on pilgrimage and religious activities, the expenditure was 1739 crore. These two categories have great potential for earnings in the future. This year, after the consecration of Ram temple in Ayodhya, there has been an unprecedented increase in the number of devotees. Apart from places like Varanasi, Mathura-Vrindavan, Prayagraj, now considering the influx of devotees in Ayodhya region, the state government has estimated the total expenditure by tourists in Uttar Pradesh can reach up to Rs 4 lakh crores. Due to this the income, business, and employment of the local people as well as the revenue of the state government will increase. According to estimates, revenue ranging from Rs 20,000 to Rs 25,000 crore is likely to be generated from the tourism sector in the financial year 2025. In recent years, in the Spiritual Yatra Development Program being run with the cooperation of the Central and State Governments, the work of developing infrastructure and modern services at places of religious and cultural importance is being done through multi-dimensional efforts of the public and private sector. So that the efforts to provide convenience and ease to the tourists during their journey as well as to develop the possibilities of accommodation, tour, and purchase of local goods can be successful.



## Conclusion

The possibilities in the tourism sector have widened the scope for local employment by promoting public and private investment. The development of infrastructure, connecting tourist places by air, road, and rail routes, implementation of inclusive tourism development programs of the central and state Governments, and wide publicity of tourist places have raised the income and employment from tourism has become a distinct factor in the economy of Uttar Pradesh. To get benefits from the tourism sector there is a need to practice more coordinated efforts for planned urbanization and development of tourist amenities at tourist places and centers of religious faith with proper promotional management.

## References

1. Fang, J., Gozgor, G., Paramati, S. R., & Wu, W. (2021). The impact of tourism growth on income inequality: Evidence from developing and developed economies. *Tourism Economics*, 27(8), 1669–1691. <https://doi.org/10.1177/1354816620934908>
2. Ministry of Tourism, PRASAD Scheme, <https://tourism.gov.in/sites/default/files/2023-08/PRASHAD%2015th%20FC%20Scheme%20Guidelines.pdf>
3. SBI Research Report (2024), Where Latin America meets Scandinavia: The Road to Salvation passes through Uttar Pradesh, <https://sbi.co.in/documents/13958/36530824/230124-The+rise+of+Uttar+Pradesh.pdf/22b01cc3-382b-9648-7d4c-5ce2f9c4e965?t=1706008318634>
4. Sharma, A., Kukreja, S., & Sharma, A. (2012). Role of Tourism in the Social and Economic Development of Society. *International Journal of Advanced Research in Management and Social Sciences*, 1(3), 10-31.
5. Shiji, O. (2016). Economic Impact of Tourism in India. *International Journal of Social Science*, 5(1), 35-46
6. Shipra Paliwal and Meenakshi Sharma (2022), Tourism and Economic Development: Literature Review with Reference To India, *Inspira-Journal of Commerce, Economics & Computer Science (JCECS)* ISSN: 2395-7069, Impact Factor: 6.289, Volume 08, No. 02, April-June, 2022.
7. Singh, Pdamalini (2018). Role of Tourism in the Development of the Indian Economy: A strategic approach, *International Journal of Economic Research* 15(3):755-76, October 2018.
8. Uttar Pradesh Tourism Policy-2022, Policy Document, [https://uptourism.gov.in/site/writereaddata/siteContent/202304121228277212Tourism-Policy-2022\\_Website.pdf](https://uptourism.gov.in/site/writereaddata/siteContent/202304121228277212Tourism-Policy-2022_Website.pdf)
9. Year-wise Tourist Statistics in Uttar Pradesh, Uttar Pradesh Tourism Department, <https://uptourism.gov.in/en/post/Year-wise-Tourist-Statistics>

# ODOP in Uttar Pradesh - Fuelling Rapid Economic Development

*Dr. Sharmita Nandi<sup>1</sup>*

---

## ABSTRACT

*Being the fastest growing economy in the world, Bharat has become the cynosure of all eyes. Set to become the third largest economy soon, the country is progressing steadily, unlike many economies that are floundering all across the world. A major contributing factor has been its strides in the manufacturing sector. Of the programmes and schemes enabling this, one stands out in its uniqueness. The One District One Product scheme. The ODOP scheme launched by the Government of Uttar Pradesh under the visionary leadership of Yogi Adityanath, is considered a milestone in policy making. It is envisaged to create an atmosphere of all round economic development for the state, making its very own traditional manufacturing units the drivers of growth. Each district of the state has been associated with an age-old traditional craft, which had begun to lose its appeal due lack of patronage. The scheme focused on making each district into a growth centre to enable the forces of development spread to the surrounding areas and end the regional imbalances that had arisen on account of concentration of economic activities in some selected centres. The ODOP programme was the solution to a number of economic problems afflicting the state. This paper discusses the contribution to economic development with special reference to the ODOP scheme and how this scheme will help in the advancement of the state, and when implemented in the entire country, in the balanced and rapid growth of our country.*

**Keywords:** Manufacturing, ODOP, growth, development, employment, trade.

## Introduction

Historically, Bharat had been renowned for its handicrafts, including jewelry, pottery, leather crafts, metal crafts, handloom items and embroidery and much more. It was not at all surprising that Bharat was a hub of trade and a favoured destination for countries all over the world. Trade prospered and the country became the 'golden bird' whose prosperity and well being was elaborately discussed by various travellers and historians of yore. But, the golden period was followed by the dark ages when the glorious country was enslaved, stripped of its dignity and wealth and brought down to its knees. The colonial rulers destroyed its exports and left it an extremely weak partner in trade. Independence marked a new beginning, but the process of standing back on its feet was difficult and painful. The journey since has seen many ups and downs. The country continued to learn and steadily march forward, braving natural and man-made disasters, political upheavals, global chaos, recessionary trends and troublesome neighbours. Over the last decade,

---

1. Navyug Kanya Mahavidyalaya, Lucknow (U.P.)

Bharat has made rapid progress and is now poised to become the third largest economy over the next few years.

The seventh largest country in the world in terms of area, Bharat covers 32,87,263 sq. km of globe and is home to an estimated 1,428,627,663 people- the largest in the world. According to the Economic Survey of India (2022-2023), 65% of our population resided in rural areas and 47% of the population derived its livelihood from agriculture in 2021. The traditional craft sector is our second largest employer after agriculture. The country has over 200 million artisans skilled in various traditional craft. But once flourishing means of livelihood, these products steadily lost their popularity, forcing many units to shut down. Incomes declined along with the respect the artisans held. Faced with a bleak future, the younger generation began moving to towns and cities to seek means of livelihood. Over the years urban population has witnessed a steady growth, one of the significant reasons being migration from rural areas, usually in the hope of better employment opportunities, adding a lot of pressure on the existing infrastructure. It is also a fact that the country has been beset with high inequality and despite pulling out a large chunk of its population from extreme poverty, unfortunately inequality within the country has increased.

Uttar Pradesh, the fourth largest State of Bharat, in terms of area is the most populated state of the country. The bulk of its population is concentrated in rural areas. Agriculture is the backbone of the state. Along with this, Uttar Pradesh had a plethora of small and cottage enterprises making a vast variety of commodities that were unique to the place of origin. The traditional products were known for their finesse and beauty and were in great demand for decades before cheaper factory-made goods became the preferred substitutes. Declining demand gradually made them unviable, so much so that most of the younger generation saw no future in continuing with their craft, preferring to look for jobs in cities. It was against this sad state of affairs, that the One District one Product scheme was launched, along the lines of the OVOP concept of Japan, which has the potential of transforming the landscape and converting every district into a potential growth centre.

### **ODOP and the concept of Growth centre**

The concept of 'growth pole' or 'growth centre' has been popular and has been recognized as an appropriate strategy for economic development. The concept of growth pole envisages the concentration of growth for the establishment of propulsive industries. It is assumed that setting up of such a centre would automatically radiate growth processes in the surrounding areas by generating 'spread-effects'. If market forces do not create such a centre automatically, one should be established through government intervention.

The concept of growth poles (Poles de Croissance) was first introduced in 1949 by the French economist Francois Perroux (1950)- (Darwent, 1969). According to Perroux, growth poles are 'centres from which centrifugal forces emanate and to which centripetal forces are attracted. Each centre being a centre of attraction and repulsion has its proper field which is set in the field of other centres.' These centres may be firms or industries or groups of firms and industries. Boudeville gave it a more geographical and spatial orientation. According to him, 'a regional growth pole is a set of expanding industries located in an urban area and inducing further development of economic activity throughout its zone of influence'

Growth centre strategies could be used extensively for the development of developing countries and regions. They could become a means to strengthen the region itself and reduce its dependence on other areas, lead to a more equitable allocation of resources in the area, strengthen linkages with the national

economy and provide the benefits of development to the centre and surrounding areas. Therefore, successful planning requires that the spread effects of the growth centres is facilitated.

**One such unique effort was initiated by the Uttar Pradesh government, under Chief Minister Yogi Adityanath ‘One District One Product’ Scheme of the government of Uttar Pradesh**

Uttar Pradesh has been traditionally known for various unique forms of handicrafts and products. Different districts were known for their unique products. But over the last few decades, these crafts started losing their sheen and many manufacturing units began to shut down due to lack of demand. The consequences could be seen everywhere- incomes declined, job opportunities declined and the handicraft and artifacts were pushed on the verge of extinction, not to mention large scale migration of workforce from rural to urban areas in search of work.

It was the uncanny eye of the present Chief Minister of Uttar Pradesh, Yogi Adityanath, that identified the huge potential waiting to be tapped in reviving the traditional industries and turning them into growth engines to propel UP towards the goal of turning into a trillion-dollar economy. Chief Minister Yogi Adityanath launched the ambitious ‘One District One Product’ (ODOP) scheme on 24<sup>th</sup> January, 2018, with the mission of creating product-specific traditional industrial hubs across all the districts of UP that will promote traditional industries of the regions. The government's unique programme was meant to revive the dying crafts and products of these regions by giving them a big-push, seeking to protect and develop traditional and indigenous crafts, skills and products of the state while creating huge employment opportunities and bringing about balanced growth of the state.

An elaborate exercise was undertaken to identify the problems faced by these manufacturing units and then come up with viable solutions to revive them and turn them profitable. One product or a group of products was identified in each district and Common Facility Centres were established in each district to deal with the specific area problems and arrange for financial, technological and managerial assistance to make them viable. The work included efforts to select, assist, brand and promote at least one product from each district. The scheme, as explained by the authorities, adopts the One District One Product approach to reap benefits of scale in terms of procurement of inputs, availing common services and marketing of products. The scheme is meant to provide value chain development and support infrastructure. The following list was prepared identifying the products of the districts for further action-

**ODOP Products of Uttar Pradesh**

One product was identified from each of the 75 districts including among others Leather goods and stone and marble handicrafts from Agra, Locks & Hardware Metal handicrafts from Aligarh, Desi ghee from Auraiya, Black pottery from Azamgarh, Moonj products from Amethi, Prayagraj and Sultanpur, Jaggery from Ayodhya, Zari-Zardozi from Badaun, Bareilly, Wheat stalk handicrafts from Bahraich, Carpets and durri from Bhadohi, Sitapur, Mirzapur and Jaunpur, Chikankari and zari-zardozi from Lucknow, Shazar stone craft from Banda, Woodcraft from Bijnor, Chitrakoot, Pilibhit, Banarsi silk sarees from Varanasi, Kalanamak rice from Siddharthnagar, Glassware from Firozabad, Hing from Hathras, Attar from Kannauj, etc.

Many of these products are now GI-tagged. Many are being helped through modernization and marketing. Many of these areas have micro, small and medium scale industries. The share of UP in the total handicraft export of the country is 44%; its share in carpet exports is 39%; and in leather products 26%. The ODOP Scheme has clear-cut objectives and plan of action stated by the government.

## Objectives

- Preservation and development of local crafts, skills and art.
- Increase in incomes and employment at the local level and promote rural entrepreneurship.
- Improvement of product quality and skill development.
- Artistically transforming the products via packaging and branding.
- Establishing a connection of product with tourism.
- To reduce regional imbalance and enable holistic socio-economic growth across the region.
- To attract investment in the state and boost manufacturing and exports.
- To provide an ecosystem for innovation and use of modern technology at the district level to enable them to become competitive in the national and international markets
- Once state level success has been achieved, to extend the ODOP concept to the national & international levels.

## Implementation

In order to achieve these objectives a massive district-wise database was prepared regarding the product, total production, stakeholders, export and its potential, availability of raw material and training. Along with this research was initiated to explore possibilities of increasing production, development and marketing of the products and expanding employment and remuneration of local artisans and workers. Efforts were also being made to coordinate with other schemes of the government like, MUDRA, PMEGP, Mukhya Mantri Yuva Swarajgar Yojna and Vishwakarma Shram Samman Yojna of the Government of UP. To assist the beneficiaries, the following schemes are being run under the flagship programme.

### I. Common Facility Centre (CFC) Scheme

Under this, various facilities are being provided like, Testing Laboratory, Design development & Training Technical research & development, Product Exhibition cum Selling, Raw material Bank/Common resource. Common Production/Processing Common Logistics, Information, Communication & Broadcasting, Packaging, Labelling and Barcoding facilities, and such other facilities. The scheme assures CFC project cost financial assistance by the state government up to a certain limit.

### II. Marketing Development Assistance (MDA) Scheme

This aims to provide fair pricing to the artisans, weavers, entrepreneurs and exporters of ODOP products through better marketing. It also provides financial assistance to beneficiaries to display their products in national and international fairs and exhibitions.

### III. Financial Assistance Scheme

Under this scheme, all nationalized banks, RRBs and scheduled banks have been asked to finance ODOP related projects and the Departments of MSME and Export Promotion will give the margin money against all applications submitted under the scheme. Projects have been divided into four categories depending on project costs - up to INR 25 lakhs, INR 25-50 lakhs, INR 50-150 lakhs, above INR 150 lakhs. Assistance for them ranges between 25% of project cost to 10%.

#### IV. Skill Development Scheme

Artisans are provided training with certification and are gifted with a basic toolkit. Training focuses on entrepreneurship development, operations, marketing, accounting, FSSAI standards, GST registration, Udyog Aadhar, Geographical Identification (GI) registration, etc. along with the basics of hygiene, storage, packaging and so on.

#### V. Branding Scheme

To publicize and promote ODOP products, the state government has decided to provide financial and marketing assistance to beneficiaries by setting up ODOP stores in major airports, railway stations, government houses, government guest houses and Gandhi Ashram outlets.

The resounding success of the ODOP scheme in UP prompted its adoption as a national programme. Various ministries and departments have been roped in to give an integrated push to the programme. These include the departments of MSME, Export promotion, MoFPI, Commerce & Industry, Agriculture, etc.

### Expansion

The Ministry of Food Processing Industries (MoFPI) asked all state governments and authorities of UTs to identify the food product for every district- perishable, agricultural, cereal based, popular food product of the region and allied sectors. The authorities concerned would assist in processing, storage, marketing, provide financial and technical assistance along with branding and marketing. The MoFPI has launched a centrally sponsored scheme, Prime Minister Formalisation of Micro Food Processing Enterprises (PMFME) to provide technical and business support to upgrade existing micro food processing units using the ODOP approach. NAFED has developed unique brands under ODOP to promote their products. MoFPI, under its PMFME scheme had identified a product for 713 districts of 35 States/ UTs to be promoted under its ODOP programme.

The MoFPI has identified a food product/s for each district of UP which includes among others–

- Petha: Agra, Hapur
- Mango based products: Amroha, Lucknow, Mau, Sitapur, Unnao
- Basil based products: Azamgarh, Jhansi
- Chilly based products: Ambedkar Nagar, Deoria, Varanasi
- Peda: Mathura
- Amla based products: Amethi, Fatehpur, Pratapgarh, Rae Bareilly
- Jaggery: Ayodhya, Baghpat, Bijnor, Meerut, Muzaffarnagar, Pilibhit, Shahjahanpur, Shamli
- Kala Namak Rice: Basti, Gorakhpur, Maharajganj, Sant Kabir Nagar, Siddharthnagar
- Honey: Moradabad, Saharanpur
- Asafoetida: Hathras
- Ghee: Kasganj

In January 2022, 6 ODOP brands were launched by MoFPI under PMFME, developed by NAFED with CSL. These were Amrit Phal (Amla juice), Cori Gold (coriander powder), Kashmiri Mantra (spices), Madhu

Mantra (honey), Somdana (ragi flour) and Dilli Bakes (whole wheat cookies)

The Ministry of Commerce & Industry is making efforts to help ODOP producers in branding and marketing their produce and increase their exports. It helps them to showcase ODOP products in various national and international fairs and exhibitions. Various export plans for these products have been initiated under DEH (District Export Hubs) mechanism..

### **Progress**

The ODOP initiative by the government of Uttar Pradesh, which soon became a national programme, has become very popular and has attracted the attention of policymakers, exporters, retail chain owners, e-commerce platforms and the public in general all over the world. As reported by the Business Standard in September 2022, total exports of ODOP products from Uttar Pradesh rose from 58,000 crore rupees in FY 17-18 to 96,000 crore rupees in FY 21-22. There has been a surge in demand for these products since the initiative was launched. The percentage contribution of ODOP products was estimated to be approximately 66% in the overall exports of UP in FY 21-22.

Similarly, as stated above, the Ministry of Commerce & Industry launched the ODOP GeM Bazaar on the Government e- Marketplace (GeM) in August 2022, and listed over 200 products on the platform to promote their sales and procurement.

Dedicated stores are being opened at major airports, railway stations, Government guest houses and Gandhi Ashram showrooms to showcase and sell these products.

At the G-7 Summit in Germany in June 2022, the gifts our Prime Minister Shri Narendra Modi presented the world leaders grabbed instant headlines for their uniqueness and beauty. They were all ODOP products, and most of them were from UP.

### **Conclusion**

Growth centres when developed as a well- planned strategy, act as foci from which growth processes radiate towards their surroundings enabling them to reap multiple benefits of both internal and external economies of scale. This facilitates balanced regional development and takes the country forward on the road to rapid socio-economic advancement. The ODOP initiative is one such strategy. Set to make every district a growth centre, it will result in higher gains and will send economic and industrial growth impulses throughout the region. This will make all such MSME units economic growth engines

The programme has already begun to bear fruit. These products are being so well showcased and marketed that their demand has surged- at both national and international levels. It has raised incomes of the artists, artisans, workers and entrepreneurs of the districts and generated large scale employment opportunities preventing migration from these areas. It has elevated export earnings and the The SGDP of Uttar Pradesh. Thus, ODOP units in the districts have become numerous nano engines spurring economic growth and protecting traditional skills. And the story it seems has just begun. With coordinated efforts of several departments and Ministries, the ODOP is all set to take a big leap into the future and take the country to new heights of glory.

**References-**

- 1) Darwent, D.F. (1969)- Growth poles and growth centres in regional planning-a review; Environment and Planning,1969; Volume 1; Centre for Planning and Development Research, University of California, Berkeley, USA,
- 2) Hermanson, T (1970)- Development Roles and Development Centres in Regional Planning
- 3) Rao, D. Vasudeva (1985)- Facets of Rural Development in India; Ashish, New Delhi
- 4) Shah,S.M. (1985)- Growth centres for Rural and Urban development; Abhinav publishers, New Delhi,
- 5) Ministry of Food Processing Industries (MoFPI), Government of India, website, [mofpi.gov.in](http://mofpi.gov.in)
- 6) One District One Product, Uttar Pradesh, Department of MSME and Export Promotion, Uttar Pradesh; website: [odopup.in](http://odopup.in),
- 7) One District One Product-Uttar Pradesh Institute of Design and Research website-<https://upid.ac.in>,
- 8) One District One Product, [india.gov.in](http://india.gov.in),
- 9) Mohita, Negi-Relevance of growth centre in regional planning in India; youraticl library,
- 10) Mishra,Dhairyakant (November17,2021)-The success story of the ODOP scheme in Uttar Pradesh; LinkedIn,
- 11) Srivastava, Prashant (August 26, 2022); India Today- ODOP Scheme in Uttar Pradesh / Crafting a revival,
- 12) Tandon, Tulika (January 2021)-What is Ine District One Product (ODOP)Scheme-know details, significance, benefits and more; Jagran Josh
- 13) Yadav, U.S., Tripathi, R. (2022)-Role of One District One Product (ODOP) of Uttar Pradesh: Strategies and a New Initiative for Developing Global Handicraft Index; IJECR Vol2, Issue 1, IAEME Publication
- 14) Business Standard (September 10, 2022)- Export of products from UP under ODOP scheme record significant rise,
- 15) IBEF, India Brand Equity Fund, India Adda-Perspectives on India, February 10, 2022,



# Role of PMJDY in Promoting Financial Inclusion to the Poor: A Study of Awareness in Nainital District of Uttarakhand State

*Arti Joshi<sup>1</sup>, Ruchi Dwivedi<sup>2</sup> & Jitendra Kumar Lohani<sup>3</sup>*

---

## ABSTRACT

*The present study is an attempt to investigate the effectiveness and awareness of Pradhan Mantri Jan Dhan Yojna (PMJDY) scheme in promoting the financial inclusion among the economically backward, people in the district of Uttarakhand state. The scheme was launched by Government of India aiming to provide banking services in organized sector of banking system in country. The objective of the study is to assess the level of awareness about the scheme among the poor in study area. The study is based on primary survey and the data was collected through survey and interview schedule among the targeted beneficiaries. Recommendations based on the findings of the study are provided to improve the effectiveness and awareness for the scheme in study region and similar areas. Secondary data is also been used in the study which was collected from different sources.*

**Keywords:** *financial inclusion, economically backward, PMJDY.*

## Introduction

The word 'financial inclusion' is defined as the accessibility and availability of financial services to all the segments of the society because it is crucial for economic development, poverty reduction and promoting the equality among the people. In the country a huge mass has no access to the formal system of financial services they screwed in the informal system to access their financial requirements. Recognizing this challenge the Central Government of India launched Pradhan Mantri Jan Dhan Yojna (PMJDY) scheme in the year 2014. The scheme was launched with the aim of providing universal access to banking services, promoting financial literacy and financial inclusion of all person of the society.

The PMJDY scheme is one of the largest financial inclusion initiatives to make the reach of the people to formal sector of banking services particularly among the marginalized people in the society. The scheme facilitates the unbanked population by accessing the saving bank accounts, remittance facilities, credit,

- 
1. Research Scholar & Corresponding Author, Department of Regional Economics, MJP Rohilkhand University, Bareilly (U.P.)
  2. Assistant Professor, Department of Regional Economics, MJP Rohilkhand University, Bareilly (U.P.)
  3. Assistant Professor, Department of Economics, D.S.B. Campus, Kumaun University, Nainital, Uttarakhand

insurance and pension schemes. The scheme aims to bridge the gap between banking sector and marginalized people of the society and facilitates them to participate in the mainstream economy.

### Status of PMJDY in Uttarakhand

As per the progress report<sup>1</sup> of PMJDY in India under the scheme 51.74 crore people were as beneficiaries in Public Sector Banks, Regional Rural Banks, Private Sector Banks and Rural Co-operative banks. The highest number of the beneficiaries (40.36 crore) is with Public Sector banks with deposit amount of Rs. 170076.37 Crore in their accounts. The overall deposits in accounts of beneficiaries in all banks is Rs. 218641.00 Crore in the country.

Table 1.0 reveals that in Uttarakhand state that 35.66 lakh people are benefitted under the scheme and covered under the financial inclusion in formal sector to avail the benefits and mainstreamed in economy. The higher number of beneficiaries is from rural / semiurban regions in the state because according to the census 2011 of the total population of Uttarakhand state about 69.77 percent<sup>2</sup> resides in 16793 villages<sup>3</sup>. The total balance amount in the accounts of beneficiaries was about Rs. 2249.14 crore and about 23.72 lakh RUPAY cards were issued to account holder to easy transaction and access to banking system through various modes of net banking.

**Table 1.0: Status of PMJDY account opening in Uttarakhand State (07/02/2024)**

Beneficiaries at rural/semi urban centre bank branches	Beneficiaries at urban/ metro centre bank branches	Total Beneficiaries	Balance in beneficiaries accounts (in crore)	No. of RUPAY cards issued to beneficiaries
23.86 lakh	11.80 lakh	35.66 lakh	2249.14	23.72 lakh

**Source:** Taken from <https://pmjdy.gov.in/statewise-statistics> viewed on dated 14-02-2024

### Introduction to Study Area

The study area Haldwani-Kathgodam region falls in foothills of district Nainital which is located in the picturesque state of Uttarakhand. Beside its scenic beauty the Nainital district grapples with challenges such as limited infrastructure, geographically remoteness, and subsidiary predominant agrarian economy with less or limited opportunities of economic activities, which contribute to the financial exclusion of many of its residents. The foothill portion of the district mostly Bhabhar area, has more opportunities for economic activities while it is compared to the upper hilly part, which polarizes a huge mass of population to this region.

### Review of Literature

Rajat & Prasenjit (2016) in their study names ‘Perceptions of Bank Account Holders about PMJDY – A Study on Baikhora Region of South Tripura’ and suggested that the private banks may take a note from the findings in their policy formulating decisions by exploring the large number of unbanked populations nationwide by attracting them under the formal banking system<sup>4</sup>. Birla (2021) studied and reviewed the PMJDY in state of Rajasthan and concluded that the financial inclusion on the basis of PMJDY scheme causes increasing a number of bank branches in rural as well as urban areas in state which facilitate more benefits to the households<sup>5</sup>. Shivrajakumar & panduranga (2023) suggested in their study that the private sector banks and regional rural banks should be promoted to open more PMJDY accounts<sup>6</sup>. The study

aims to fill existing gaps in the literature by examining the role of PMJDY scheme in promoting the financial inclusion awareness among the people in Haldwani-Kathgodam area of district Nainital.

### Objectives of the Study

1. To study the awareness for the scheme among beneficiaries in study area.
2. To study the awareness for the services for the scheme in study area.

### Hypothesis of the Study

$H_0$ : There is no relationship between gender and awareness of advantages of the scheme.

$H_1$ : There is a relationship between gender and awareness of advantages of the scheme.

### Research Methodology

**Sample Selection:** The study is conducted in the Haldwani-Kathgodam region of district Nainital and 48 beneficiaries who were engaged in different economic activities in informal sector to earn their bread were selected randomly through using snowball sampling method to select the respondents who were beneficiaries of PMJDY.

**Collection of Data:** Primary data is collected through a well-structured interview schedule and personal interview is also conducted by the researchers. The secondary data is collected from various sources including the internet.

**Statistical Tools and Techniques:** For interpretation of data percentage and chi-square test is applied to test the hypothesis due to the qualitative nature of hypothesis.

**Limitations of the Study:** The study is only limited to the Haldwani-Kathgodam region of district Nainital in Uttarakhand state.

### Discussion

#### Socio-economic Status of Respondents

The data collected for socio-economic status of respondents shows that 64 percent respondents belong to male category while only 36 percent are female respondents who are beneficiary of PMJDY scheme. The age classification shows the maximum age is 68 years and lowest is 21 among the beneficiary respondents. 83.33 percent respondents are married while 4.16 percent falls in another category (i.e., widower, separated etc.). The caste of respondents shows the highest frequency is of beneficiaries falls in Schedule Caste category (47.0 percent) and general caste respondents has the lowest frequency of 26.0 percent. The mean for daily income of respondents is Rs. 446.02 while the highest is Rs. 800.00 and minimum is Rs. 300.00 per day.

**Table 2: Socio-economic Status of Respondents**

Variable	Frequency
Gender of respondents (N=48)	Male = 64.58 % Female = 35.42 %
Age of respondents (N=48)	Maximum age = 68 Minimum Age = 21 Mean age = 37.60 Std. dev. = 10.43
Marital Status of respondents (N=48)	Married = 83.33% Unmarried = 12.5% Other = 4.16 %
Caste of respondents (N=48)	General Category = 26.0% SC Category = 47.0% ST Category = 0.0% OBC Category = 27.0%
Daily Income of Respondents (N=48)	Maximum = Rs. 800.00 Minimum = Rs. 300.00 Mean = Rs. 446.02 Std. Dev. = Rs. 119.98

**Source:** Primary data

### **Awareness about the scheme v**

While asking about the awareness for the scheme that How did you come to know about PMJDY scheme? The highest frequency (60 percent) about the scheme was obtained through family members, friends or relatives among the respondents followed by the awareness provide to them through television channels (20 percent). These were two main sources for awareness of the scheme among the respondents in the study area which shows the main impact of scheme awareness come from the family members, friends or relatives among them.

**Table 3: Awareness about the PMJDY Scheme**

Mode of Knowledge	Frequency (%age)
Family member, Friends or relatives	60
Media (Television etc.)	20
Newspaper	10
Bank Officials	10

**Source:** Primary data (N=48)

## Awareness of advantages under PMJDY scheme

The scheme includes a number of advantages for the account holders. It includes insurance, debit card facility, no requirement to maintain minimum balance, overdraft facility and some other facilities. It was asked to the respondents that how much they were aware for these advantages.

**Table 4: Awareness of advantages under PMJDY scheme**

Gender	Aware about advantages (%age)	Not-aware about advantages (%age)
Male (N=31)	64.51%	35.49%
Female (N=17)	29.41%	70.59%

**H<sub>0</sub>:** *There is no relationship between gender and awareness of advantages of the scheme.*

The chi-square statistic is 5.4213. The p-value is 0.19892. The result is significant at  $p < 0.05$ . While the test shows that p value is  $> 0.05$ , so the variables are independent. Means that men and women respondents do not have a different awareness for the advantages of the scheme. It shows that the differences were just random which were expected while collecting the data.

## Conclusion

By the analysis of collected data the following conclusions come out from the present study–

- Male respondents are highest beneficiaries among the selected respondents.
- Maximum age was 68 years and minimum are 21 years and the average age of the beneficiary respondents was 37.60 years.
- Maximum respondents are married in the collected sample data.
- The social category of the beneficiary sample respondents shows the highest number of Schedule Caste respondents (47.0 %) in the selected sample.
- The average daily income of the respondents is Rs. 446.02 in the selected sample.
- Mostly (60.0%) the respondents came to know about the scheme from Family members, friends and relatives.

## Suggestions

Financial inclusion through PMJDY to the economically deprived section of the society helps them to gain the benefits of formal sector financial institutions and also the schemes of government for poverty eradication. It is suggested that the awareness programme for this more important and beneficial scheme should be run time-to-time so that the targeted economically weaker section can get rid of with screws of informal sector and get benefit of the various advantages of the PMJDY scheme through joining as account holder in banks.

## References:

1. Viewed at <https://pmjdy.gov.in/account> on dated 14-02-2024
2. Viewed at <https://www.census2011.co.in> on dated 14-02-2024

3. Viewed at <https://myroots.euttaranchal.com> on dated 14-02-2024
4. Deb, Rajat & Prasenjit das (2016); Perceptions of Bank Account Holders about PMJDY – A Study on Baikhora Region of South Tripura; Amity Journal of Finance 1(1), pp 67-91
5. (Birla, Ankita (2021); A Study and review of Pradhan Mantri Jan Dhan Yojna with Special reference to Rajasthan State; International Journal of Advanced Research in Commerce, Management and Social Sciences; Volume 04 No. 03(II), July-September 2021, pp. 65-72.)
6. Shivrajakumar K. & Panduranga R. (2023); A Study awareness of Pradhan mantri Jan Dhan Yojna on Bank Account Holders in Davangere District; International Journal of Creative Research Thoughts: Volume 11, Issue 5 May 2023, pp. f317-f327

# Development of Uttar Pradesh as a Knowledge Hub: Obstacles and Opportunities

*Manish Kumar<sup>1</sup>*

---

## ABSTRACT

*We live in, what is aptly termed as, the 'Century of Knowledge', where education in general and higher education (HE) in particular, especially research and development (R&D)-of new ideas, factors, products, processes and services, is the most critical input to determine the comparative and absolute advantages of a nation over the rest of the world. Fortunately, we enjoy a huge potential demographic dividend in the form of a large proportion of the youth in our population. Unfortunately, we still have a long way to go to optimally utilize this dividend towards development, basically due to supply deficiency on the HE front (low intake capacity of universities and colleges, as compared to both need and demand) which, in turn, results in low output of adequately qualified and relevantly skilled manpower, for which there are huge global demands. Such supply deficiency itself is a proof that the HE sector in India is underfunded and underinvested, which not only prevents the growth and development of this sector; but also limits the vast potential of India to emerge as the global knowledge superpower in the post-information age. It is in this context that the development of Uttar Pradesh, the state with the maximum number of youths in the country, as a knowledge hub, holds the key to the emergence of India as a global knowledge superpower. Hence, this research paper, based entirely on secondary data, seeks to find out the size of the higher education sector in the state, analyse the question of its adequacy from the standpoint of access and equity, identify the factors that constrain its growth and suggest measures for development of Uttar Pradesh as a knowledge hub.*

**Keywords:** Knowledge Hub, Higher Education, HEIs, Uttar Pradesh.

## Introduction

Uttar Pradesh is a land of opportunities and possibilities and the newest and most exciting opportunity knocking at its door is that of its emergence as a knowledge hub and, thereby, its transformation into a developed economy by 2047 (that is, after a century of its struggle for development in Independent India). Since ancient times this region has had some great centres of education in India, like Varanasi and Prayagraj. Today Uttar Pradesh has a wide network of HEIs, including one IIM, two IITs, six Central Universities, eleven Institutes of National Importance and many professional institutes. The state is surely, though slowly, progressing as a hub of knowledge. This progress is vital for keeping pace with the fast-changing world in the emerging post-information age, marked by rapidly advancing Artificial Intelligence and Machine Learning.

---

1. Asst. Professor of Economics, Ramji Sahai P.G. College, Rudrapur, Deoria, Uttar Pradesh, India

## Objectives and Methodology

It is in this context that this paper seeks to:

- Study the current size of the higher education sector in the state and to ponder upon the question of its adequacy from the point of view of access and equity.
- Discuss the opportunities that the state has of emerging as a knowledge hub.
- Identify the obstacles that lie in the way.
- Suggest measures for removing obstacles and realising the state's full potential.

The paper is based entirely on secondary data collected from related reports (mainly the All India Survey on Higher Education) and journals. Media reports have also been accessed to understand the current issues and challenges, related to the topic. Finally, this investigator's own observations as a college teacher find reflections in the policy implications as produced by the paper.

## The State of Higher Education in UP

The All India Survey on Higher Education (AISHE), 2021-22 reports that Uttar Pradesh has the maximum number of colleges (8375), followed by Maharashtra (4692) and Karnataka (4430). Similarly, in terms of the number of universities, Uttar Pradesh, along with Gujarat, tops the country with 91 universities each. Including a total of 1194 Standalone Institutions, the total number of higher education institutions (HEIs) in Uttar Pradesh equals 9660, that is 16.47% of the total HEIs (58643) in the country. This is almost equal to the state's share of 16.51 in India's population (Census, 2011). Likewise, in terms of student enrolment in higher education, Uttar Pradesh, with 69.73 lakh students, is on the top, followed by Maharashtra (45.78 lakh students) and Tamil Nadu (33.09 lakh students). Thus, in terms of the overall size of the higher education sector, Uttar Pradesh leads the country. However, when we consider the questions of access and equity, we find large gaps. The state has a Gross Enrolment Ratio (GER) of 24.1 in higher education. This implies that only one in every four youths in the state in the eligible age group of 18-23 years has access to higher education. This is not only slightly lower than the national average of 28.4, but also drastically lower than Chandigarh (64.8), Puducherry (61.5), Delhi (49), Tamil Nadu (47), Himachal Pradesh (43.1), Uttarakhand (41.8), Kerala (41.3) and Telangana (40).

Similarly the College Density i.e., the number of colleges per lakh eligible population (i.e. population in the age-group 18-23 years) in Uttar Pradesh at 29 is quite low-even lower than the national average of 30 and much lower than Karnataka (66), Puducherry (53), Telangana (52), Andhra Pradesh (49), Himachal Pradesh (47), and Kerala (46).

So far as the question of social equity is concerned, we find that the Gender Parity Index (GPI) or the ratio of GER of girls to GER of boys for UP is 1.02 (nearly equal to the national average of 1.01) which indicates a state of gender equity in enrolment in higher education. (A GPI of less than 1 suggests girls are more disadvantaged than boys in learning opportunities and a GPI of greater than 1 suggests the other way around). However, compared to the overall GER in higher education in the state, Scheduled Caste (SC) category has lower GER of 21.8 (which is further lower for SC male at 21.0, but higher at 22.6 for SC female population), while the Scheduled Tribe (ST) category has an impressive GER of 39.4 but its GPI score of 0.90 reflects a state of gender inequality within this social group in accessing higher education.



## Opportunities of Uttar Pradesh to Emerge as a Knowledge Hub

The recently released report on “Measuring access to Higher Education through Eligible Enrolment Ratio” classifies the development of higher education system under three stages: 1). With GER less than 15%, the higher education system is considered to be an elite system where access to higher education is limited and seen as a privilege; 2). When the GER is between 15% and 50%, the higher education system is a mass system where higher education is seen as a right for those who are formally qualified for entering into higher education; 3). The system is considered to be a universal one when the GER is above 50% and higher education is an obligation of the state and well articulated into its public policy. In view of this classification, Uttar Pradesh is in the stage of ‘massification’ of higher education. Private sector has played a larger role in this respect. For instance, of the 7182 colleges in the state (for which data is available in AISHE Final Report, 2021-22) over 79% belonged to the Private Un-aided category, though their share in enrolment was below 70!.

These are, in fact, very exciting times for the higher education sector in the state with a lot of new initiatives and reforms going on. UP became the first state in the country to implement the National Education Policy (NEP) 2020. The new policy talks about “access, equity, and quality” and aims at increasing the Gross Enrolment Ratio and improving the employability and entrepreneurship (self-employment) skills of students. The holistic and multi-disciplinary approach of NEP 2020 is being implemented by restructuring courses and pedagogy, emphasising the Indian knowledge system in the curriculum. In essence, the NEP-2020 seeks to harmonize leading global practices with India’s rich and diverse knowledge traditions. The emerging features of higher general education in Uttar Pradesh include the following:

- Four-year undergraduate programme with mandatory internship and/or dissertation that aims at enhancing the research skills of the students.
- Compulsory co-curricular and vocational courses that seek to improve the employability of our graduates.
- Flexible entry and exit, inter-institutional mobility and the opportunity to choose and study subjects from different domains, a feature that seeks to facilitate the integration of the humanities with STEM (science, technology, engineering, mathematics) so as to encourages cross-disciplinary and inter-disciplinary thinking.
- Part-time PhD programme to encourage working professionals and lifelong learners to pursue research in their own areas of work in the light of their actual experiences.

A new architecture of higher education is in the making with initiatives like the Academic Bank for College and University Students of Uttar Pradesh (ABACUS-UP), paving the way for seamless student mobility amongst and within degree-granting HEIs of U.P., through a formal system of credit recognition, credit accumulation, credit transfer and credit redemption, that facilitates flexible teaching-learning. Further, 120 e-learning parks in various degree colleges, located in remote areas, with an expenditure of 1.4 lakh each are proposed to be set up. Each e-learning park will be equipped with computer, internet connection and Wi-Fi facilities along with a digital library. The initiative seeks to address the issue of digital divide in higher education in the state. There is also a growing emphasis on teaching and learning using digital platforms and advanced information technology to ensure accessibility and equity. It is in this context that initiatives like the Swami Vivekananda Yuva Sashaktikaran Yojana of free tablet/smartphone distribution assumes significance.

Recently, the Uttar Pradesh Centre for Ranking, Accreditation and Mentoring (UPCRAM) has been established at the University of Lucknow to mentor universities for better performance at the national and international levels. Five public universities in the state recently got A++ accreditation, and many institutions are striving for higher QS and National Institutional Ranking Framework (NIRF) ranking. The rejuvenated higher education ecosystem in UP is attracting enormous attention from the private sector, and several leading universities are exploring the prospect of investment in the state. These reforms are also leading the state towards internationalisation of higher education. The number of international students applying for various programmes in the state is on the rise. Among Indian states, Karnataka hosts the highest number of foreign students (10,231) followed by Uttar Pradesh (5,089) (Nanda, 2021). In addition, MoUs between institutions within and outside the state have been prioritised to facilitate collaboration and sharing of teaching and research activities. The government has established innovation centres in universities with funding to inspire and encourage students to establish start-ups and self-employment. Furthermore, it has allocated special grants for setting up university incubation centres. The state now plans to establish a Skill Development University in Varanasi.

In addition to the ongoing reforms in the higher education sector in Uttar Pradesh, what inspires confidence is the booming economy of the state, which has a positive impact on expanding the market for intellectual capital. Uttar Pradesh's GSDP (at constant prices) grew at 8.3%, compared to national GDP growth at 7.2% in 2022-23 (PRS, 2024). Recently with a share of 9.2% in the country's GDP, it became the second largest economy after Maharashtra with 15.7% share (ANI, 2023).

### **Obstacles in the Way**

Despite the recent recruitment drives to fill the long-pending vacancies of teachers in the government/government-aided HEIs in the state, there are huge deficits of teachers, which reflects in high Pupil Teacher Ratio (PTR). The PTR in higher education (all institutions, regular mode) in Uttar Pradesh is 35, against the national average of 23. The Pupil Teacher Ratio (PTR) is the average number of pupils (at a specific level of education) per teacher (teaching at that level of education) in a given academic year. Reduction in the PTR indicates that number of students per teacher has reduced implying more focus of teacher on students which ought to lead to an improvement in the quality of teaching. The introduction of the Choice Based Credit System (CBCS), without complementary reforms has only worsened the already adverse PTR in higher education in the state.

While the CBCS and Semester System came as major reforms in higher education, in line with the international best practices, the deficiency of staff (both teaching and non-teaching) and poor infrastructure in majority of HEIs are the major stumbling blocks. For instance, most of the departments of majority of government-aided colleges affiliated to Deen Dayal Upadhyaya Gorakhpur University has a single faculty to teach a disproportionately large number of students, whose workload has increased manifold under the new and still-evolving curriculum. Courses, aimed at enhancing skills and abilities of students have been added, without ensuring the availability of separate, dedicated and specialized teachers/instructors. Overemphasis on examinations in the new system has created a rote-learning environment. Increased frequency of the need for evaluation on the one hand and the shortage of evaluators, on the other, along with the concern for cost-cutting has pushed the university to go for objective, Multiple Choice Questions (MCQs)-based semester exams on OMR sheets that can be evaluated electronically. All this seems to have adversely impacted both teaching and learning.

Our public universities and colleges are overburdened with numerous works, other than teaching and research. This, coupled with manpower and infrastructural deficits, have led to deterioration in the quality of higher education. Poor public funding and the pressure to generate own resources to become self-sufficient have led our HEIs to commercialize themselves, thereby limiting access of economically weaker sections to higher education of their choice/interest. Though the private sector is currently leading the massification movement in the state, it has few world class elite institutions, but numerous sub-quality, poorly regulated mass institutions, which raises doubts about its ability to address equity concerns.

The fundamental problem that gives rise to most other problems relating to access, equity and quality in higher education in the state is the deficient public spending, and the failure of the market to bridge the gap. India's total public expenditure on education has remained almost stagnant around 3% of GDP in recent decades. In 2021-22, it is estimated to be at 3.1%. Further, over 85% of the total public expenditure on education in India is borne by the states and the rest by the centre. In 2020-21, states' share in the total public expenditure on education was 88.4%. So far as Uttar Pradesh is concerned, in 2020-21, it spent 3.1% of its GSDP (Gross State Domestic Product) on education, much lower than Meghalaya's 8.7%. As a proportion of its total expenditure, Uttar Pradesh has allocated 14.6% on education in 2024-25. This is roughly the same as the average allocation for education by states in 2023-24 (14.7%) (PRS, 2024). However, actual expenditure often falls short of budgeted expenditure. In 2020-21, the Uttar Pradesh government actually spent 18.1% less than the planned budgeted expenditure on education (The Mirrority). Higher education gets a relatively lower share of this meagre public spending on education.

The transition of Uttar Pradesh into a knowledge economy demands increased attention to research. However, the AISHE data reveal that enrolment at the level of Ph.D. is only 0.3% of total enrolment in higher education in the state. It indicates that our universities are not doing enough of their original work, that is, to facilitate research on a universe of subjects that impact humanity.

## Conclusion and Implications

As per the recommendations of the first National Education Policy in 1968 and reiterated subsequently over the years, including by the NEP-2020, India needs to spend at least 6% of its GDP on education. Given the relative shares of centre and states at present, a large proportion of the nation's education budget in general and higher education budget in particular has to come from the states. Obviously a fast growing large economy like UP's can manage adequate increase in public spending on higher education without much trouble. What is, therefore, needed is a conviction at the top echelons of the government that such spendings are essential for (a) ensuring access, equity and quality in higher education, (b) achieving the objectives of inclusive human development and, (c) development of the state as a knowledge hub, driving future development in myriads of other ways. Further, our universities need to prioritise research, so as to ensure adequate supply of high skills and novel solutions to the unstructured problems and emerging challenges of the society. Besides, instead of having skill development as an isolated activity, it would be better to align the same with the secondary and higher education systems so as to produce a kind of synergy effect.

## References

1. AISHE (2023). All India Survey on Higher Education 2021-22. Department of Higher Education, Ministry of Education, Government of India. New Delhi. Retrieved from: <https://aishe.gov.in/aishe/viewDocument.action?documentId=353>

2. Gupta A. (2022). UP eyes digital learning space, all 120 e-learning parks for remote students to be functional soon. Economic Times Government, May 5. Retrieved from: <https://government.economictimes.indiatimes.com/news/digital-india/up-eyes-digital-learning-space-all-120-e-learning-parks-for-remote-students-to-be-functional-soon/91351247>
3. Hindustan Times (2022). Centre for ranking, accreditation mentoring inaugurated at LU. October 17. Retrieved from: <https://www.hindustantimes.com/cities/lucknow-news/centre-for-ranking-accreditation-mentoring-inaugurated-at-lu-101665948662184-amp.html>
4. Hindustan Times (2024). Empowering youths the tech way with 1 4K cr for tablets, smart phones in UP Budget. Feb 5. Retrieved from: <https://www.hindustantimes.com/cities/lucknow-news/empowering-youths-the-tech-way-with-4k-cr-for-tablets-smart-phones-in-up-budget-101707143365696.html>
5. Mittal P. & Pani A. (2020). Measuring access to higher education through eligible enrolment ratio (EER). AIU Research Report 1/2020, Association of Indian Universities, New Delhi.
6. Nanda P. K. (2021). Foreign students' population inches closer to 50,000 in 2019-20: Govt. Livemint, June 11. Retrieved from: <https://www.livemint.com/news/india/foreign-students-population-in-india-inches-close-to-50-000-govt-11623317850696.html>
7. PRS (2024). Uttar Pradesh Budget Analysis 2024-25. PRS Legislative Research, New Delhi. Retrieved from: [https://prsindia.org/files/budget/budget\\_state/uttar-pradesh/2024/UP\\_Budget\\_Analysis-2024-25.pdf](https://prsindia.org/files/budget/budget_state/uttar-pradesh/2024/UP_Budget_Analysis-2024-25.pdf)
8. Rai A. K. (2023). Rejuvenating UP's education sector. Hindustan Times, Feb 07. Retrieved from: <https://www.hindustantimes.com/opinion/rejuvenating-up-s-education-sector-101675780741097.html>
9. The Mirrority. Expenditure on Education. Retrieved from: <https://www.themirrority.com/data/expenditure-on-education>
10. Times of India (2022). UP's first skill development university may be set up in Kashi. September 2. Retrieved from: <https://timesofindia.indiatimes.com/city/lucknow/states-first-skill-devpt-univ-may-be-set-up-in-kashi/articleshow/93939829.cms>
11. Times of India (2023). Uttar Pradesh becomes the second largest economy in India, ANI, Dec. 17. Retrieved from: <https://timesofindia.indiatimes.com/india/uttar-pradesh-becomes-second-largest-economy-in-india/articleshow/106067291.cms>

Uttar Pradesh Achieving A Trillion \$ Economy through Tourism:

# Uttar Pradesh Achieving a Trillion \$ Economy through Tourism: Now a Possibility

*Gunjan Pandey<sup>1</sup>*

---

## Introduction

Tourism refers to the activity of traveling to different places for pilgrimage, entertainment, leisure, medical or business purposes. It involves visiting and exploring various destinations, experiencing their attractions, engaging in recreational activities, learning about different cultures and traditions, treatment or profit. Tourism can be classified into two types: domestic tourism or international tourism.

Tourism plays a significant role in the global economy, contributing to employment generation, revenue generation, and infrastructure development. It promotes a lot of industries, including transportation, hotel, food and beverage, entertainment and local trade.

Tourism has both positive and negative impacts on destinations. Some of the positive impacts include economic growth, employment opportunities, infrastructure development, cultural exchange and environmental conservation efforts. Tourism can also foster understanding and tolerance among different cultures through cultural relativism and also contribute to local community development.

However, tourism can also have negative impacts such as over-tourism of a place, environmental degradation, cultural commodification and strain on local resources. It is essential to promote sustainable tourism practices that minimize negative impacts and maximize the benefits for both the tourist and the local residents.

In recent years, the tourism industry has been affected by various factors, including the COVID-19 pandemic, which has led to travel restrictions and resulting to a decline in international tourism. The industry is adapting to new sanitation and safety protocols, digitalization and sustainable practices to ensure the safe and revival of tourism in the future with safety measures.

This paper is divided into 5 sections besides introduction. The second section shows the growth and trends of tourism industry in India, the third section shows in detail the growth and trends in tourism industry in Uttar Pradesh. The fourth section shows the initiatives taken by the government of Uttar Pradesh for the development of tourism in the state. The paper also covers the increment in earnings from the newly developed kashi Vishwanath Temple corridor and latest Ayodhya Ram Mandir so as to certify the government's fruitful efforts towards development of religious tourism in the state. Lastly, the future prospects for the development of tourism industry in Uttar Pradesh has been presented as suggestions.

---

1. Professor & Head, Department of Economics, BSNVPG College, Lucknow, Uttar Pradesh, India

### Tourism Industry in India

India is a diverse and culturally rich country that offers a wide range of tourism prospects.

**Table 1: Number of Foreign Tourists Visit to states and UTs in India 2011-2022**

Year	Foreign Tourist Visits (in Million)	Annual Growth Percentage
2011	19.5	8.87
2012	18.26	-6.33
2013	19.95	9.24
2014	22.33	11.94
2015	23.33	4.44
2016	24.71	6.95
2017	26.89	8.79
2018	28.87	7.38
2019	31.41	8.8
2020	7.17	-77.17
2021	1.05	-85.36
2022	8.59	714.26
Growth rate in 2022/19		-72.68

**Source:** Indian Tourism Statistics at a Glance 2023

Table 1 shows there is a consistent increase in the number of foreign tourists to India till 2019, but with the onset of COVID there had been a significant fall which has again recouped from 2022.

Table 2 shows that there has been an increase in the foreign exchange earnings from tourism in India since 2011 till 2022 highest witnessed in 2019 of the order of Rs. 2,16,467 crores. Then it fell due to COVID Pandemic but again shows a mark of rise to Rs. 1,34,533 crores.

**Table 2: Estimates of Foreign Exchange Earnings in Rs Crore from Tourism in India, (2011-22)**

Year	FEEs from Tourism in India (in Rs. Crore)	Percentage change over the previous year(in Rs. Crore)
2011	83,037	25.49
2012	95,606	15.14
2013	1,07,563	12.51
2014	1,20,366	11.90
2015	1,34,843	12.03
2016	1,50,750	11.80
2017	1,78,189	18.20
2018	1,95,312	9.61
2019	2,16,467	10.83
2020	50,136	-76.84
2021	65,070	29.79
2022	1,34,543	106.77

**Source:** Indian Tourism Statistics at a Glance 2023

### **Tourism in Uttar Pradesh**

Uttar Pradesh is a state in northern India that offers a diverse range of tourism opportunities. Here are some aspects of tourism in Uttar Pradesh:

**Heritage and Culture:** Uttar Pradesh is home to several world-famous heritage sites and places. The city of Agra is famous for the magnificent Taj Mahal, one of the Seven Wonders of the World, along with the Agra Fort and Fatehpur Sikri. Varanasi, the spiritual capital of India, attracts millions of pilgrims who come to know and experience the holy River Ganges, ancient temples and the spiritual fabric of the city. Mathura and Vrindavan are important pilgrimage sites for followers of Lord Krishna, particularly during the festive celebration of Holi and Janmashtami.

**Religious Tourism:** Uttar Pradesh has a significant religious significance for Hindus. Apart from Varanasi, the state is home to other major religious sites such as Ayodhya, believed to be the birthplace of Lord Rama and Allahabad (Prayagraj), the site of the Kumbh Mela, one of the events of largest religious gatherings in the world. Other notable religious destinations include Chitrakoot, Shravasti and Sarnath.

**Wildlife and Nature:** Uttar Pradesh is home to several national parks and wildlife sanctuaries. Dudhwa National Park, situated near the Indo-Nepal border, is known for its diverse flora and fauna, including tigers, elephants, and rhinoceros. Other wildlife reserves in the state include Katarniaghat Wildlife Sanctuary, Chandra Prabha Wildlife Sanctuary, and Hastinapur Wildlife Sanctuary. These areas offer opportunities for wildlife safaris, bird watching and nature walks.

**Festivals:** Uttar Pradesh celebrates a range of vibrant festivals that inform about its cultural heritage. The Ram Leela in Ayodhya, Navratri in Varanasi and Diwali celebrations in Mathura and Agra are some of the major festivals that attract tourists from all over India and abroad. These festivals provide an insight into the rich traditions, music, dance and local cuisines of the state.

**Cuisine:** Uttar Pradesh is renowned for its mouth-watering cuisine, which includes popular dishes like kebabs, biryani, chaat, and sweets like petha and kulfi. The street food culture in cities like Lucknow and Varanasi is particularly famous, offering a diverse range of flavors and experiences for delicious food lovers.

**Art and Handicrafts:** Uttar Pradesh is known for its traditional arts and handicrafts. Lucknow is famous for its intricate embroidery work known as Chikankari. The state is also known for brassware, woodwork, pottery and glassware. Visitors can explore the local markets and workshops to admire the craftsmanship and purchase unique handicrafts as souvenirs at reasonable prices. Handicraft fests and events are organized in various cities to promote and preserve these crafts.

**Cultural Tourism:** Uttar Pradesh has a rich cultural heritage that is reflected in its music, dance, and performing arts. Classical dance forms like Kathak and traditional folk music in Bhojpuri, Awadhi and Hindi like Sohara, Allah, Kajri are integral parts of the cultural fabric of the state. Cultural festivals and events are organized in various cities to promote and preserve these art forms.

Uttar Pradesh offers a diverse range of tourism experiences, combining historical, cultural, spiritual, and natural attractions. The state government has been actively promoting tourism and investing in infrastructure development to enhance the tourism potential of Uttar Pradesh.

**Table 3: Share of Top 10 States/UTs of India in Number of Foreign Tourists Visits in 2022**

S.No	State/UT	FTVs in Million	Percentage Share
1	Gujarat	1.78	20.7
2	Maharashtra *	1.51	17.6
3	West Bengal	1.04	12.08
4	Delhi *	0.82	9.5
5	<b>Uttar Pradesh</b>	<b>0.65</b>	<b>7.56</b>
6	Tamil Nadu	0.41	4.74
7	Rajasthan	0.4	4.62
8	Kerala	0.35	4.02
9	Punjab	0.33	3.84
10	Madhya Pradesh	0.2	2.38
	Total of Top 10	7.47	87.03
	Others	1.11	12.97
	<b>Total</b>	<b>8.59</b>	<b>100</b>

Table 3 shows the top 10 states\UTs in India which top the foreign tourists visit in India and in this list Uttar Pradesh is at 5<sup>th</sup> rank with 0.65 million visitors coming to visit UP and its percentage share is 7.25 just after Delhi which is the capital of India where foreigner's visits are conducted mainly for diplomatic reasons.



**Table 4: Share of Top 10 States/UTs of India in Number of Domestic Tourists Visits in 2022**

Sr. No.	State/UT	Domestic Tourist Visits in Million	Percentage Share
1	Uttar Pradesh	317.91	18.37
2	Tamil Nadu	218.58	12.63
3	Andhra Pradesh	192.72	11.13
4	Karnataka	182.41	10.54
5	Gujarat	135.81	7.85
6	Maharashtra *	111.3	6.43
7	Rajasthan	108.33	6.26
8	West Bengal	84.54	4.88
9	Telangana	60.75	3.51
10	Uttarakhand	54.64	3.16
	<b>Total of top 10 States</b>	<b>1467</b>	<b>84.75</b>
	Others	264.01	15.25
	Total	1731.01	100

Table 4 shows share of top 10 states/UTs of India in number of Domestic Tourists visits and a remarkable fact comes forward that UP tops this list with 318 million visitors come to UP for mainly religious purposes. This fact can be used as a strategy for UP to achieve a trillion \$ economy.

### **Current Government Initiatives for the Development of Tourism in Uttar Pradesh**

Uttar Pradesh has been actively working on the development of tourism in the state. Here are some notable developments and initiatives that were underway at that time:

**Ayodhya Development:** Ayodhya, the birthplace of Lord Rama, has been a major focus for development and infrastructure enhancement. The construction of the Ram Mandir, a grand temple dedicated to Lord Rama, has been a significant project in Ayodhya. The government has been working on improving connectivity, infrastructure, and amenities to accommodate the increased tourist influx expected after the completion of the temple.

**Varanasi Development:** Varanasi, one of the oldest continuously inhabited cities in the world, has been a key focus for development. The government has been working on enhancing the riverfront and ghats along the Ganges River, improving cleanliness and waste management to make it a major tourist attraction. The objective is to create more pleasant and easy access for visitors and preserve the cultural heritage of the city.

**Agra Development:** Agra, home to the iconic Taj Mahal, has seen various development initiatives. Efforts have been made to improve the infrastructure around the Taj Mahal, including the development of new parking facilities and pedestrian pathways. The Taj Ganj area, which surrounds the Taj Mahal, has

also been a focus for redevelopment, aiming to provide better facilities and a more tourist-friendly environment. Wildlife Conservation: Uttar Pradesh has been working on wildlife conservation and promoting eco-tourism. Efforts have been made to strengthen the protection of national parks and wildlife sanctuaries, such as Dudhwa National Park and Katarniaghat Wildlife Sanctuary. Initiatives have been undertaken to improve infrastructure within these protected areas to facilitate wildlife safaris and nature tourism.

Heritage Circuit Development: The state government has been focusing on the development of heritage circuits to promote tourism and provide a comprehensive travel experience. These circuits connect various heritage sites, historical landmarks, and cultural destinations in a well-defined itinerary. The Braj Heritage Circuit, connecting Mathura and Vrindavan, has been a significant project aimed at promoting pilgrimage and cultural tourism.

Tourism Promotion and Marketing: The Uttar Pradesh government has been actively promoting tourism through marketing campaigns, participation in travel fairs and exhibitions, and collaborations with travel agencies and tour operators. The state has been working to improve its online presence and provide accurate and up-to-date information for tourists through official websites and mobile applications.

### **Impact of Development Initiatives: Case Study of Kashi Vishwanath Temple Corridor and Ayodhya Ram Mandir**

The Kashi Vishwanath temple earnings were over 100 crores between April, 2022 to February, 2023 in the previous financial year, and has set a new target of earning 105 crores for 2023-24. The temple authorities along with setting a new target of earning have also set the target of expenditure under different heads to rupees 40 crores. Thus there is a large surplus earning by building up this Kashi Vishwanath temple corridor. There is also a planning of increasing the charges of the mangala arthi tickets from 300 to 500 and of other artis from 180 to 300. Earnings to the temple comes through donations ticket sale and other means. Till February it had already been witnessed that an earning of rupees 100 crores including cash and kind( which includes precious metals jewelries and others ) another 55 crores is expected in the form of cash by the end of March. Thus we can see that there is a large potential for Uttar Pradesh earning from religious tourism in the years to come which would help Uttar Pradesh to achieve the target of a trillion economy by 2027( Times of India).

The massive influx of visitors to Ayodhya after the consecration ceremony is expected to boost Uttar Pradesh's economy. A recent paper by SBI Research has claimed that owing to the Ram temple and other tourism-centric initiatives, UP could see tax collections of as much as Rs 5,000 crore in 2024-25.

The report adds that Ayodhya will be the most important factor and with the anticipated growth in tourism, UP could become richer by about Rs 4 lakh crore this year.

Foreign stock market research firm Jefferies has said Ayodhya will surpass Vatican City and Mecca in terms of the number of visitors. The report says that Ayodhya is expected to attract around 5 crore devotees annually, making it a major tourism destination not only within UP but also in India.

With this, Ayodhya will also see a growth in its annual revenue. Tirupati Balaji in Andhra Pradesh attracts 2.5 crore devotees every year and generates an annual revenue of Rs 1,200 crore, whereas Vaishno Devi receives 80 lakh visitors annually and gets an annual revenue of Rs 500 crore. The Taj Mahal in Agra attracts 70 lakh visitors annually generating a revenue of Rs 100 crore while Agra Fort sees 30 lakh visitors contributing to an annual revenue of Rs 27.5 crore.

Internationally, considering the two major religious sites, Mecca attracts 2 crore people annually, contributing to Saudi Arabia's revenue of \$12 billion whereas the Vatican City, with 90 lakh visitors annually, generates a revenue of USD 31million.

Quoting another estimate, a government official said over one lakh devotees are expected to visit Ayodhya every day, which could soon go up to 3 lakh a day. If each devotee spends approximately Rs 2,500 during their visit, the local economy of Ayodhya alone would add up to Rs 25,000 crore, he said.

“Devotees travelling to Ayodhya are likely to visit other religious sites such as Kashi Vishwanath Temple in Varanasi and Banke Bihari Temple in Mathura. This would also positively impact the local economies of Varanasi and Mathura. In this way, UP's economy could receive an additional dose of nearly Rs 1 lakh crore each year, eventually contributing to India's economic development,” the official said.

A tourism department official said religious tourism creates new opportunities for employment in sectors such as transportation, hotels and production of local goods.

Countries like Switzerland, Italy, France, America, UAE have achieved incomparable economic development based on tourism, he said, adding that with the inauguration of the temple in Ayodhya, India is poised to join these nations ( Times of India).

## Suggestions

Here are some key factors that contribute to Uttar Pradesh's tourism prospects:

**Cultural Heritage:** UP is known for its rich cultural heritage, ancient traditions, and historical landmarks. It is home to numerous UNESCO World Heritage Sites, including the Taj Mahal, the historic city of Varanasi, Prayagraj and Chitrakoot. These attractions draw tourists from around the world who are interested in exploring India's vibrant history and architecture.

**Natural Beauty:** UP is endowed with diverse natural landscapes, national parks and wildlife sanctuaries like Chandraprabha wild life sanctuary, Nawabgunj bird sanctuary and Dudhwa National Park, such natural beauty attracts nature lovers and adventure travelers.

**Spiritual and Wellness Tourism:** UP is the related of several major religions, including Hinduism, Buddhism and Jainism. The state is known for its spiritual centers, pilgrimage places and yoga and meditation centers. Cities like Varanasi and Vrindavan are popular destinations for those who are looking for peace of mind and reverence.

**Cuisine and Food Tourism:** UP is renowned for its diverse flavours, spices, and regional delicacies. Food lovers are drawn to the state to explore the local street food, regional food specialties and mouth-watering recipes. Cities like Lucknow, Agra, Meghalgunj and Sandila offer a their specialized recipes.

**Ayurveda and Medical Tourism:** India has become a popular destination for medical tourism, because of medical facilities offered at affordable prices at specialized hospitals and UP is also focusing on developing medical facilities. Good Ayurveda treatment is also available in small villages which is not popularized, UP government should take steps to promote these experts in Ayurveda.

**Festivals and Cultural Events:** UP celebrates a numerous of vibrant festivals throughout the year. Events like Diwali, Holi, Durga Puja, and Navratri showcase India's rich cultural traditions, music, dance, and colorful celebrations. These festivals attract tourists to experience the festivity and cultural diversity of India like Krishna Janmashtam and Lathamaar Holi of Mathura and Barsana is world known.

Infrastructure Development: The UP government has been investing in infrastructure development, including airports, highways and tourist-friendly efforts. This enhances easy access to various destinations and improves the tourists' visits.

### References

1. Jain Yashodhara, 1998, "Tourism Development Problems and Prospects," APH Publishing Corporation, New Delhi.
2. Punia.K.B, 2008, "Tourism Management Problems and Prospects," APH Publishing Corporation, New Delhi.
3. Sudha V, Selvan K and Saroja D R, 2023, "Tourism and Hospitality Industry: Problems and Prospects of India, World Wide Journal of Multidisciplinary Research And Development, VOL 9, ISSUE 9, www.wvjmr.com.
4. Verma and Mishra, 2018, "Tourism in India, Potential, Problems and Prospects," New Century Publishers, New Delhi.
5. Economic Survey 2022-23, Ministry of Finance, GOI.
6. Indian Tourism Statistics at a Glance 2023, Ministry of Tourism, Government of India Report.
7. Times of India Newspaper, Feb 2023 and 24 Jan,2024.

# Exploring the One District one Product Scheme in Pratapgarh District of Uttar Pradesh: A Case Study of Indian Gooseberry

*Mukesh Kumar Yadav<sup>1</sup> & Prof. Anup Kumar Mishra<sup>2</sup>*

---

## ABSTRACT

*Indian Gooseberry which is known as the Amrit phal (life-giving fruit) because of its therapeutic and medical benefits, nutritional value, delicious flavour, alluring aroma, and health-improving attributes. Among the different fruits, Indian Gooseberry having the most therapeutic fruit and has been grown on the Indian subcontinent for well over 3500 years. According to historical evidence, the Indian Gooseberry was brought from the main continent to the Indian archipelago. It has been growing throughout the world but its natural habitats are in Europe, northern Africa, west-south and south-east Asia. Therefore, in this study we are analysing the area, production and productivity of Indian Gooseberry cultivation in Pratapgarh district of Uttar Pradesh through primary and secondary data by applying MS Excel using formula of annual growth rate and compound annual growth rate. Finally, we conclude that this much of important medicinal fruit is not growing in any terms either absolute or relative. Hence, the governing agencies must intervene in this regard with the collaboration of farmer for short-term and long-term policies.*

**Keywords:** *Indian Gooseberry, Growers, Area*

## Introduction

The phyllanthaceae family's *Emblica officinalis* Gaertn, also known as the Indian Gooseberry, is one of the most significant tropical and subtropical fruit types in the world. It is consumed both fresh and processed. It is known as the Amrit phal (life-giving fruit) because of its therapeutic and medical benefits, nutritional value, delicious flavour, alluring aroma, and health-improving attributes. Since ancient times, Indian Gooseberry has been the most therapeutic fruit and has been grown on the Indian subcontinent for well over 3500 years. According to historical evidence, the Indian Gooseberry was brought from the main continent to the Indian archipelago. The Indian gooseberry is a native of much of Europe and western Asia, where it grows in lower alpine thickets and rocky woods from France east to the Himalayas and peninsular India. It can be found in various Indian states. The states of Uttar Pradesh, Maharashtra, Gujarat, Rajasthan, Andhra Pradesh, Karnataka, Tamil Nadu, Himachal Pradesh, etc. are where Indian

---

1 Senior Research Fellow Department of Economics Banaras Hindu University Varanasi (U.P.)

2 Professor & Head Department of Economics DAV PG College (BHU) Varanasi (U.P.)

Gooseberries are primarily grown. The following are the regional names for Indian Gooseberry used in various Indian states:

**Table No. 1.1: Regional Names of Indian Gooseberry among different states in India**

Regional Names of Indian Gooseberry	
English	Indian Gooseberry
Bengali	Amlaki
Gujarati	Ambala Amala
Hindi	Amla or Aonla
Malayalam	Nelhi
Marathi	Avala
Kannada	Amalaka Nelhi
Tamil	Nelhi
Telugu	UsirikaiUsirika

In addition to under the current changing regime of degradation of fundamental natural resources such as land, water, and vegetation, encouragement of plantation of the most resilient fruit species Indian Gooseberry is one of the most important horticulture fruits cultivated in India and especially, Uttar Pradesh is known as the most important producer of Indian Gooseberry. In India, Pratapgarh, one of the districts of Uttar Pradesh enjoys a favourable environment, which inter-alia includes suitable Agro climate condition, huge domestic market, cheap labour etc. for it. All these offer a tremendous potential to increase the overall production of Indian Gooseberry and Indian gooseberry-based products are best kind of products on the one hand and contributing to the nation's exportable surplus on the other. The commercial cultivation of Indian Gooseberry is expanded from Uttar Pradesh to almost all the states of India, including Maharashtra, Gujarat, Rajasthan, Madhya Pradesh, Jharkhand, Chhattisgarh, Andhra Pradesh, Karnataka, Haryana, Punjab and Himanchal Pradesh. In India, the productions of Indian Gooseberry are 1075000 metric tons with the area of 91000 hectare and 11.56 metric tons per hectare average productivity. The commercially cultivation of Indian Gooseberry is more popular in Uttar Pradesh where it is largely cultivated in commercial orchards in Pratapgarh, Sultanpur, Raebareli, Bareilly Faizabad, Azamgarh and Varanasi District. Pratapgarh district has been declared as Indian Gooseberry Belt and Agro-export zone. Area, production and productivity under cultivation of Indian Gooseberry orchard in Pratapgarh district are about 13000-hectare, 84760 metric tons and 6.50 metric tons per hectare respectively. While in terms of percentages total production of Indian gooseberry cultivation 33 per cent had been produced by Uttar Pradesh and total production of the Indian gooseberry in Uttar Pradesh 46 per cent were have been produced by only Pratapgarh district. It is also known as home land of Indian Gooseberry. Thus, present study explores one district one product scheme in Pratapgarh district of Uttar Pradesh A case Study of Indian Gooseberry.

## Review literature

(**J. Rai, Shesh Pratap Singh and Arun kumar Singh, 2017**)Based on source data, an economic analysis of Indian gooseberry production in Pratapgarh, Uttar Pradesh, was conducted. In sadar block, district Pratapgarh, Uttar Pradesh, thirty Indian gooseberry growers eight marginal, six small, and sixteen large farmers—were chosen together with six villages within the chosen block. A hectare of planted was estimated to cost 47000 in total. For a six-year gestation period, the cost of the gestation period was computed to be 78860.60. Indian gooseberry production cost Rs. 27386.02 per acre on average. The highest cost intake for orchards aged 6 to 12 was calculated to be Rs. 33272.08/ha, while the lowest cost was found in orchards aged 24 and above, at Rs. 23836.00/ha.

(**Swagatika Patra and Pinaki Samal, 2018**).conducted a study on the nutritional and medicinal attributes of the Indian gooseberry (*Emblica officinalis* G). This study reveals the fruit's nutritional and therapeutic properties, as well as its employment prospects. It also explores the industry's potential, including the various colloquial names for the Indian gooseberry, its geographical distribution, climatic requirements, soil conditions, plant morphology, varieties, and yield.

(**Shailesh S. Shawant et.al, 2022**): This study reveals the limitations on the cultivation of Indian gooseberries, which prevent them from growing more quickly. The author also discussed how, during the previous ten years, the area devoted to this fruit has expanded to over 25,000 acres, while 93,000 acres are utilized for fruit cultivation, yielding a yearly production volume of 1,090 thousand metric tonnes. India is the world's largest producer of Indian gooseberries with this many farms.

## Gaps in Literature

On the basis of the above Review literature, this has been observed that the study related to the Indian Gooseberry cultivation in India and its vicinity district are found on cost benefits analysis, physical change during Growth and development of Indian Gooseberry fruit, Economics of Indian Gooseberry production, Yield, soil health, nutritional and medicinal attributes till date. While analysis of **Area, Production and Productivity of Indian Gooseberry Cultivation for Pratapgarh district of Uttar Pradesh** is negligible. It becomes significant to study about the above issues in the nutshell present study is focus Thus, present study explores one district one product scheme in Pratapgarh district of Uttar Pradesh A case Study of Indian Gooseberry, where the farming of Indian Gooseberry is in abundance.

## Objectives

- To analysis the Area, Production and Productivity of Indian Gooseberry cultivation in the Pratapgarh district.

## Research question

- Had the area, production and productivity of the Indian Gooseberry cultivation in the the Pratapgarh district been increased marginally?

## Research Methodology

The study is based on the both secondary and primary data. Secondary data was collected mainly from published sources of the state government, Government of India, Publications from Agriculture and

Processed Food Products Export Development Authority (APEDA), National Horticulture Board and Horticulture Statistics Division, Department of Agriculture, Cooperation & Farmer Welfare. Primary data was collected by growers through discussion.

Analysis of Area, Production and Productivity of the Indian Gooseberry in the study was analyzed by the applying of MS Excel using the formula annual growth rate and compound annual growth.

Formula for Annual Growth Rate:

$$R_p = (\beta_t - \beta_0) / (\beta_0) \times 100$$

Where

$R_p$  = percentage Annual Growth rate between different points of time.

$\hat{a}_t$  = Area/Production/Productivity of Gooseberry cultivation at time t.

$\hat{a}_0$  = Area/Production/Productivity of Gooseberry cultivation at the base year.

Methodology for compound Annual Growth Rate:

For evaluating the area, production and productivity under Indian Gooseberry cultivation in Pratapgarh district. CAGR formula of MS Excel has been employed i.e.  $(\frac{\text{Ending value}}{\text{beginning Value}})^{1/n} - 1$

Where n is number of years.

## Data Analysis

### An Analysis of Annual Growth Rate of Area, Production and Productivity of Indian Gooseberry Cultivation in Uttar Pradesh

The trend in area, production and productivity of Indian gooseberry cultivation in Uttar Pradesh are analysed by the using the data published by Horticulture statistics division, department of agriculture, cooperation & farmer welfare. We have used in table no. 1.2, the data of eleven years i.e., 2010-11 to 2020-21 for the calculating of annual growth rate of area, production and productivity of Indian gooseberry cultivation in Uttar Pradesh. The result of the data is as follows-

**Table 1.2: Annual Growth Rate of Area, Production and Productivity of Indian Gooseberry Cultivation in Uttar Pradesh**

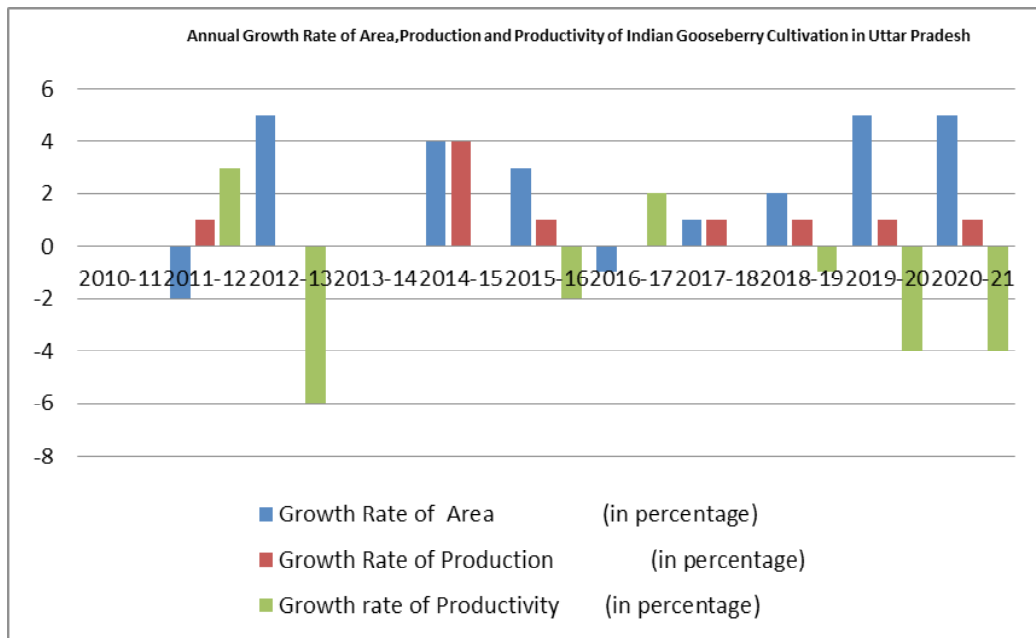
Year	Area in 000 Ha	Growth rate of Area (In Percentage)	Production in 00MT	Growth Rate of Production (In percentage)	Productivity in MT/Ha	Growth Rate of Productivity (In percentage)
2010-11	32.00		358.23		11.19	
2011-12	31.23	-2	360.32	1	11.53	3
2012-13	33.00	5	359.73	0	10.90	-6
2013-14	33.00	0	359.73	0	10.90	0
2014-15	34.34	4	374.28	4	10.90	0
2015-16	35.37	3	379.14	1	10.72	-2
2016-17	34.9	-1	380.70	0	10.91	2
2017-18	35.16	1	384.32	1	10.93	0
2018-19	36.00	2	390.00	1	10.83	-1
2019-20	38.00	5	395.00	1	10.39	-4
2020-21	40.00	5	399.23	1	09.98	-4

**Source:** (Horticulture Statistics Division, Department of Agriculture, Cooperation & Farmer Welfare)



Table no. 1.2 shows annual growth rate of Area, Production and Productivity of Indian gooseberry cultivation in Uttar Pradesh. It may be seen from table no. 1.2 We observed from table no.12, that the annual growth rate of area and Production of the Indian gooseberry cultivation has been showing a stagnant trend over the last few years. In the year 2011-12, Annual growth rate of area, production and Productivity of Indian- gooseberry cultivation was (-) 2 percentages, 1 percentage and 3 percentages respectively. Due to a wide variety of soil moisture, temperature, rainfall, and atmospheric humidity, Indian gooseberry bearing behaviour was negatively impacted and Indian gooseberry cultivation remained static since 2019-20. The annual growth rate of area, production and productivity of Indian gooseberry cultivation in India are depicted in Figure no.1.1 derived from table no. 1.2. This reveals that there are volatile trends of Area, production as well as productivity of Indian gooseberry Cultivation in Uttar Pradesh from 2010-11 to 2020-21.

**Figure no. 1.1: Distribution of Annual Growth Rate of Area, Production and Productivity of Indian Gooseberry Cultivation in Uttar Pradesh**



**Source:** (Horticulture Statistics Division, Department of Agriculture, Cooperation & Farmer Welfare)

### **An Analysis of compound Annual Growth Rate of Area, Production and Productivity of Indian Gooseberry Cultivation in Uttar Pradesh**

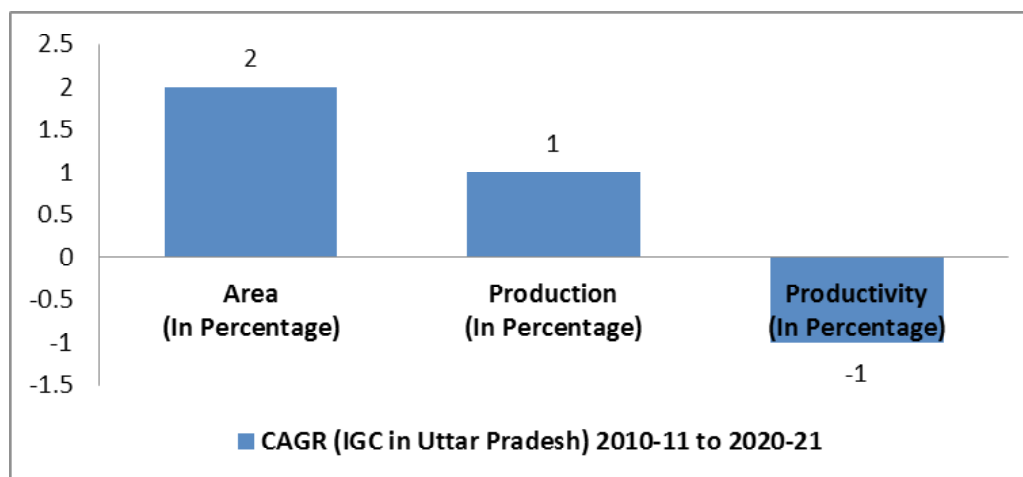
The compound annual growth rate of Area, Production and Productivity of the Indian gooseberry Cultivation in Uttar Pradesh are analysed by the using data published by Horticulture statistics division, department of agriculture, cooperation & farmer welfare. We have used in table no. 1.3, the data of eleven years i.e., 2010-11 to 2020-21 for the calculating of compound annual growth rate of area, production and productivity of Indian gooseberry cultivation in Uttar Pradesh. The result of the data is as follows -

**Table no. 1.3 : Compound Annual Growth Rate of Area, Production and Productivity of Indian Gooseberry Cultivation in Uttar Pradesh**

	Area (In percentage)	Production (In percentage)	Productivity (In percentage)
2010-11 to 2020-21	2	1	-1

**Source:** (Horticulture Statistics Division, Department of Agriculture, Cooperation & Farmer Welfare)

Table no. 1.3 reveals compound annual growth rate of Area, Production and Productivity of Indian gooseberry cultivation in Uttar Pradesh. The overall trend over a time period of (11 Years) is shown in table no. 1.3 The table no. reveals that area, production and productivity have increased 2 per cent, 1 per cent and (-) 1 per cent respectively over the period of 2010-11 to 2020-21. This calculation is done by adopting MS excel using the formula of Compound annual growth rate by taking the data of table no. 1.2 and Figure no. 1.2 also derived from table no. 1.3

**Figure no. 1.2: Distribution of Compound Annual Growth Rate of Area, Production and Productivity of Indian gooseberry Cultivation in Uttar Pradesh**

**Source:** (Horticulture Statistics Division, Department of Agriculture, Cooperation & Farmer Welfare)

### **An Analysis of Annual Growth Rate of Area, Production and Productivity of Indian Gooseberry Cultivation of Pratapgarh District in Uttar Pradesh**

Analysis of Area, Production and Productivity of the Indian gooseberry Cultivation in Pratapgarh District of U.P. are analysed by the using data published by Horticulture statistics division, department of agriculture, cooperation and farmer welfare. We have used in table no. 1.4 the data of eleven years i.e., 2010-11 to 2020-21 for the calculating of annual growth rate of area, production and productivity of Indian gooseberry cultivation in Pratapgarh District of U.P. The result of the data is as follows-

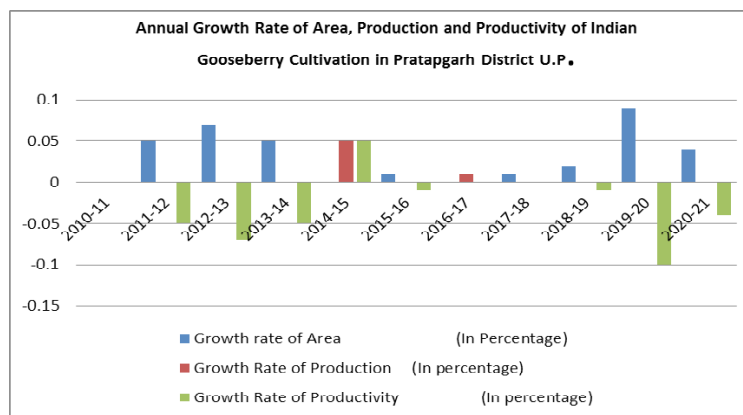
**Table no. 1.4: Annual Growth Rate of Area, Production and Productivity of Indian gooseberry Cultivation of Pratapgarh District in Uttar Pradesh**

Year	Area in 000 Ha	Growth rate of Area (In Percentage)	Production in 000MT	Growth Rate of Production (In percentage)	Productivity in MT/Ha	Growth Rate of Productivity (In percentage)
2010-11	16.33		180.22		11.04	
2011-12	17.22	0.05	180.25	0.00	10.47	-0.05
2012-13	18.55	0.07	180.75	0.00	9.74	-0.07
2013-14	19.55	0.05	180.99	0.00	9.26	-0.05
2014-15	19.59	0.00	191.23	0.05	9.76	0.05
2015-16	19.70	0.01	191.25	0.00	9.71	-0.01
2016-17	19.78	0.00	192.25	0.01	9.72	0.00
2017-18	19.88	0.01	192.78	0.00	9.70	0.00
2018-19	20.22	0.02	193.25	0.00	9.56	-0.01
2019-20	22.33	0.09	193.78	0.00	8.68	-0.10
2020-21	23.25	0.04	193.25	0.00	8.31	-0.04

**Source:** (Horticulture Statistics Division, Department of Agriculture, Cooperation & Farmer Welfare)

From the above table no.1.4 it is clear that in the Pratapgarh district of Uttar Pradesh total area over which Indian gooseberry were cultivated in the year 2010-11 was 16.33 thousand hectare (Ha) and this much of area had increased by 23.25 thousand Ha by 2020-21 but their growth rate throughout the analysis was stagnant. This stagnation of the growth rate of area of cultivation of Indian gooseberry in 2011-12 was 0.05per cent whereas highest one was 0.09per cent in the 2019-20. Fortunately, their growth rate never became negative meaning that either the rate was zero or creeping at a very low rate. If, we talk about the growth rate of production of Indian gooseberry was stagnant throughout the analysis but their rate of productivity were most of the negative, except a single year 2014-15 in that particular year that rate was 0.05per cent only. Figure no.1.3 is derived from table no.1.4.

**Figure no. 1.3 : Distribution of Annual Growth Rate of Area, Production and Productivity of Indian Gooseberry Cultivation of Pratapgarh District in Uttar Pradesh**



**Source:** (Horticulture Statistics Division, Department of Agriculture, Cooperation & Farmer Welfare)

### An Analysis of Compound Annual Growth Rate of Area, Production and Productivity of Indian Gooseberry Cultivation of Pratapgarh District in Uttar Pradesh

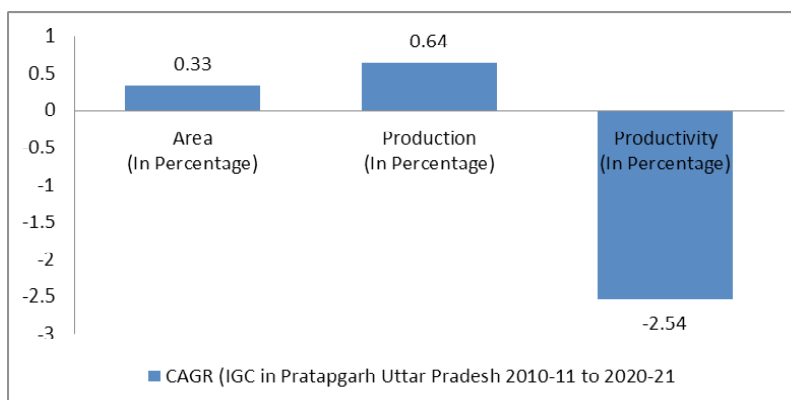
The compound annual growth rate of Area, Production and Productivity of the Indian gooseberry Cultivation in Pratapgarh District of U.P. are analysed by the using data published by Horticulture statistics division, department of agriculture, cooperation and farmer welfare. We have used in table no. 1.5, the data of eleven years i.e., 2010-11 to 2020-21 for the calculating of compound annual growth rate of area, production and productivity of Indian gooseberry cultivation in Pratapgarh District of U.P. The result of the data is as follows

**Table no. 1.5: Compound Annual Growth Rate of Area, Production and Productivity of Indian Gooseberry Cultivation of Pratapgarh District in Uttar Pradesh**

	Area (In percentage)	Production (In percentage)	Productivity (In percentage)
2010-11 to 2020-21	0.33	0.64	-2.54

Above table no. 1.5 clears that the compound annual growth rate of area and production in Pratapgarh district were 0.33 per cent and 0.64 per cent respectively while their productivity had registered a negative growth rate by the amount of (-) 2.54 per cent during the reference period. This calculation is done by the adopting of MS excel using the formula of compound annual growth rate by taking data of table no. 1.4 and figure no. 1.4 is derived from table no. 1.5.

**Figure no. 1.4 : Distribution of Compound Annual Growth Rate of Area, Production and Productivity of Indian Gooseberry Cultivation of Pratapgarh District in Uttar Pradesh**



**Source:** (Horticulture Statistics Division, Department of Agriculture, Cooperation & Farmer Welfare)

### Conclusion & Suggestions

It is clear from the discussion of above tables and graphs that area, production and productivity has not increased much in absolute term. Hence, in this regard concerned governing agencies must intervene with the collaboration of farmer for short-term and long-term policies like:

- Small Indian Gooseberry growers should give support and incentives as a result of their viability in order to help them offset some of their start-up costs and compete successfully.
- With the forward and backward linkage government must help in the establishment of small-scale processing unit of Indian Gooseberry.
- To guarantee a timely and sufficient supply of raw materials and to reduce the cost of raw materials, contract farming may be encouraged.
- In order to protect the Indian Gooseberry processing business from changes in demand on the global markets, domestic consumption may be promoted through campaigns and the creation of varied products.
- Improved root stocks must be introduced, and plans must be established, to encourage the planting of Indian Gooseberries in large densities. The Department of Horticulture may encourage producers to use the enhanced set of techniques and see to it that the new plantations are developed.
- Setting up pack rooms with washing, waxing, packing, pre-cooling, and storage, as well as refrigerated vans for transportation, is becoming more and more necessary at the manufacturing centre. The pack houses must be constructed to allow for year-round operation, taking into account the accessibility of other perishable goods in the area. These could have connections to terminal markets. One Vapour Heat Treatment Plant (VHTP) must be established in order to address the fruit fly issue, which is the principal barrier to the export of Indian Gooseberries to foreign countries, the United States, and European nations. Indian gooseberries may be allowed to be exported in ships with modified atmospheric containers under certain conditions.

Thus, government must not only design short-term and long-term policies with the collaboration of Indian Gooseberry growers and DOH but executed them in an effective manner.

## References

1. A, R. R. (1995). Multiple regression models for the analysis of potential cultivation areas for Japanese plums., *Journal of Horticulture Science*, 30(3), 605-610.
2. AK, R. (2005). Marketing of Apple in Shimla districts Himanchal Pradesh India. *Journal of Agricultural Marketing*, 19(3), 11-19.
3. Anuj Kumar, B. P. (2018). Effect of Nutrients on Fruit Quality of Aonla (*Emblica officinallis* Gaertn.) cv. Chakaiya. *International Journal of Current Microbiology and Applied Sciences*, 7(Special Issue), 3667-3670.
4. Bhag Mal, V. R. (2003). *Status Report on Genetic Resources of Indian Gooseberry- Aonla (Emblica officinalis Gaertn) in South and Southeast Asia*. New Delhi: IPGRI Office for South Asia National Agriculture Science Center(NASC).
5. D.K. Das, O.P. Chaturvedi, R.K.Jha, and Rajeev Kumar. (2011). Yield, Soil health and Economics of aonla (*Emblica officinalis* Gaertn.)- based agri-horticulturl systems in eastern India. *current science*, 101(6), 786-90.
6. D.M.A., J. (1980). National Science Council of Shri Lanka.
7. Girish k Jha, A Suresh Bhoopesh Punera and P Supriya. (2019). Growth og horticulture in India: Trends and Prospects. *Indian Journal of Agriculture Sciences*, 89(2), 314-21.
8. Horticultural statistics at Glance (2018).
9. Hukam chand, C. G. (2017). Resource use efficiency and marketing analysis of apple crop in Shimla district of Himachal Pradesh, India. *International Journal of Farm Sciences*, 7(1), 1-6.

10. J. Rai, Shesh Pratap Singh and Arun kumar Singh. (2017). Economics of Aonla Production in district Pratapgarh(U.P.). *International Research Journal of Agriculture Economics and Statistics*, 8(2), 426-430.
11. L. Malangmeih, S. R. (2016). Economics of fresh Naga King Chilli In Manipur, India- Acase study. *International Journal of Environment, Ecology*, 6(1), 151-162.
12. Mukesh Kumar Yadav, D. K. (2019-20). Examining the Gooseberry Cultivation and its Productivity Trends in District Pratapgarh(U.P.). *Prajna*, 65(2), 151-157.
13. Nandkarni K.M., N. A. (1999). With Ayurvedic, Unani-Tibbi, Siddha, Alloathic, Homeopathic, Naturopathic and Home remedies, PopularPrakashanPvt.Ltd., Tardeo, Mumbai. *Indian Materia Medica*, 1167-1172.
14. Nwaiwu I.U, E. A. (2017). Problems and Prospects of Large Scale Plantain Banana (Musa Spp) Production in Abia State, Nigeria. *International Journal of Basic and Applied Sciences*, 1(4), 322-327.
15. Om Narayan, B. D. (2020). Studies on Physical Changes during Growth and Development of Aonla (Emblica officinalis Gaerten.) Fruit cv. Narendra Aonla 10. *Internation Journal of Current Microbiology and Applied Sciences*, 11(Special Issue), 3129-3138.
16. Shailesh S. Sawant, B. L.-J. (2022). The Indian Gooseberry (Emblica officinalis) Industry and Cultivation in India. *Journal of the Korean Society of International Agriculture · September*, 34(3), 199-204.
17. Shailesh S. Sawant, B. L.-J. (2022). The Indian Gooseberry (Emblica officinalis) Industry and Cultivation in India. *Journal of the Korean Society of International Agriculture*, 199-204.
18. Tiwari, S. n. (2011). Pratapgarh Janpad me krishi aadharit udhogo ka vikash. Faizabad: Ph.D Thesis.

# Role of Capital Expenditure on Economic Growth: With Special Reference to Uttar Pradesh and Uttarakhand

Vandita Rai<sup>1</sup> & Gunjan Pandey<sup>2</sup>

---

## ABSTRACT

*This paper aims to examine the relationship between public spending and economic growth. It's often believed that there is favorable relationship between national/state's economic growth and capital/public expenditure, growth in first is dependent on the second and vice-versa.*

*Economic theories such as "Wagner Hypothesis of Public Expenditure affirms the same. Some other economic theories like "Keynesian Perspective on Public Spending" explain that when public expenditure increases it can lead to an increase in private investment. Post- Independence, Indian economy has witnessed a significant structural change under its primary, secondary and tertiary sectors affecting the sectoral contributions to GDP. Its proclaimed, that at the time of Independence, Indian economy was primarily an agrarian economy with agriculture sector contributing 51.8% to GDP followed by Services contributing 33.25% and Industry contributing 14.16% which has changed paradoxically till FY2021-22 with Services contributing 53.30% followed by Industry 28.3% and Agriculture 18.4%. To understand the capital expenditure and its correlation with NSDP, case study of Uttar Pradesh (one of the biggest states in India with 17.95% of the country total population and 16.49% of its land area) and Uttarakhand is of prior importance and allows us to ascertain this relationship.*

**Key Words:** *Capital Expenditure, Economic Growth, NSDP, Uttar Pradesh, Uttarakhand*

## INTRODUCTION

Economic growth has been directly correlated with structural changes in national economies. In reality, the most common definition of it is a process that combines economic expansion with a fluctuating proportion of various capital expenditure and national product.

In the past, the transition from agriculture to industry and finally services has been followed by structural changes. Therefore, the main feature of an under-developed economy is agriculture. As the economy develops the share of industry rises and the share of the agriculture falls; eventually, after the economy reaches a high level of growth, thus developing the service system. This is not only the most

---

1. Research Scholar, Department of Economics, University of Lucknow (U.P.)

2. Professor; Supervisor & Head, Department of Economics, Bappa Sri Narain Vocational P.G. College, Lucknow (U.P.)

prevalent historical pattern, but it is also true for all countries, regardless of their level of growth. It is discovered that structural changes and shifting sectoral shares hold true for national product. Not only do structural alterations define economic growth, but they are also required to maintain economic expansion.

To attain economic growth, public expenditure also plays an important role. The Indian Constitution set aside funds for both the national government and the states. Public spending is a crucial tool for implementing fiscal policy. The distribution of limited resources and welfare maximization are the two main objectives of public spending. Throughout time, there has been a growing tendency in public spending in both developed and developing nations. In India, the issue of public spending has grown significantly its importance recently, especially with the implementation of economic reforms in 1990.

Wagner's law, also known as the Wagner Hypothesis of public expenditure, was proposed by German political economist Adolf Wagner (1835–1917) in the 19th century. As stated by, according to the Wagner Hypothesis, public spending and economic growth are positively correlated. So, if we increase public expenditure, it will lead to an increase in private investment which has been stated in Keynesian Crowding In Theory thus boosting the economic growth. Public expenditure attempts to restore regional economic balance. Every State has certain underdeveloped areas. By allocating funds the government can effectively bring prosperity to these impoverished areas. Increased percentage of public funding on various socio-economic improvement initiatives, potentially ensuring balanced regional development. State governments are dependent on

the federal government's fiscal policy and the allocation of funds between the federal and state governments in accordance with the Government of Act of 1935 on India. Since there are clearly defined limitations on the state government's ability to raise resources beyond its jurisdiction of tax and non-tax revenue, the goal of the state government is to achieve a balance between government expenditure and revenue. In that context, the performance of state governments with respect to the growth rate of the State Domestic Product takes on significance and ramifications. States in India differ greatly in terms of their revenue and expenses. While some states receive a comparatively small portion of the central fund, others benefit from a larger share of expenditures from the federal government.

Changes in the devolution parameters over time are largely responsible for the regional variations in the fund's devolution from the central to the state. One of the biggest states in India, Uttar Pradesh has 17.95 percent of the country's total population and occupies

16.49 percent of its land area. The government of Uttar Pradesh is not all that different from the governments of many other states India. Given the evolving economic landscape in India and Uttar Pradesh, especially following the implementation of economic reforms in 1991, the study provides a broad analysis of the trend and pattern of government expenditure as well as the effects of its alterations in composition and structure over time. The topic of the connection between government spending and economic growth has generated a lot of discussion. Though many studies on various aspects of public spending have been conducted recently, both nationally and internationally, there isn't much information available at the state level, especially for the state of Uttar Pradesh. The study is classified into eight chapters i.e., (1) Introduction (2) Literature Review (3) Objectives (4) Methodology (5) Relationship between Capital expenditure and economic growth (6) Change in Capital Expenditure (7) Conclusion (8) Policy Suggestion.



## LITERATURE REVIEW

Public spending has been a topic of extensive discussion in economic literature. The majority of research studies focus on testing Wagner's law or its variants in the context of India and other nations. According to Wagner's law, there exists a unidirectional and causal relationship between a nation's public expenditure and economic growth.

Conversely, the Keynesian perspective on public spending asserts that there is a one-way relationship between government spending and economic expansion. From 1992 to 2012, Saiyed (2012) looked at the two-way causal relationship between public spending and

economic growth. Using annual cross-sectional data, the research calculated the relationship between the GDP and government spending. The findings showed a substantial and reciprocal causal link between public spending and economic expansion. In their 2012 study, Ray and Ray examined the relationship between government spending and economic growth in India from 1961–1962 to 2009–2010. It was discovered that a causal relationship existed between economic growth and development expenditures, or that there was a long-term correlation between them but no such causal relationship between them in the short term. Using co-integration and an error correction model, Srinivasan (2013) examined the causal relationship between public spending and economic growth in India from 1973 to 2012. The study demonstrated a long-term correlation between public spending and India's economy is expanding. The Indian Economy was found to adhere to Wagner's law of public expenditure, as there was a

one-way causal relationship between economic growth and public expenditure over both the short and long terms. Omoke (2009) investigated the relationship between National Income (NI) and Government Expenditure (GE) in Nigeria over a 35-year period, from 1970 to 2005. There was discovered to be no long-run relationship between Nigeria's national income growth and government spending. There was, however, a causal relationship between government spending and the rise in the national income. Cooray (2009) examined how 71 countries' economies grew in relation to government spending. The study concluded that spending by the government and sound governance both contribute to economic growth. According to the study, government spending and good governance were positively correlated. Et al. (2014) looked at how capital spending affected Nigerian agricultural growth between 1961 and 2010. The study found a long-term correlation between agricultural capital expenditure and its rate of growth.

Moreover, there was a one-way relationship between agricultural growth and capital expenditure. After a brief review of the body of research on public expenditure, the following paper will analyze the data pertaining to the government of Uttar Pradesh public expenditure.

## OBJECTIVES

1. To assess the structural changes witnessed in the Indian economy since 1990.
2. To analyze the relationship between capital expenditure and economic growth (NSDP) during the reference period of the study.
3. To suggest capital expenditure policy for the state.

## METHODOLOGY

The area of the study is extensive. It focuses on secondary data that has been gathered from different publications. Basic information was gathered from Economic Surveys, published by the Ministry of Finance,

Government of India, reviews on State finance published by the Handbook of State Statistics – RBI, Various Finance Commission Reports, and the Central Statistical Office (CSO) of the Ministry of Statistics and Programme Implementation.

## SECTORAL STRUCTURAL COMPOSITION

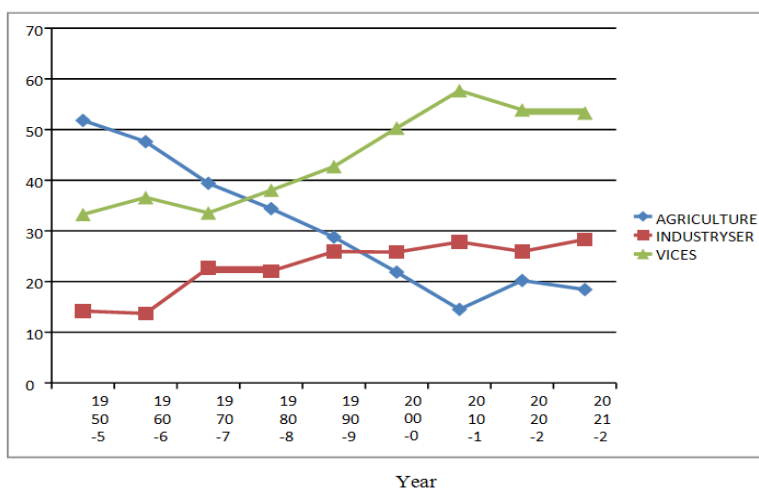
Agriculture, industry, and services comprise the three sectors of the Indian economy. Over time, the agricultural sector's contribution to the GDP has decreased while other sectors, especially the services sector's, has increased. Agriculture in 1950–1951 contributed roughly 51.8 percent of GDP; however, in 1990–91 and 2021-22, that percentage fell to 28.75 percent and 18.40 percent, respectively. The percentages of the various economic sectors are displayed in Table 1.

**Table 1: SECTORAL SHARE OF GDP (IN PERCENTAGE)**

YEARS	AGRICULTURE	INDUSTRY	SERVICES
1950-51	51.8%	14.16%	33.25%
1960-61	47.6%	13.7%	36.6%
1970-71	39.37%	22.7%	33.55%
1980-81	34.37%	22.04%	38.04%
1990-91	28.75%	25.92%	42.71%
2000-01	21.84%	25.80%	50.31%
2010-11	14.5%	27.8%	57.7%
2020-21	20.19%	25.92%	53.89%
2021-22	18.40%	28.30%	53.30%

**Source:** Compiled from various issues of Economic survey published by GOI

**FIGURE: 1: SECTORAL SHARE OF GDP (IN PERCENTAGE)**



**Source:** Compiled from various issues of Economic Survey published by GOI

## RELATIONSHIP BETWEEN NET STATE DOMESTIC PRODUCT (NSDP) AND CAPITAL EXPENDITURE (PUBLIC EXPENDITURE)

Capital expenditure has an impact on the expansion and development of an economy. When it comes to determining a region's welfare, government spending is very important, especially for the economically and socially vulnerable parts of the society. Furthermore, since capital expenditure is primarily directed toward social goods like infrastructure development and the welfare of the weaker segments of society, there is a clear correlation between government spending and economic growth (NSDP) and vice versa. Within this framework, the current investigation will focus on the state of Uttar Pradesh for the duration of 2000–2022. The main aspect influencing the period of choice is the accessibility of secondary data on various facts of public spending.

**TABLE 2: RELATIONSHIP BETWEEN NET STATE DOMESTIC PRODUCT (NSDP) AND CAPITAL EXPENDITURE (PUBLIC EXPENDITURE)**

State/Union Territory								
	2000-01	2000-01	2010-11	2010-11	2020-21	2020-21	2021-22	2021-22
	NSDP	CAPIAL EXPENDITURE	NSDP	CAPITAL EXPENDITURE	NSDP	CAPITAL EXPENDITURE	NSDP	CAPITAL EXPENDITURE
	(Lakh)	(Lakh)	(Lakh)	(Lakh)	(Lakh)	(Lakh)	(Lakh)	(Lakh)
<b>High Income States</b>								
Gujarat	8643100	513000	31589195	1416700	31589195	4593300	108465258	5468600
Haryana	5109018	198000	14605347	612400	14605347	2150700	45186394	4536400
Maharashtra	21052631	481000	66762536	2369600	66762536	8961500	158633443	10373100
Punjab	6317224	240000	12998333	416300	12998333	1762300	35520463	2791700
<b>Middle Income States</b>								
Andhra Pradesh	12603465	505000	18604072	2210100	18604072	3442500	5530367	3428900
Karnataka	9113592	298000	24081677	1790000	24081677	5909100	99294473	5643000
Kerala	6290863	127000	16717844	610000	16717844	2461300	46405239	2806600
Tamil Nadu	12634927	269000	35996050	1796500	35996050	5313100	1596438	6122500
West Bengal	12969099	464000	27919095	842400	27919095	3404500	62208493	5197200
<b>Low Income States</b>								
Bihar	5365629	260000	11750314	1248900	11750314	2620300	32811677	4915500
Madhya Pradesh	6675017	194000	15570129	1504400	15570129	4434300	47331672	5474200
Odisha	3738597	222000	9987972	668300	9987972	2879800	33415598	4463500
Rajasthan	7176407	246000	18536565	883000	18536565	3330100	57678903	4626100
Uttarakhand	1258168	20000	4796672	238900	4796672	918400	15655998	1056400
Uttar Pradesh	16001454	565000	34662085	2691000	34662085	8016700	91841184	12731800
COEFFICIENT OF CORRELATION NSDP AND CAPITAL EXPENDITURE	0.79		0.69		0.87		0.66	

**Source:** On the basis of RBI, State Finances Report (Various Issues) calculated by the Author. Note: NSDP is at Constant Prices.

Analysis of Net State Domestic Product (NSDP) and Capital expenditure (public expenditure) showed that there is a high correlation between capital expenditure and net state domestic product in the given states. In other words, the given data shows that the relationship.

Confirmed that capital expenditure impacted on the NSDP. Which prove Wagner's Law were tested in this chapter. The analysis discovered that, when expressed in terms of economic growth, there was co-integration between capital expenditure and NSDP.

### GAIN / LOSS OF CAPITAL EXPENDITURE

Capital expenditure is one of the major determinants of government expenditure in the states of Uttar Pradesh and Uttarakhand. However, there is an indirect relationship between NSDP, tax revenue, and capital expenditure, which is indicative of the fact that changes in NSDP cause changes in the revenue to the state economy, which in turn leads to government expenditure. The direction of capital expenditures impact on economic growth is a topic covered in the majority of the literature on the subject. In general, it is anticipated that capital expenditures, which include building parks, stadiums, highways, bridges, industrial zones, and commercial zones, will have a positive impact on economic growth and so forth, all of which immediately boost the country's output. However, the literature presents conflicting evidence, suggesting that, in certain cases, capital expenditure has also had a negative effect on growth. According to the literature, deciding whether these expenditures have a positive or negative correlation with economic growth is not an easy task. In certain instances, this correlation may not even be noteworthy. Odhiambo and Nyasha (2019) examined the empirical and theoretical literature on the connection between government spending and economic growth and concluded that there is conflicting evidence regarding the influence of government spending on growth, with results varying from negative to positive. Additionally, a few of the cases may also have neutral outcomes. A comparative study has been made to study the effect of capital expenditure in Uttar Pradesh and Uttarakhand. To compare the gain/loss data of capital expenditure of Uttar Pradesh and Uttarakhand, data on related parameters have been analyzed since 2000-01 to 2022-23.

**TABLE 3: GAIN / LOSS OF CAPITAL EXPENDITURE**

States / Union Territory	1	2	3	4	5	C2-C1	C3-C2	C4-C3	C5-C4
	2000-01	2010-11	2020-21	2021-22	2022-2023				
<b>High Income States</b>									
Gujarat	11.15	7.341	7.78	6.87	6.302	-3.81	0.44	-0.92	-0.56
Haryana	4.30	3.173	3.57	5.70	6.32	-1.13	0.39	2.13	0.63
Maharashtra	10.452	12.28	14.86	13.02	12.79	1.83	2.58	-1.84	-0.23
Punjab	5.215	2.16	2.92	3.50	2.83	-3.06	0.76	0.583	-0.67
<b>Middle Income States</b>									
Andhra Pradesh	10.97	11.45	5.71	4.30	5.09	0.48	-5.74	-1.40	0.80
Karnataka	6.47	9.27	9.80	7.09	6.49	2.80	0.52	-2.71	-0.60
Kerala	2.76	3.16	4.08	3.52	3.89	0.40	0.92	-0.56	0.37
Tamil Nadu	5.84	9.31	8.81	7.69	8.08	3.46	-0.50	-1.12	0.40
West Bengal	10.08	4.36	5.65	6.53	6.86	-5.72	1.28	0.88	0.340

Low Income States									
Bihar	5.65	6.47	4.34	6.17	4.85	0.82	-2.12	1.83	-1.31
Madhya Pradesh	4.21	7.79	7.35	6.87	7.31	3.58	-0.44	-0.48	0.44
Odisha	4.82	3.46	4.77	5.60	5.76	-1.36	1.31	0.83	0.154
Rajasthan	5.34	4.57	5.52	5.81	5.91	-0.77	0.95	0.29	0.10
Uttarakhand	0.43	1.24	1.52	1.33	1.63	0.80	0.28	-0.20	0.30
Uttar Pradesh	12.28	13.94	13.29	15.99	15.85	1.67	-0.65	2.69	-0.13

Here we can see that in high-income states, only Maharashtra has a positive change in capital expenditure, but during COVID, the change in capital expenditure turned out to be negative. While in middle-income states, the change in capital expenditure is positive, during COVID these states also observed negative changes. In lower-income states, we see a different trend that before COVID the change in capital expenditure turned out to be negative, which is the cause of much slower economic growth in those states. So, as we observe that capital expenditure and economic growth are correlated. Therefore, an increase in capital expenditure in these states will attract private investment which will improve infrastructure, employment, income resulting in overall growth of the economy.

## CONCLUSIONS

The paper's main aim is to examine how capital investment boosts economic growth while acknowledging the complaints raised by different parties regarding the state's insufficient capital expenditures in Uttar Pradesh and Uttarakhand during the previous 20 years. As we can see, the capital expenditure is not that high in lower-income states as compared to high and middle-income states. Thus, more capital spending in these states will draw private investment, enhancing infrastructure, creating jobs, and raising incomes, all of which will contribute to the expansion of the economy as a whole. Another problem with these lower-income states is that capital spending is not being used efficiently. Regarding total capital expenditure, a few issues need to be addressed from a policy perspective.

## SUGGESTIONS TO INCREASE CAPITAL EXPENDITURE

1. In Uttar Pradesh, public spending needs to be reorganized, and more money needs to be invested in the development of social and physical infrastructure.
2. Public sector enterprises in MOST of the states are losing a lot of revenue and are hardly producing jobs. They need to be privatized, and the money made from them has to go toward paying off debt.
3. Governance of excessive government expenditures.
4. Advancement of resources through creating revenue.
5. Investment is a key determinant for growth in any economy. So, the government should launch new projects which will increase investment in following a variety of sectors such as manufacturing, IT sector, housing, hospitality, education, and renewable energy which will improve infrastructure of the economy and thus help to attract private investment.

**REFERENCES**

1. Ahluwalia, Montek.S (2000).” Economic Performance of States in Post Reform Period”,
2. Economic and Political Weekly, May 6
3. Beri, Y. (2014) “Structural Change in Indian Economy in the Post Reform Era. 1970-2014
4. International Journal of Business Economics &Management Research
5. Economic Survey, (Various Years). Ministry of Finance, Government of India.
6. Keynes, J. M., Ed. (1936). The general theory of employment, interest and money; Vol. VII, The Collected Writings of John Maynard Keynes; edited by D.E. Moggridge (London: Macmillan).
7. Keynes, J.M. (1936). The General Theory of Employment, Interest and Money. Harcourt, Brace, and World, New York.
8. Paudel, Ramesh C (2023). “Capital Expenditure and Economic Growth: A Disaggregated analysis for Nepal”, *Cogent Economics & Finance, March 11*.
9. State Finances: Study of Budgets, (Various Years). Reserve Bank of India.

# Evaluation of Health Infrastructure and Health Outcomes in Rural areas of Uttar Pradesh and Uttarakhand: A Descriptive Study

*Prof. R.K. Maheshwari<sup>1</sup> & Deepali Mishra<sup>2</sup>*

---

## ABSTRACT

*Effective health infrastructure is essential for providing accessible and quality healthcare services, particularly in rural areas, ultimately contributing to improved health outcomes and overall well-being of the population. This descriptive study evaluates the variations in health infrastructure and health outcomes in rural areas of Uttar Pradesh and Uttarakhand, focusing on Sub-centre, Primary Health Centre, Community Health Centre, Government hospitals, and beds in government hospitals availability. Key health indicators such as Infant Mortality Rate (IMR), Crude Birth Rate (CBR), Death Rate aged 60 years and above, and Total Fertility Rate (TFR) are assessed over the period from 2015 to 2020. Secondary data from sources including the National Health Profile, Rural Health Statistics, and Sample Registration System are utilized for analysis. Descriptive statistics, including growth rates, are employed. Findings reveal disparities in health infrastructure development and health outcomes. Despite infrastructure improvements in Uttar Pradesh, positive health trends were observed, contrasting with infrastructure declines in Uttarakhand where some health indicators improved. The study underscores the complex relationship between health infrastructure and health outcomes, emphasizing the need for targeted interventions to ensure equitable access to quality healthcare.*

**Keywords:** *Health Infrastructure, Health Outcomes, Infant Mortality Rate*

## Introduction

Providing adequate healthcare services is essential to ensuring the health and well-being of rural communities. But there are many challenges that rural healthcare systems confront worldwide, such as inadequate infrastructure, a lack of medical experts, and unequal access to high-quality healthcare. In India, where a sizable section of the populace lives in rural areas, resolving these issues is essential to attaining national health objectives and advancing fair access to healthcare. Two northern Indian states, Uttar Pradesh and Uttarakhand, each have their own different socio-economic, demographic, and physical characteristics that define their varied rural healthcare environments. Uttar Pradesh, with its large population and predominantly agrarian economy, faces immense healthcare challenges stemming from its vast

---

<sup>1</sup> Professor, Department of Applied Economics, Faculty of Commerce, University of Lucknow (U.P.)

<sup>2</sup> Research Scholar, Department of Applied Economics, Faculty of Commerce, University of Lucknow (U.P.)

geographical expanse and high population density. On the other hand, Uttarakhand, known for its hilly surroundings and scattered population, presents distinct healthcare challenges related to geographical accessibility and infrastructure development.

Despite concerted efforts by the government and various stakeholders to improve rural healthcare delivery, significant gaps persist in both health infrastructure and health outcomes in rural areas of Uttar Pradesh and Uttarakhand. These disparities manifest in inadequate access to healthcare facilities, limited availability of healthcare professionals, and suboptimal health indicators such as high infant mortality rates and maternal mortality rates.

Against this backdrop, the evaluation of health infrastructure and health outcomes in rural areas of Uttar Pradesh and Uttarakhand emerges as a critical area of research. Understanding the current status of health infrastructure, including the availability and distribution of healthcare facilities such as Sub-centres, Primary Health Centres (PHCs), Community Health Centres (CHCs), Government hospitals, and beds in government hospitals, is essential for identifying gaps and weaknesses in the healthcare system. Simultaneously, assessing key health outcomes such as Infant Mortality Rate (IMR), Crude Birth Rate (CBR), Death Rate among individuals aged 60 years and above, and Total Fertility Rate (TFR) provides insights into the overall health status and well-being of rural populations. By examining the relationship between health infrastructure development and health outcomes, this study seeks to throw light on the intricate relationships influencing rural healthcare services in Uttar Pradesh and Uttarakhand.

## Literature Review

The study by Bhalla (2022) aims to evaluate disparities among the Empowered Action Group (EAG) States, which are distinguished by high population densities, low educational attainment, pervasive child malnutrition, and concerning rates of maternal and newborn death. These states' chronic underdevelopment across a wide range of socioeconomic metrics has long been a source of concern. Challenges are made worse by high rates of population growth, poverty, and illiteracy, especially for vulnerable groups like women. The health sector is often neglected, which exacerbates problems since insufficient funding for health infrastructure impedes efforts to enhance socioeconomic development and health outcomes.

The study by Chatterjee & Laha (2016) investigates the correlation between health care access and financing in the Indian context. States with better health care access, like Himachal Pradesh, Kerala, and Uttarakhand, also exhibit superior resource allocation. Conversely, states with lower access receive inadequate support from central and state governments. Statistical analysis highlights the direct relationship between health care financing and access, suggesting that improved financing can enhance accessibility. The study advocates for increased financing to address disparities in health care provision across populations. Investment in public health centres is vital for healthcare access in developing nations. Despite global recommendations to strengthen primary healthcare, utilization of services at public health centres is declining. The study by Khan, Banerjee & Nandi (2019) examines rural India's primary health centre infrastructure and its impact on reproductive health service utilisation. Findings reveal disparities in adherence to Indian Public Health Standards (IPHS) and highlight positive associations between infrastructure and reproductive healthcare utilization, particularly in disadvantaged regions.

The healthcare workforce and infrastructure in Indian states are evaluated in the study by Das & Guha (2023) using regression models and a composite index. Disparities in healthcare access are found in the study, even in states with sophisticated economies like Maharashtra and Haryana. In certain states, poor rankings and high infant death rates are caused by inadequate public health spending; Kerala, on the other



hand, shows the opposite pattern. Spending on public health per person has increased, but infrastructure hasn't improved all that much. The study emphasizes the necessity of focused healthcare development, especially in remote and indigenous communities. Data envelopment analysis (DEA) is used in this study by Mogha, Yadav & Singh (2016) to evaluate the scale and technological efficiency of 36 public hospitals in Uttarakhand, India, during the year 2011. The study finds an overall hospital efficiency of 77.20% using input-output variables, with variances seen between categories and locations. District male/female hospitals are better than combined/base hospitals, and hospitals in the Garhwal area perform better than those in Kumaon. Furthermore, hospitals in plain or somewhat plain terrain are better than those in hilly places. Tobit regression and sensitivity analysis are used to further investigate the variables affecting hospital efficiency. The study by Kanaujiya & Singh (2022) examines the significance of infrastructure to regional development, especially when it comes to healthcare and education. Education and health are fundamental human rights and necessities for both individual liberation and societal advancement. The degree of social progress is reflected in the rates of infant mortality and literacy, which are important markers of modernization. This study examines the relationship between education (literacy rate) and healthcare (infant mortality rate) in order to better understand how social infrastructure and development are intertwined, with a particular emphasis on Uttar Pradesh.

### Research Gap

There is still a significant knowledge vacuum about the complex relationship between variances in health infrastructure and health outcomes in the context of rural Uttar Pradesh and Uttarakhand, despite the rising body of research on healthcare infrastructure and health outcomes in rural areas. While previous studies have explored the availability of healthcare facilities and health indicators independently, few have comprehensively investigated the interplay between changes in health infrastructure and corresponding shifts in health outcomes over time. This study aims to bridge this gap by conducting a detailed descriptive analysis of health infrastructure and health outcomes in rural Uttar Pradesh and Uttarakhand. The goal of this study is to shed light on the connection between the advancement of healthcare infrastructure and health outcomes in rural areas.

### Objectives

- To evaluate the variations in health infrastructure in rural areas of Uttar Pradesh and Uttarakhand, focusing on the availability of Sub- centre, Primary Health Centre, Community Health Centre, Government hospitals and beds in govt. hospitals.
- To assess the changes in key health outcomes, including Infant Mortality Rate (IMR), Crude Birth Rate (CBR), Death Rate aged 60 years and above, and Total Fertility Rate (TFR), in rural areas of both states over a specified period.
- To investigate the relationship between variations in health infrastructure and health outcomes, particularly IMR, CBR, Death Rate, and TFR, in rural Uttar Pradesh and Uttarakhand.

### Research Methodology

Utilizing a descriptive study design, the research aims to provide a comprehensive analysis of variations in health infrastructure and health indicators over time period from 2015 to 2020. Data will be collected from secondary sources, including National Health Profile, Central Bureau of Health Intelligence, Ministry of

Health and Family Welfare; Rural Health Statistics, Ministry of Health and Family Welfare; and Sample Registration System (SRS) Statistical Report, Ministry of Home Affairs, to obtain information on key variables such as the availability of healthcare facilities and key health outcomes. Main variables of interest encompass health infrastructure indicators including Sub-centres, Primary Health Centres, Community Health Centres, Government hospitals, and beds in government hospitals, alongside key health outcomes such as Infant Mortality Rate (IMR), Crude Birth Rate (CBR), Death Rate aged 60 years and above, and Total Fertility Rate (TFR). Descriptive statistics including Growth rate will be employed to summarize the analysis.

## Descriptive Analysis

**Table 1: Health Infrastructure in Uttar Pradesh (Rural) and Uttarakhand (Rural)**

Health Infrastructure	Uttar Pradesh				
	2015	2020	2021	Growth Rate (From 2015-2020)	Growth Rate (From 2020-2021)
Sub Centre	20521	20778	20781	1.25%	0.01%
Primary Health Centre	3497	2880	2919	-17.64%	1.35%
Community Health Centre	773	711	829	-8.02%	16.60%
Government Hospitals	780	4475	4545	473.72%	1.56%
Beds in Govt. Hospitals	23400	40130	42698	71.50%	6.40%
Total	48971	68974	71772		
Mean	9794.2	13794.8	14354.4		
Health Infrastructure	Uttarakhand				
	2015	2020	2021	Growth Rate (From 2015-2020)	Growth Rate (From 2020-2021)
Sub Centre	1848	1839	1785	-0.49%	-2.94%
Primary Health Centre	257	257	531	0.00%	106.61%
Community Health Centre	59	56	52	-5.08%	-7.14%
Government Hospitals	410	502	538	22.44%	7.17%
Beds in Govt. Hospitals	3284	2972	2152	-9.50%	-27.59%
Total	5858	5626	5058		
Mean	1171.6	1125.2	1011.6		

**Source:** National Health Profile, Central Bureau of Health Intelligence, Ministry of Health and Family Welfare; Rural Health Statistics, Ministry of Health and Family Welfare; and Authors' Estimates

Table one shows descriptive analysis of health infrastructure in rural areas of Uttar Pradesh as well as Uttarakhand. Variables for health infrastructure includes sub centres, Primary health centres, community health centres, government hospitals, beds in government hospitals. The table compares the descriptive statistics of year 2015, 2020 and 2021 with the help of growth rates. In the rural areas of Uttar Pradesh, during the period of 2015 to 2020, number of sub centres increased by 1.25% whereas Primary health

centres have decreased by 17.64%. number of community health centres have also decreased by 8.02%. There is huge increment in the number of government hospitals which is by 473.72% as well as the number of beds in government hospitals have also increased by 71.50%. During 2020-2021, there is no negative growth rates have been observed. Number of sub centres have increased by 0.01%, number of PHCs increased by 1.35%, number of CHCs increased by 16.60%, number of government hospitals increase by 1.56% and beds in government hospitals have also increased by 6.40%. Mean value of given variables of health infrastructure in rural areas of Uttar Pradesh is observed, which shows that overall health infrastructure has increased from 2015 to 2021. During the period 2015-2020, in the rural areas of Uttarakhand, number of sub centres have decline by 0.49%. No changes are observed in Primary health centres. CHCs half decline by 5.08% whereas number of government hospitals have increased by 22.4%. Number of beds in government hospitals have declined by 9.50%. During 2020-2021, number of sab centre declined by 2.94%, Primary health centres have increased by 106.61% and CHCs declined by 7.14%, number of government hospitals have increased by 7.17% whereas beds in government hospitals have declined by 27.59%. Mean values of given variables of health infrastructure in rural areas of Uttarakhand shows that overall health infrastructure has declined from year 2015 to 2021.

There are many reasons for the observed changes. Firstly, shifts in government policies and initiatives aimed at improving healthcare access and infrastructure have played a crucial role. Increases in the number of government hospitals and beds signify coordinated efforts by authorities to expand healthcare services in response to growing demand. Moreover, fluctuations in budget allocations towards healthcare infrastructure projects have influenced the path of infrastructure development. Changes in population size and distribution within rural areas, have also impacted healthcare infrastructure. Health facilities are expanding progressively as a proactive response to the growing healthcare demands of the rural population. Though, challenges such as geographical barriers and accessibility issues have hindered the establishment or maintenance of certain health facilities, leading to declines in their numbers.

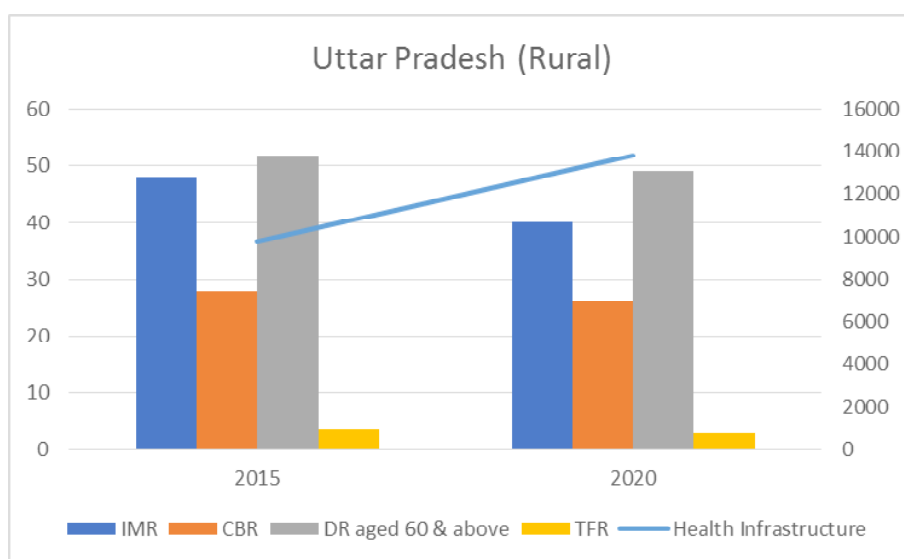
**Table 2: Health Outcomes in Uttar Pradesh (Rural) and Uttarakhand (Rural)**

	Uttar Pradesh		
Health Outcomes	2015	2020	Growth Rate (%)
IMR	48	40	-16.67%
CBR	27.9	26.1	-6.45%
DR aged 60 & above	51.8	49.1	-5.21%
TFR	3.4	2.9	-14.71%
	Uttarakhand		
Health Outcomes	2015	2020	Growth Rate (%)
IMR	31	25	-19.35%
CBR	18	17	-5.56%
DR aged 60 & above	40.9	43.8	7.09%
TFR	2	1.8	-10.00%

**Source:** Sample Registration System (SRS) Statistical Report, Ministry of Home Affairs; and Authors' Estimates

Table two shows the health outcomes in rural areas of Uttar Pradesh as well as Uttarakhand. In Uttar Pradesh, during the period of 2015 to 2020, infant mortality rate has decline by 16.67% can be attributed to improvements in maternal and child healthcare services, additionally, public health interventions such as immunization programs and disease prevention efforts have contributed to reducing infant mortality rates. crude birth rate as also declined by 6.45% suggests a potential shift towards smaller family sizes. death rate age 60 years and above has declined by 5.21% reflect improvements in healthcare services targeting elderly populations and total fertility rate also declined by 14.71% indicates a decreasing trend in fertility rates, which could be a result of socioeconomic factors such as urbanization, education, and women's empowerment leading to delayed marriages and childbearing. In Uttarakhand, during the period of 2015 to 2020, IMR declined by 19.35% can be attributed to focused efforts on improving maternal and child health services, including the expansion of healthcare infrastructure in rural areas., CBR declined by 5.56% suggests a equivalent trend towards reduced family sizes and increased uptake of family planning methods, death rate aged 60 years and above have increased by 7.09% raises concerns and may indicate challenges in addressing the healthcare needs of the elderly population and total fertility rate(TFR) has decreased by 10% which aligns with broader demographic transitions observed in the region, driven by factors such as urbanization, socioeconomic development, and changes in family planning preferences.

**Figure 1: Health Outcomes and Infrastructure in Uttar Pradesh (Rural)**

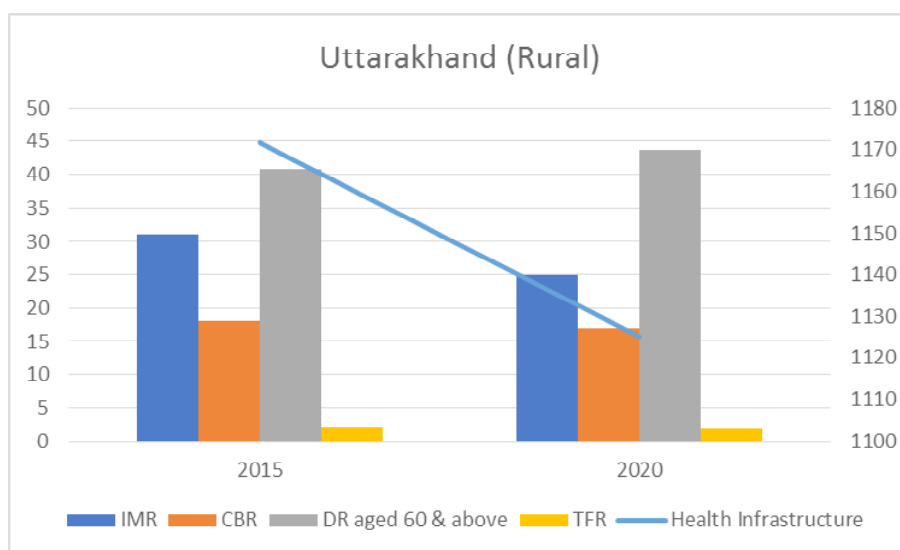


**Source:** Sample Registration System (SRS) Statistical Report, Ministry of Home Affairs; and Authors' Estimates

Figure one shows the health outcomes as well as health infrastructure in rural areas of Uttar Pradesh during the period of 2015 to 2020. With the increase in health infrastructure from 2015-2020, all the variables of the health outcomes have declined including infant mortality rate, crude birth rate, death rate aged 60 years and above; and total fertility rate. The availability of skilled healthcare professionals, medical equipment, and essential supplies in newly established or upgraded healthcare facilities could have contributed to improved maternal and child health outcomes, leading to reductions in IMR and CBR.

Additionally, increased access to healthcare services for the elderly population, may have led to declines in death rates among individuals aged 60 years and above. Moreover, decrease in TFR, indicates a shift towards smaller family sizes and increased uptake of family planning methods in rural populations. Overall, these findings suggest a positive association between variations in health infrastructure development and improvements in health outcomes.

**Figure 2: Health Outcomes and Infrastructure in Uttarakhand (Rural)**



**Source:** Sample Registration System (SRS) Statistical Report, Ministry of Home Affairs; and Authors’ Estimates

Figure two shows the health outcomes as well as health infrastructure in rural areas of Uttarakhand. Though the health infrastructure has decline from year 2015 to 2020, Variables of health outcomes including infant mortality rate, crude birth rate and total fertility rate have decline whereas death rate aged 60 years and above has increased. Despite a decline in health infrastructure during the period from 2015 to 2020, including a decrease in the number of healthcare facilities and possibly challenges in accessing healthcare services, there have been notable improvements in health outcomes. The decline in IMR, CBR, and TFR suggests positive trends in maternal and child health, potentially attributable to various factors such as improved healthcare practices, community-based interventions, and increased awareness of family planning methods. However, the increase in death rate among individuals aged 60 years and above raises concerns and warrants further exploration. This could be indicative of challenges in providing adequate healthcare services for the elderly population. In summary, while the decline in health infrastructure in rural Uttarakhand pose challenges, the simultaneous improvements in certain health outcomes underscore the complexity of the relationship between health infrastructure development and health outcomes.

**Conclusion**

In conclusion, the findings of descriptive analysis revealed significant disparities in health infrastructure development and health outcomes between the two states over the specified period. In Uttar Pradesh,

despite an overall increase in health infrastructure, including the number of government hospitals and beds, there were notable improvements in health outcomes, with declines observed in IMR, CBR, death rate aged 60 years and above, and TFR. These positive trends could be attributed to improvements in healthcare accessibility, quality of services, and public health interventions targeting maternal and child health.

On the other hand, in Uttarakhand, although there was a decline in health infrastructure, certain health outcomes showed improvements, including reductions in IMR, CBR, and TFR. However, the increase in death rate in individuals aged 60 years and above underscores challenges in addressing the healthcare needs of the elderly population in the face of declining infrastructure.

Overall, the study highlights the complex relationship between health infrastructure development and health outcomes in rural Uttar Pradesh and Uttarakhand. While improvements in health outcomes were observed despite challenges in health infrastructure development, there is a need for targeted interventions to address remaining disparities and ensure equitable access to quality healthcare services, particularly for vulnerable populations such as the elderly.

## References

1. BHALLA, R. (2022). HEALTH STATUS AND HEALTH INFRASTRUCTURE INEQUALITIES IN EAG STATES: A MULTIVARIATE ANALYSIS.
2. Chatterjee, S., & Laha, A. (2016). Association between public health care access and financing of health infrastructure in India: an interstate analysis. *Journal of Health Management*, 18(2), 258-273.
3. Das, T., & Guha, P. (2023). The puzzle of public health expenditure and healthcare infrastructure in India: An empirical investigation. *Regional Science Policy & Practice*.
4. Kanaujiya, K. S., & Singh, A. (2022). Impact of Adequacy of Social Infrastructure on Social Development in Uttar Pradesh. *Productivity*, 63(1), 107-120.
5. Khan, P. K., Banerjee, K., & Nandi, S. (2019). Primary healthcare infrastructure and reproductive healthcare in rural India: a district level analysis. *The Demographic and Development Divide in India: A District-Level Analyses*, 417-466.
6. Mogha, S. K., Yadav, S. P., & Singh, S. P. (2016). Estimating technical efficiency of public sector hospitals of Uttarakhand (India). *International Journal of Operational Research*, 25(3), 371-399.
7. National Health Profile, Central Bureau of Health Intelligence, Ministry of Health and Family Welfare, Government of India.
8. Rural Health Statistics, Ministry of Health and Family Welfare, Government of India.
9. Sample Registration System (SRS) Statistical Report, Ministry of Home Affairs, Government of India

# Comparative Study of Crop Insurance Scheme in Uttar Pradesh

*Dr. Amitendra Singh<sup>1</sup> & Sachin Kumar Verma<sup>2</sup>*

---

## ABSTRACT

*Agriculture activities is the backbone of our livelihood in India and agricultural sector even today depend on monsoon. In current scenario agriculture sector have three basic problems first is fair price, second is increasing cost and third is impact of natural calamities. First problem solved by minimum support price(MSP) and second problem solved by subsidy provided by central and state government and third problem counter by Crop insurance but Crop Insurance not work properly. In current scenario farmers are not happy with crop insurance policies in India. In this research paper, we analyse Crop Insurance scheme performance in Uttar Pradesh especially comparative study of National Agriculture Insurance scheme(NAIS) modified agriculture Insurance scheme (mNAIS) and Pradhan Mantri Fasal Bima Yojana(PMFBY). we use secondary data and case study for analysis of crop insurance schemes. The study is conclude many suggestion for increasing awareness of Crop Insurance and how make it user friendly in Uttar Pradesh.*

**Keywords:** *Agriculture, Crop Insurance, National agriculture insurance schemes, Pradhan mantri fasal Bima Yojana*

## Introduction

In current scenario, due to increase of global warming and climate change, natural calamities increase day by day so agriculture activities damaged very badly and solution of this problem almost Crop Insurance for farmers and related economically agriculture related activities. In India yet more people earn their livelihood from this sector than all other economic sectors put together. According to the survey of 2014 - 15 approximately 165.98 lac hectare (68.7%) land is used for cultivation. It is the result of hard work and efforts of the farmers that the state has become self sufficient in the field of food safety and progressing towards more than the requirement. According to Eleventh five year plan, working group report that is management in agriculture(2017-12), 75% of all rural poor are in households that are dependent on agriculture in some way or other. House holds that were self employed in agriculture, account for 28% of all rural poor, while households that were primarily depend on agriculture as labour, account for 47% of all rural poor.

Uttar Pradesh have 75 district and almost in all district agriculture play the measure role in livelihood activities of farmers. If you seen rainy water in these district may be you found major gap in these district.

---

<sup>1</sup> Assistant professor, Pt. Deen Dayal Upadhyaya girl P.G. college, Rajaji Puram Lucknow (U.P.)

<sup>2</sup> Research scholar, Department of Economics, Lucknow University (U.P.)

In your 2021, Lalitpur district have 1526 ml rainy water but Shamli district have only 148 ml rainy water. In UP 41.8% farmers is a marginal formers so Crop Insurance might be play a major role in stability of farmers income.

### **Crop Insurance in india**

In India crop insurance scheme start from 1972- 73 to 1978-79, crop insurance schemes for crops such as cotton, groundnut, potato etc, was implemented in selected places on individual approach basis. During the period from 1979 to 1984-85, a pilot Crop Insurance scheme was implemented for food crops and oil seeds on area approach basis, Based on the experience of the pilot scheme, a comprehensive Crop Insurance scheme(CCIS) was implemented from kharif 1985 till kharif 1999.

**1. NATIONAL AGRICULTURE INSURANCE SCHEME(NAIS)** - This Insurance scheme launch by the prime minister in 22 June 1999 replace the CCIS from Ravi 1999 – 2000 season. This is the first nation wide Crop Insurance scheme.

The objective of this scheme provide insurance coverage and financial support to the farmers in the event of failure of any of the notified Crop as a result of natural calamities, pest and disease so as to restore their credit worthiness for ensuring season and encourage the farmers to adopt progressive farming practices, high value inputs and higher technology in agriculture and stabilize farm incomes particularly in disaster years.

All loanee formers automatically and get compulsory covered this insurance schemes through the bank branches and the claims are settled through area approach basis. Any insured crop in a notified area recording lower actual yield than the guaranteed yields as per the crop estimation servey conducted by the state government shall automatically become eligible for compensation.

**2. PRADHAN MANTRI FASAL BIMA YOJANA**-India is a country of farmers, with the majority of the rural people relying on agriculture. On January 13, 2016, Hon. Prime Minister Shri Narendra Modi announced the launch of the new Pradhan Mantri Fasal Bima Yojana (PMFBY). In addition to protecting farmers against bad weather, this program will lessen the premium load on those who borrow money for farming. In order to prevent farmers from experiencing any issues with the crop insurance plan, it has also been agreed to streamline and expedite the insurance claim settlement process. Every Indian state will participate in the implementation of this program, working with their own state governments. The Government of India's Ministry of Agriculture and Farmers Welfare will oversee the program's administration.

The PMFBY replaced the National agriculture Insurance scheme(NAIS) and modified agriculture Insurance scheme(mNAIS).

**Objective** - To provide insurance coverage and financial support to the farmers in the event of failure of any of the notified crop as a result of natural calamities, pests & diseases.

- To stabiles the income of farmers to ensure their continuous process in farming.
- To encourage farmers to adopt innovative and modern agricultural practices.
- To ensure flow of credit to the agriculture sector.

Premium of PMFBY is a very down to earth. For kharif crops premium rate is 2% and for Ravi crops premium rate is 1.5 %. For commercial and horticulture annual crops premium rate is 5% . Scheme shall be implemented on an '**Area Approach Basis**' for each notified crop for widespread calamities. The assumption



that all the insured farmers, in a Unit of Insurance, should be defined as “Notified Area” for a crop, face similar risk exposures, incur to a large extent, identical cost of production per hectare, earn comparable farm income per hectare, and experience similar extent of crop loss due to the operation of an insured peril, in the notified area. The premise that every insured farmer in a unit of insurance should be classified as a “Notified Area” for a particular crop because they all face similar risk exposures, have roughly equal production costs per hectare, have comparable farm income per hectare, and suffer crop losses from insured perils in the same amount in the notified area. A region with a homogeneous risk profile for the notified crop can be used to map the Unit of Insurance demographically. In the event of localized disasters and post-harvest losses due to specified perils, the farmer’s affected field will serve as the unit of insurance for loss assessment.

### Differences between these schemes

- **Scope and Coverage:** PMFBY provides comprehensive coverage against yield losses due to natural calamities like drought, flood, cyclone, pests, and diseases. It covers all food crops, oilseeds, and annual commercial and horticultural crops. It is compulsory for loanee farmers and voluntary for non-loanee farmers.

NAIS primarily covers major crops and provides coverage against yield losses caused by natural calamities like drought, flood, hailstorm, pest attacks, etc. It covers a limited number of crops identified by the state governments and is mandatory for loanee farmers availing crop loans from financial institutions.

- **Premium Subsidy:** PMFBY: Under PMFBY, the premium rates are fixed by the government and shared equally between the central and state governments. There is a substantial premium subsidy provided to farmers, with higher subsidy rates for small and marginal farmers.

NAIS: In NAIS, the premium rates are actuarially calculated based on the crop risk profiles and are subsidized by the central and state governments. The premium subsidy rates vary depending on the crop and the level of coverage chosen by the farmer.

- **Technology Integration:** PMFBY: PMFBY emphasizes the use of technology for various aspects of the insurance process, including enrollment, assessment of crop losses, and claim settlement. It leverages technologies like smartphones, remote sensing, and satellite imagery for faster and more accurate assessment of crop losses.

NAIS: While NAIS also incorporates technology for certain aspects of the insurance process, such as yield estimation and claim settlement, it may not be as extensively integrated with modern technologies compared to PMFBY.

- **Participation and Implementation:** PMFBY: PMFBY is implemented by the Ministry of Agriculture & Farmers Welfare, Government of India, in collaboration with the state governments and insurance companies. It aims to cover a larger number of farmers and provide more extensive coverage against crop losses.

NAIS: NAIS is implemented by the Agriculture Insurance Company of India Limited (AIC), along with other insurance companies, in coordination with the state governments. It has been in operation for a longer period and has a more established presence in the agricultural insurance sector.

## LITERATURE REVIEW

1. **Pal and mondal 2010** - suggest a peril indexed insurance and risk management techniques for stabilizing the crop insurance scheme in agriculture activities.

2. **D. SURESH KUMAR, et.al.(2011)** - The study is the best on the survey of 600 farmers conducted in Tamil Nadu states and across the target group and get available information. According to this study the coverage of crop Insurance scheme limited is limited due to lack of full information. The study revealed that most farmers(65%) risk mitigation measures of the government but only half of the farmers have been found aware about the Crop Insurance schemes.

3. **C. Deepak (2017)** - conducted studies as PMFBY Laying background for Indian agriculture against Monsoon fluctuations induced risks. The identify the use of technology and features of schemes that makes easy norms so PMFBY attacks farmers to enrolled in Crop Insurance schemes but some suggestion given by them. First is adding catastrophic events also to this cover to protect farmers against crop loss/ damage due to incidents like cyclone would be beneficial to all stake holders second is efficient mechanism is required for making crop insurance successful.

## RESEARCH OBJECTIVE

The purpose of this research basically comparative study of two constructive Crop Insurance National agriculture Insurance scheme(NAIS) and pradhan mantri fasal Bima Yojana (PMFBY) in Uttar Pradesh to understand which scheme is better perform yet in Uttar Pradesh.

## RESEARCH METHODOLOGY

In the comparative study of two Crop Insurance scheme. we use these methodology -

1. **Statistical Analysis** - we compare quantitative data up to scheme that collected by official website of government authorities.
2. **Financial Analysis** - we compare financial data of the schemes including premium, income claims paid and operational costs to assess their financial sustainability and efficiency.
3. **Content Analysis** - Analyze documents reports and policy documents related to the schemes to identify differences in objectives, design features, implementation strategies and outcomes.
4. **Case studies** - for better analysis of schemes we analyze case study of related schemes which is related to beneficiaries of each schemes to understand performance of crop insurance.

## FINDINGS AND DISCUSSION

The economics of Uttar Pradesh is based mainly on agriculture and around 65% of the total population is dependent on agriculture. According to the survey of 2014-15 approximately 165.98 lac hectare (68.7%) land is used for cultivation. According to agriculture survey 2011-12, there are 233.25 lac farmer in the state.

According to agriculture department of Uttar Pradesh, In the year 2015-16, Rs 66478.89 cores crop loan was distributed against the target of Rs 84021.09 cores. In the year 2016-17, Rs 73271.74 cores crop loans was distributed against the target of Rs 93212.60 cores out of which Rs 30051.07 cores in kharif and Rs 43220.67 cores crop loan distributed.

**1. RATIO OF ENROLLMENT FORMERS AND TOTAL FORMERS OF UP.**

*2012	*2013	*2014	2015	2016	2017	2018	2019
3.30%	3.98%	2.73%	-	31.24%	24.28%	27.44%	21.02%

\* **In these. Year insured farmers are both schemes NAIS and mNAIS of kharif crop farmers.**

- We know that number of farmers in UP is 223.25 lakh in which 106.60 Lakh farmers are KCC card holders then you seen performance of NAIS and mNAIS and PMFBY.
- Performance of PRADHANMANTRI FASAL BIMA YOJANA is better than National agriculture Insurance scheme but you also should knowing that KCC holders formers automatic registered in crop Insurance scheme if you take this data in your mind then you analyse performance of Crop Insurance scheme not good perform.

**Percentage of benefited farmers in Uttar Pradesh**

Year	Total Farmer	Benefited Farmer's	Ratio
2012*	771259	29962	3.88%
2013*	892761	188029	21.06%
2014*	618203	178677	28.90%
2015	-	-	-
2016	72.893 Lac	11.879 Lac	16.29%
2017	54.21 Lac	5.848 Lac	10.78%
2018	61.270 Lac	6.255 Lac	10.21%
2019	41.947 Lac	9.343 Lac	19.90%

This year farmers data is a sum of NAIS and mNAIS of kharif crop.

**Percentage of benefited farmers in India**

2019	612.9 Lac	223.6 Lac	36.48%
2018	577.2 Lac	222.6 Lac	38.56%
2017	532.7 Lac	176.8 Lac	33.18%
2019	583.7 Lac	156.5 Lac	26.81%

If you seen above data table then might say benefit number of farmers not much more than total registered farmers in crop insurance scheme. In 2012 year percentage of benefit farmers is a very little ratio.

According to above table even not a single year were benefit formers ratio more than 50%.

**Ratio of sum insured and Paid claims.**

Year	Sum Insured (Cr.)	Paid Claim (Cr.)	Ratio
2016-17	203110	25822	12.71%
2017-18	202282	28129	13.90%
2018-19	229598	22118	9.63%
2019-20	219040	16809	7.67%

Table data taken by only pradhan mantri fasal Bima Yojana. You also seen ratio of Paid claims not much more. this is one biggest reason why Crop Insurance scheme not attractive among farmers.

**Table of Farmers Yeild Holding areas**

Size class (In Hectare)	Count		Total area	
	Total holding (In Thousand)	Percentage	Area (Thousand Hectare)	Percentage
Less Than 1.0	19100	80.2%	7298	41.8%
1.0 – 2.0	3008	12.6%	4175	23.9%
2.0 – 4.0	1314	5.5%	3560	20.4%
4.0 – 10.0	377	1.6%	2075	11.9%
10.0 & Above	23	0.1%	343	2.0%

In Uttar Pradesh 191 Lake farmers is a marginal former that hold less than one hectare according to table 0.1 maximum number of farmers enroll in Crop Insurance scheme in 2016-17 that is 72.893 lakh. Now gab between 191.00 - 72.893 = 118.107. This data is very important for us because marginal farmers vulnerability greater than other farmers.

**Case Study -1**

We organize small study in Barabanki district in Uttar Pradesh which is related to Crop Insurance. We take interview of 100 farmers. They are all marginal and small farmers. We ask only three basic questions. In this study mainly we found some common answer that point out by almost farmers.

**Question. 1** Are you know Crop Insurance schemes?

Answer.

1. 80 % yes, I hear the Name.
2. 20 % No.,

**Question. 2** Are you registered in crop insurance scheme ?

Answer.

1. 60%, we don't know.
2. 20 % I am not interested because we don't get claim.
3. 20% yes, We registered in crop insurance scheme because We are a KCC card holders. Then we ask, if you have choice then what to do ? They replied No, I don't insured in crop Insurance scheme. I said'

why'. They replied we don't get claim. If we found claim then it is very low than actual value of crop production.

**Question. 3** You have any suggestion for better crop insurance scheme ?

**Answer.**

1. Behavior of service provider of crop insurance are not co operative.

They not give actual information. When natural calamities occurs like flood, Rain, drought etc then Lekhpal ( evaluation of crop don by this person) want bribe for valuation of crop. We want by government that make strong complaint system and take action as soon as possible on service provider that involve in bribery or misbehave with farmers.

2. Value of evaluated crop should equal to actual value of crop production.

## Case Study -2

We take three interviews of big farmers that have almost 10 hectare or more agriculture land. The farmers name are Shiv Kumar, Ganesh verma and Ram Saran. Here Ram Saran is a famous farmer of barabanki. They have been awarded many times by Government authority. I asked few questions by step to step .

**Question 1-** Are you know crop insurance scheme ?

**Answer.** Yes 100%

**Question. 2** Are you Registered in crop insurance scheme?

**Answer.** Yes 100%

**Question. 3** Are you want quite crop insurance scheme?

**Answer.** No. 100%, I almost satisfied.

**Question. 4** can you suggest any point for better performance of Crop Insurance schemes.

**Answer.** He said that the government should make the provision for crop evaluation at the MSP (minimum support price) and it should also be decided what the production will be per hectare or bigha if government take above two steps then evaluation of crop in also good. Then crop insurance scheme will be better than Now.

## Conclusion

If you analyse on micro level performance of Crop Insurance schemes then you say that it is not satisfactory till now. Because in Uttar Pradesh 80.2 % farmers have less than 01 hectare land and 12.6% farmers have between 01 to 02 hectare. Percentage of both farmers is 92.8%. On the other side 0.1 % farmers have more than 10 hectare and 1.6% farmers have between 4.0 to 10.0 hectare land. Percentage of both farmers is 1.7% . This is a actual figure of small and big farmers. So government authority might take these action for better performance of Crop Insurance schemes.

1. Make awareness of crop insurance schemes.
2. Developed advance complaint system.

3. Design single window for crop insurance service provider. If service provider not work properly or Miss behave with farmers then take action as soon as possible if farmers give complaint against him.
4. Sum insured claim should be equal to actual value of crop.
5. Use technology for better performance.

If above suggestion done in crop insurance scheme then present Crop Insurance schemes make relevant and popular among farmers.

## References

1. Raju, S. and Chand, R. (2008) Agriculture insurance in India: Problem and Prospects. NCAP Working paper no. 08 Retrieved December 12, 2012 from [http://www.ncap.res.in/upload\\_files/others/Oth\\_15pdf](http://www.ncap.res.in/upload_files/others/Oth_15pdf)
2. Agriculture Insurance Company of India, Performance of NAIS, Country Profile, [www.aicofindia.org](http://www.aicofindia.org). CBPS, (2017), "Understanding the Potential of Crop Insurance in India: A study of the 'Pradhan Mantri Fasal Bima Yojana' (Prime Minister's Crop Insurance Scheme) in the state of Karnataka", Bangalore.
3. Chandra Bhushan and Vineet Kumar (2017), A Report of the "Pradhan Mantri Fasal Bima Yojana: An Assessment", Published by Centre for Science and Environment, New Delhi.
4. Corporate Office of IFFCO-TOKIO, General Insurance Company (2016-17), Progress Report of PMFBY during Kharif and Rabi Seasons, Gurugram, Delhi. Divisional Office of Oriental Insurance Company (2016-17), Progress Report of PMFBY during Kharif and Rabi Seasons, Shimla.
5. Dr. Pradeepika (2017), "Insights into the New Crop Insurance Scheme in Haryana State",
6. International Journal of Advanced Research, ISSN: 2320-5407, Int. J. Adv. Res. 5(7), pp.1797-1802, D. Suresh Kumar, B.C. Barah, C.R. Ranganathan, R. Venkatram, S. Gurunathan and S.
7. Thirumoorthy (2011, January-June), "An Analysis of Farmers' Perception and Awareness towards Crop Insurance as a Tool for Risk Management in Tamil Nadu" an article published in Agricultural Economics Research Review, Vol. 24, pp. 37-46. Government of India (2016), Guidelines of PMFBY, Ministry of Agriculture and Farmer Welfare, Delhi
8. [upagriparadarshi.gov.in](http://upagriparadarshi.gov.in), Department of agriculture, Uttar Pradesh
9. <https://PMFBY.gov.in>, Government of India.
10. Raju, SS and Ramesh Chand (2008, March), Agriculture Insurance in India: Problems and Prospects, National Centre for Agricultural Economics and Policy Research, Working Paper No. 8.

# Problems and Prospects of Sugarcane Mills and Farmers in Uttar Pradesh: An Empirical Study

*Shishu Pal Rathor<sup>1</sup>*

---

## ABSTRACT

*Sugarcane cultivation is one of the assemble farming sectors, which is unbroken linked to the sugar industry and plays a dominant role in the economic development of our country. The sugarcane farmers have more importance to the agricultural & industrial economy of the rural territory of nation. The study purpose to highlight the problems faced by sugarcane mills and farmers in Uttar Pradesh and also to find out the relationship between area and production of sugarcane. For this aim, the data collected from secondary sources and Karl Pearson's coefficient of correlation tool is used to calculate the percentage of change and relationship between two variables i.e. Area & Production. The study establish that there is a negative correlation between two variables. It is concluded that decrease or increase in area leads to decrease or increase in production. The government required to focus more to take measures to overcome the problems faced by sugarcane mills and farmers.*

**Key Words:** *Sugarcane Policy, Sugar mills, Sugarcane farmers, FRP.*

## 1. INTRODUCTION:

The sugar industry is the second largest industry after the textile industry and plays an important contributor in Indian Economic development. The sugar industry depends on the agricultural economy. In rural region's the sugar industry is an agricultural sector. Industry work as a tool for continuous promoting trends in rural areas. India is largest consumer of sugar and the second largest sugar producer in the world, accounting for over 15% of global sugar production from more than 500 sugar factories beyond the country.

The sugar industry produces valuable by-products such as molasses and sludge. The presence of these by-products has stimulated the creation of alcohol/ethanol, electrical and organic fertilizer plants. The Sugar industry in India plays a crucial role in the socio-economic development in the rural region by mobilizing rural assets and generating higher income and golden employment opportunities. As a result, agriculturalist sugarcane farmers switched sugarcane crops and sugarcane production decrease in Uttar Pradesh. Although sugar losses higher due to processing of Gur and Khandsari, there is not state control over the prices and distribution. Due to population growth sugars demand increasing so that prices of sugar also increasing and the increasing demand for sugar from the confectionary, beverage and other fast food industries, sugarcane production needs to be significantly increased. This problem can only be solve

---

1. Research Scholar (Bareilly College Bareilly)/Assistant Professor-CGC Bhadpura, Nawabganj, Bareilly(U.P.)

by increasing the yield, recovery of sugarcane and the production of sugarcane per hectare. In almost over the world's main sugar producing countries, depend the price of sugar cane paid to farmers and sale of sugar. Therefore, central government should pay serious concentration to the issue of sugarcane prices which should be connect to the price of sugar. The government is proceedsthe appropriate steps to announce the Council of Ministers and state government intervention has been effectively lifted, making them responsible for fixing prices above the Council of Ministers.

Most of the problems are facing by India's sugarcane industry today due to the fact that it is the only industry cracking down on the nations liberal economic policies, various controls, particularly on pricing, permits, packaging, etc., those are the targets of the sugar industry and obstruct of industrial growth. The main problem for farmers is responding to the high costs of planting. This problem is exacerbated by the unreasonable price of sugarcane. The high cost of cultivation and the low cost of procuring are not the only problems for sugarcane farmers. Marketing and financial problems also became very acute.

## 2. REVIEW OF LITERATURE:

**1. Masud Karim and M. Delwar Hossain (1993):** "Analysis of Farmers' Agricultural Knowledge in Sugarcane Cultivation" In this study to assess farmers' agricultural knowledge in sugarcane cultivation. The specific objectives of the study were to i) describe the selected characteristics of the farmers, ii) determine the extent of farmers agricultural knowledge in sugarcane cultivation, and iii) determine the relationships between the selected characteristics of the farmers and their agricultural knowledge in sugarcane cultivation. Data were collected from a randomly selected 140 farmers through interview schedule.

**2. R. Jagadeswaran (2004):** In his article, he explained that the sugar industry is one of the most important agro-based industries in India. Adjacent to textiles, it is the largest industry employing 3.7 lakh ware workers and supporting an estimated 3.9 million farmers involved in sugarcane production. Some sugarcane companies need to be identified on the basis of reliable production quality and proper packaging standards, and all of their production needs to be used for export.

**3. Suresh Kumar (2006):** His article pointed out that the sugar industry, with strong rural connections, provided direct and indirect employment to more than five low-skilled and unskilled workers in rural areas. This sector also contributed 53 projected Rs. 16,000 cores per year for central and state treasury.

**4. P. Datta(2008):** In his article stated that the government's proposal to abolish sugar and the decision to abolish the exemption rule were convincing because a timely decision effectively limited freedom to receive compensation. An important rule determining the state of the industry is the government setting minimum prices for sugarcane supply and location policies, with sugar producers and sugar mills obliging each other to sell and buy reeds.

**5.M. R. Subramani (2008):** He says in the article that "farmers have switched to other crops due to lower sugar prices and delays in payments". Soybeans and maize are the crops that have benefited from this shift. Although statistics show that the sugar acreage increased to 51.04 hectares per hectare last year from 48.3 hectares per hectare last year, losses were observed from the point of view of some farmers selling sugarcane for animal feed.

## 3. OBJECTIVES OF THE STUDY:

1. To study the problems faced by Sugarcane Mills and Farmers.



2. To Evaluate the percentage change in Area and Production of Sugarcane.
3. To explore the relationship between Area and Production of Sugarcane.

#### 4. RESEARCH HYPOTHESIS:

1. H0: There is no relationship between Area and Production of Sugarcane.
2. H1: There is a relationship between Area and Production of Sugarcane.

#### 5. RESEARCH METHODOLOGY:

**Research Design:** This study is based on descriptive research design and Empirical research method.

**Sources of Data:** The research is proper depends on secondary data collected from department of food distribution of GOI, Economic survey of Uttar Pradesh, Indian Sugar Mill Association, etc.

**Statistical Tool:** The Karl Pearson's Co-efficient of Correlation is used to find out the relationship between Area and Production of Sugarcane. If the result signifies "+1" is termed as Positive relationship between two variables, and if the result "-1" represents Negative relationship between two variables (Area and Production of Sugarcane).

**Scope of the study:** This study is confined to the Area & Production of Sugarcane in Uttar Pradesh for this purpose, the data collected from the year 2017-2018 to 2021-2022.

#### 5.1 PROBLEMS FACED BY SUGARCANE MILLS:

**1. Low Yield of Sugarcane:** Although India has the biggest sugarcane area but the yield per hectare is low compare to some of the biggest sugarcane producers in the world. This outcome in low gross production and a lack of sugarcane for sugar mills. Efforts are being made to address this issue by introducing high yielding sugarcane varieties, early ripening, frost-resistant and high sucrose treatment, and controlling diseases and pests that are harmful to sugarcane.

**2. Short crushing season:** Production of sugar is a seasonal phenomenon with a short harvest season usually Between 4 and 6 months every year. Its workers lost their jobs as the years went on, which Created financial problems for workers. One feasible way to expand the sugarcane harvest season is by sowing and harvesting sugarcane at suitable intervals in many areas next to the sugar factory. This will expand the duration of delivery of sugarcane to the sugar factory.

**3. Fluctuating Production Trends:** Sugarcane has to compete with a lot of other foods and pastures such as vegetable oil, cotton, rice etc. Therefore, the land where sugarcane is planted is not the same and the total sugarcane production varies. This has an effect on the supply of sugarcane to the factory, and sugar production also depends from year to year.

**4. Low rate of recovery:** India's recovery rate is under 12 percent, quite low compared to other highest sugar producing nations.

**5. High cost of production:** Sugarcane prices, ineffectual technology, ineffectual production processes and high taxes of consumption result in high production costs. Costs of Sugar production in India are the highest in the world. Intensive research is needed to improve sugarcane production in agriculture and launch a new technologies for production efficiency in sugar mills such as Production costs can also be reduced through the appropriate use of industrial sector.

**6. Old and obsolete machinery:** Most of the machinery used in Indian sugar industry, particularly Uttar Pradesh is older and obsolete, being 50-60 years old and needs rehabilitation.

**7. Competition with Khandsari and Gur:** Khandsari and Gur were produce in the organized sector in rural India long before the sugar industry. Because the industry was practically exempt from customs, it was able to offer sugarcane farmers high prices for needs. In India a third part of sugarcane production is used for pumpkin and hand production. This causes the lack of raw materials for sugar factories.

**8. Regional imbalances in distribution:** More than half of the sugar factories are situated in Maharashtra and Uttar Pradesh, and about 65% of their production comes from these two states. On the other hand, there are several states in the northeast, Jammu and Kashmir and Orissa, where there is no real growth in this industry. This results in regional imbalances which have consequences.

## 5.2 PROBLEMS FACED BY SUGARCANE GROWERS:

### Operational problems

#### (A) On the fields:

**Soil Fertility:** When it comes to low soil fertility, some farmers can be blame. Soil fertility reduce because it grows consistently and more plants grow over time. It can be refill by following the crop rotation principle and leaving alternate lands so that the soil remains dormant for at least one season. Soil Fertility can also be replace over a long session of time by adding additional fertilizer and chemical fertility. But now this is not scene. The average Indian farmer cannot grant his land because their farm is small. Moreover, farmers earn a living without surplus, Soil fertility cannot be upgrade.

**Lack of quality seeds:** With regard to this matter, it is known that the use of quality seeds will necessarily lead to an interruption in the harvest. Despite the fact that a large number of state and local agencies supply seeds but farmers do not receive high quality seeds. Using the quality seeds, best farming methods and a lot of agricultural raw materials can increase yields productivity. Many farmers usually use their own cane as a seed. Often the emperor was of poor quality and the seeds were of poor quality.

**Lack of experienced labours:** Labour availability is also a main problem of cane production. Planting an royal harvest time requires skilled workers to complete various work, and such efficient workers do not exist. In recent years, abnormal labour movements have occurred in rural areas. Most of the workforce has moved to a nearby town or other farm, where working on a farm is not as difficult as working on a reed farm in search of a better livelihood. Not only are skilled workers available to some extent, but wages for the labour force available are high and often outside the range of the average farmer. Given the rapid rise in the cost of living and the rapid increase in basic necessities, workers' wages do not seem high.

**Lack of adequate Manures and Fertilizers:** Farmers often face shortages of manure and fertilizers. This is due to the fact that chemical fertilizers cannot be used on time and their purchasing power is low.

**Absence of continuous water supply:** Watering sugarcane on a regular basis is necessary throughout the entire harvest season. Only the parameters of the supplied watering system will allow it to grow. Canals, reservoirs, and wells are examples of irrigation structures. **Absence of improved agricultural practices:** Expansion still plays a significant role in agriculture, even in the face of the green revolution, the

government's great interest in big investments in agriculture and its development, agricultural development, and the dissemination of technological information in rural areas through education. **B) Off the fields:**

1. Low rate for sugarcane.
2. Waiting in a long queue.
3. Dishonest in weighing at weigh bridge.
4. Unnecessary deductions in the name of toll charges.
5. Delay in payment of instalments.
6. Shortages of sugarcane buyers

### Marketing Problems

- Delay in harvesting
- Absence of marketing facilities
- Lack of Transport Facility
- Loss due to dry-age
- Financial Problems
- Inadequate finance
- Absence of quick payment by the purchaser
- Price fluctuation
- Statutory Minimum Price (SMP) of sugarcane in India

### DATA ANALYSIS AND INTERPRETAION:

**Table No.1: Year-wise Increase / Decrease of Area and Production of Sugarcane in Uttar Pradesh**

Year	Area (In Lakh Hectares)	Production (Production in million tonnes)	Increase/Decrease in Area (%)	Increase/ Decrease in Production (%)
2017-2018	22.34	177.03	Nil	Nil
2018-2019	22.24	179.71	-0.45	1.50
2019-2020	22.08	179.54	-0.73	-0.10
2020-2021	21.80	177.67	-1.29	-1.10
2021-2022	21.77	179.17	-0.14	0.84

(Source: Economic Survey GOI)

Karl Pearson's Coefficient of Correlation is -0.1543 from two variables.

The above table no. 1 represents the year-wise Increase Decrease of Area and Production of Sugarcane in Uttar Pradesh. The year 2017-2018 is accounted for more Area of Sugarcane farming (22.34 Lakh hectares) as compared to remaining years, and 2021-2022 year is witnessed for less Area of sugarcane farming (21.77

Lakh hectares). 2018-2019 year was accounted for the highest production of sugarcane (179.71 Million tonnes), and the lowest (177.03 Million tonnes) in the year 2017-2018. It is proved that there is a relationship between Area and Production of Sugarcane.

In the years 2018-2019 & 2021-2022 there is a negative change in Area of sugarcane farming i.e. -0.45 & -0.14%. The highest change (1.50%) in production of sugarcane in the year 2018-19 and lowest in the year 2019-2020 (-0.10).

Area and production of sugarcane continuously changes because of many influencing factors like, Rainfall, Drought, Flood, Tsunami, availability labours, Irrigation etc., due to these many factors there is a highest production of sugarcane (179.71 million tonnes) in the year 2018-19 even so area (22.24 lakh hectares) was used for sugarcane Farming.

According to the Karl Pearson's Coefficient Correlation result is -0.1543 it is proven that there is a negative relationship between Area of farming and Production of sugarcane. Therefore, alternative hypothesis is accepted. The Production of sugarcane decreases due to decrease in area.

**Table No.2: FRP of Sugarcane in India during study period**

Year	FRP (Rs. per Quintal)	Increase/ Decrease (%)
2017-2018	255.00	Nil
2018-2019	275.00	7.28
2019-2020	275.00	00
2020-2021	285.00	3.51
2021-2022	290	1.73

(Source: Dept. of Food & Public distribution, GOI)

## 7. FINDINGS:

- It is found that 2017-2018 is accounted for the highest area of sugarcane farming (22.34 Lakh hectares).
- The area of sugarcane farming is lowest (21.77 Lakh hectares) in the year 2021-2022.
- There is a negative relation between area and production of sugarcane in Uttar Pradesh.
- It is found that the highest production of sugarcane (179.71 million tonnes) in 2018-2019 and the lowest (177.03 million tonnes) in 2017-2018.
- A study shows that there is a negative change in Area of sugarcane farming i.e. -0.45 & -0.10 in 2018-2019 & 2021-2022 respectively from all years.
- The highest change (1.50%) in production of sugarcane in the year 2018-2019 and lowest in the year 2019-2020 (-0.10).
- Sugarcane growers are shifting to grow other crops. It is because of high cost of production and lower FRP fixed by government.

## 8. SUGGESTIONS:

- Sugarcane growers need to be educating on recent techniques of cultivation like Israel model/Brazil model.

- Sugarcane factory are to be strictly instructed to purchase cane instantly after harvest without loss of weight.
- The most important recommendation is to proper review of government's policy of FRP. This need to be increased.
- As per sugarcane Control Act 1966, every sugar mills should follow the FRP fixed by government and makepayment within 25 days of harvested.
- The Sugarcane R&D centres should establish by government in every Gram Panchayat to guide sugarcane growers.

## CONCLUSION

This study concluded that ups and downs in sugarcane area and production in Uttar Pradesh. In sugarcane Farming technologies are invented day by day so essential to adopt in the cultivation of sugarcane. There is sharp increases in FRP of sugarcane. Many problems are faced by sugarcane farmers which are highlight above therefore, the sugarcane growers transfer to cultivation of other remunerative crops because same way sugarcane area production decreases, then sugar mills are also facing a lot of problems. The most problem of the Sugar industry is there is negative relationship between the price of sugarcane and sugar. Major sugarcane producing countries of the world the price of sugarcane paid to the producers i.e. farmers depends on the realisation from sugar. Sugar mills and growers both of them should co-operate each other for mutual benefit because benefits are interrelated and progress is correlated. Therefore, sugar mills must take care of sugarcane farmers.

## REFERENCES

1. A. A. Girei and D. Y. Giroh "Analysis of the factoring affecting sugarcane (*Saccharum officinarum*) production under the Out growers Scheme in Numan Local Government Area Adamawa State, Nigeria" published by journal of education and practice, ISSN 2222-1735 vol 3, No. 8, 2012.
2. Chandrashila Gaikwad and Shweta Jadhav "Challenges faced by Sugarcane mills and farmers in India" published by IJSTM vol.6, issue No, 02 February 2017.
3. Dr. Kishore Kumar Das, Dr. Jiwan Jhunjhunwala and Mrs. Sanju Kumari Dhancholia "problems and prospects for sugarcane growers in India: An empirical study" published by IERJ, E-ISSN-2454-9916, volume-2 issue 7 July 2016.
4. Dr. Narendhra Kumar Illuru and Suneetha Kondeti "Profitability analysis and problems of sugarcane in Andhra Pradesh" ISSN-2394-5869, IJAR 2016; 2(8): 77-80.
5. G. N. Maraddi, I. V. Hirevenkanagoudar, j. G. Angadi, and I. B. Kunnal "Analysis of Farmer's Knowledge about Selected Sustainable Cultivation Practices in Sugarcane" Karnataka J. Agric. Sci., 20(3), (555-559), 2007.
6. Government of Karnataka "Economic survey Government Karnataka, New Delhi (2014-19).
7. Latha C. M, S. R. ashoka, siddappaji d, Dr. V shanmugham "Economic Development of Commercial Crops in Karnataka" published by IOSR-JHSS, e-ISSN: 2279-0837 Volume 19, Issue 11, Ver. IV (Nov. 2014), PP 29-31.
8. Masud Karim and M. Delwar Hossain (1993) "Analysis of Farmers' Agricultural Knowledge in Sugarcane Cultivation" Bangladesh .J. Agric. Economics. XVI, 2(December 1993): 97-105.

# Exploring Education Outcomes in Uttar Pradesh and Uttarakhand: An In-depth Descriptive Analysis

Jaya Khatri<sup>1</sup> & Prof. R.K. Maheshwari<sup>2</sup>

---

## ABSTRACT

The states of Uttar Pradesh and Uttarakhand's educational systems are thoroughly compared in this research study. The study is to provide insight into the current state of education, point out inequalities, and make policy suggestions for improving the educational systems in both areas. The main factors being examined are literacy rates, dropout rates, gross enrollment ratios (GER), and student-teacher ratios at different educational levels. Fascinating differences between the two states are shown by the GER analysis. While primary enrollment in Uttar Pradesh varies, secondary and higher secondary enrollment is growing at a noteworthy rate, and Uttarakhand's educational trajectory is consistently positive at all levels. This disparity points to different regional policy emphasis areas. The findings highlight the significance of focused interventions aimed at addressing gender-based issues, socioeconomic gaps, and geographical differences in order to maintain long-term gains in student retention rates. As a conclusion, the study outlines a number of directions for further research, such as a thorough examination of gender differences, a comprehension of the impact of socioeconomic factors on educational achievement, and a consideration of the implications of recent policy changes. This study intends to provide important evidence-based insights for informed policymaking, supporting inclusive, equitable, and high-quality education in Uttar Pradesh and Uttarakhand, while acknowledging the distinctive strengths and challenges of each state.

**Keywords:** Gross Enrollment Ratio, Drop out rates, Literacy

## Introduction

Education is a fundamental pillar of human development, playing a pivotal role in shaping individuals, communities, and societies. Access to quality education is not only a basic human right but also a key driver of socio-economic progress, empowering individuals to lead fulfilling lives and contribute meaningfully to their communities. In the context of India, states like Uttar Pradesh and Uttarakhand represent diverse landscapes characterized by unique socio-economic, cultural, and geographical dynamics. Understanding

---

<sup>1</sup> Research Scholar, Department of Applied Economics Faculty of Commerce, University of Lucknow, (U.P.)

<sup>2</sup> Professor, Department of Applied Economics Faculty of Commerce, University of Lucknow, (U.P.)

the educational landscape of these states is crucial for identifying challenges, devising effective policies, and fostering inclusive growth.

Uttar Pradesh, often referred to as the heartland of India, is the most populous state in the country, accounting for a significant proportion of its population. With a rich historical and cultural heritage, Uttar Pradesh presents a complex educational scenario marked by disparities in access, quality, and outcomes. On the other hand, Uttarakhand, nestled in the lap of the Himalayas, is known for its scenic beauty and spiritual significance. Despite its smaller size, Uttarakhand faces its own set of educational challenges stemming from its hilly terrain, rural-urban divide, and socio-economic disparities. The research paper aims to delve into the educational landscape of these two states, offering a comprehensive understanding of key indicators, trends, and challenges. Through an in-depth descriptive analysis, this study seeks to shed light on various facets of education, including enrolment rates, literacy levels, drop out rates, pupil-teacher ratio and disparities across different demographic groups and geographical regions.

One of the primary objectives of this research is to assess the status of education in Uttar Pradesh and Uttarakhand by examining key outcome indicators over a specified period. Furthermore, the research seeks to explore the factors influencing education outcomes in these states, considering socio-economic factors, demographic trends, government policies, and educational initiatives. Moreover, the study aims to examine the disparities in education outcomes. Understanding these disparities is essential for devising targeted interventions aimed at promoting inclusive school education and ensuring that no child is left behind.

In addition to examining current education outcomes, the research paper also aims to forecast future trends and anticipate challenges that may arise in the education sector of Uttar Pradesh and Uttarakhand. By adopting a forward-looking approach, policymakers can proactively address emerging issues and steer the education systems of these states towards sustainable development and inclusive growth.

In summary, this research paper embarks on a comprehensive exploration of education outcomes in Uttar Pradesh and Uttarakhand, aiming to uncover insights that can inform policy decisions, drive institutional reforms, and ultimately contribute to the holistic development of these states.

## Literature Review

The crux of various studies, views and comments by different academicians, educational thinkers, researchers, policymakers and educational reformers on the aforesaid topic is as follows:

The paper by **Tilak (2003)** focuses on the rise in public education spending in India following the country's independence. It provides an in-depth view of the different facets of public education financing in India. It examines the rise in overall spending on education in both current and real prices, as well as the distribution of resources across and within sectors, the role of the Centre and states in financing education and the external assistance received. The article only provides a descriptive and analytical overview of the key concerns surrounding public education spending in India. With an emphasis on sectoral expenditures specifically, The growth effects of government spending for a panel of thirty developing countries in the 1970s and 1980s are examined by **Bose, Haque, and Osborn (2003)**. The research indicates that government investment and total education expenditures are the two outlays that are strongly connected with growth at the sectoral level, when budgetary restrictions and omitted variables are taken into consideration.

In the study by **De, Anuradha; Endow, Tanuka (2008)**, the amount, distribution, and utilisation of public education spending are all investigated, both collectively and separately for the federal government and the states. It comes to the conclusion that public education spending as a percentage of GDP has

continuously been lower than 4%. Nonetheless, there have been notable alterations in the government's spending patterns. According to the report, the center's share over state funding for education has grown and the spending patterns in seven states are studied to investigate the potential influence of spending on educational results. It shows that while there is an increase in education spending which have increased access for the less developed states but the learning outcomes and retention are still quite poor. **Iyer (2009)** also examined the effect of public spending on results in 115 districts of Uttar Pradesh, Andhra Pradesh and Karnataka. The analysis included Net Enrollment Ratio, transition rates and the percentage of Grade V boys and girls receiving more than 60% marks as outcome variables. The research employed the following inputs, the percentage of literate kids, the student teacher ratio and the expenditure per primary school student. Spending on primary education raises transition rates in Andhra Pradesh and outcome rates in Karnataka but none in Uttar Pradesh. The heterogeneity highlights the importance of undertaking research at the local levels.

A study by Miningou (2019) found a positive correlation between the amount of money spent on education for each person of school age and the number of years of high-quality schooling. The variables used for the education component are learning-adjusted years of schooling (LAYS) and the Human Capital Index (HCI). The input variables under investigation are the amount spent on public education as a percentage of GDP or as a percentage of all public expenditures, as well as the amount spent on each student or child of school age. However, it is estimated that sixteen percent of public financial resources allotted to education in underdeveloped countries are misappropriated due to inefficiencies in labour market conditions, governance, and the structure of education funding. It draws attention to the fact that in order to achieve better educational outcomes, public resources allocated to the education sector must be used more efficiently and expenditure on education must increase. The purpose of the study by **Chauhan and Sati (2015)** was to determine the current state of RTE in Uttarakhand following a protracted time of implementation. This study found that India's educational system is currently not performing up to par. The majority of studies point to the poor state of primary education and draw the conclusion that social and economic discrimination, poor teacher quality, parent illiteracy, and inadequate infrastructure are to blame. The general situation of primary education in Uttarakhand and other Indian states is concerning.

## Research gap

While this comprehensive analysis of education variables in Uttar Pradesh and Uttarakhand provides valuable insights into the educational landscapes of the two states, there exists a notable research gap that warrants further investigation. The current study primarily focuses on quantitative data, analyzing trends in enrollment, dropout rates, literacy, and pupil-teacher ratios. However, there is a dearth of qualitative exploration that delves into the underlying factors influencing these trends.

## Objectives

- To conduct a descriptive analysis of education outcomes, including Gross Enrolment Ratio (GER), dropout rates, literacy rates, and pupil-teacher ratios, in Uttar Pradesh and Uttarakhand over a specified time period, aiming to discern trends and patterns in educational performance and access.
- To investigate the factors contributing to variations in education outcomes between Uttar Pradesh and Uttarakhand, with the objective of understanding the drivers behind the observed trends and disparities in educational attainment and quality.



**Research methodology**

The research methodology includes a descriptive analysis and utilizes data from the years 2017-2022. Secondary sources of data include Ministry of Education, UDISE+ Reports and NSSO Report No.585 : Household Social Consumption on Education.. Variables of the study include Literacy Rates, Pupil Teacher Ratio, Drop-out Rates and Gross Enrollment Ratio. Compound Annual Growth Rate is used for statistical analysis.

**Descriptive analysis**

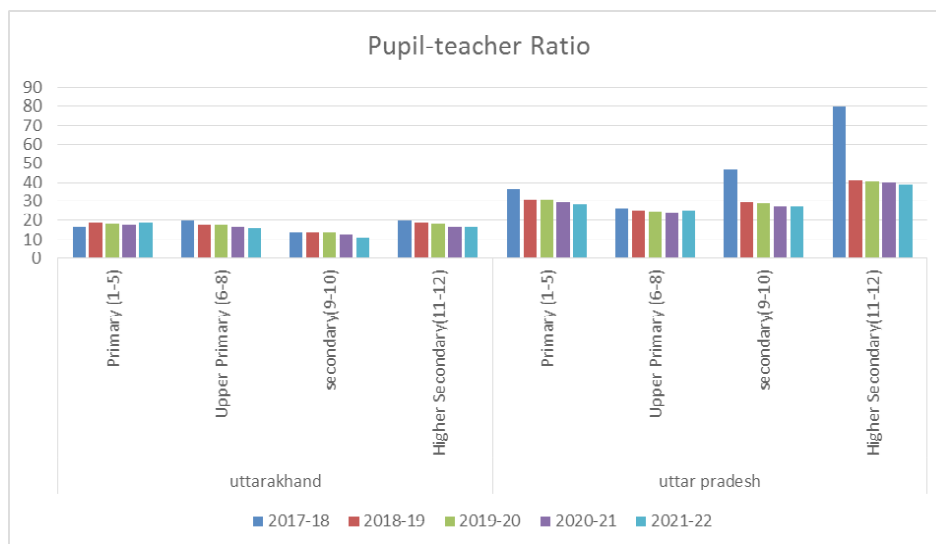
*Pupil teacher ratio*

**Table 1: Pupil-Teacher ratio in Uttarakhand and Uttar Pradesh**

PTR	Uttarakhand				Uttar Pradesh			
	Primary (1-5)	Upper Primary (6-8)	Secondary (9-10)	Higher Secondary (11-12)	Primary (1-5)	Upper Primary (6-8)	Secondary (9-10)	Higher Secondary (11-12)
2017-18	17	20	14	20	36	26	47	80
2018-19	19	18	14	19	31	25	29	41
2019-20	18.5	17.9	13.8	18.4	30.6	24.4	28.7	40.5
2020-21	18	17	13	17	29	24	27	40
2021-22	19	16	11	17	28	25	27	39
CAGR	0.02249	-0.0436	-0.0471	-0.032	-0.049	-0.008	-0.1049379	-0.133846

Source: Ministry of Education, UDISE+ Reports

**Figure 1: Pupil-teacher Ratio in Uttarakhand and Uttar Pradesh**



Source: author's creation

In case of Uttar Pradesh, for the Primary, the ratio has decreased from 36 to 28, showing an improvement in teacher allocation to primary students. In Upper Primary (6-8), the ratio has decreased from 26 to 25, indicating a slight improvement. For Secondary (9-10), the ratio has decreased from 47 to 27, reflecting a significant improvement and in Higher Secondary (11-12) the ratio has decreased from 80 to 39, showing a substantial improvement whereas in Uttarakhand, the Primary has slightly decreased from 17 to 19, Upper Primary PTR ratio has decreased from 20 to 16, indicating a notable improvement. For Secondary (9-10), the ratio has decreased from 14 to 11, suggesting a significant improvement. For the Higher Secondary (11-12), ratio has slightly decreased from 20 to 17. Uttar Pradesh has shown improvements in pupil-teacher ratios across all levels of education. Uttarakhand, while showing a slight increase in primary, has shown improvements in upper primary, secondary, and higher secondary ratios. Overall, both states have made progress in optimizing pupil-teacher ratios, with Uttar Pradesh generally showing improvement across all levels and Uttarakhand making significant improvements, especially in upper primary and secondary education.

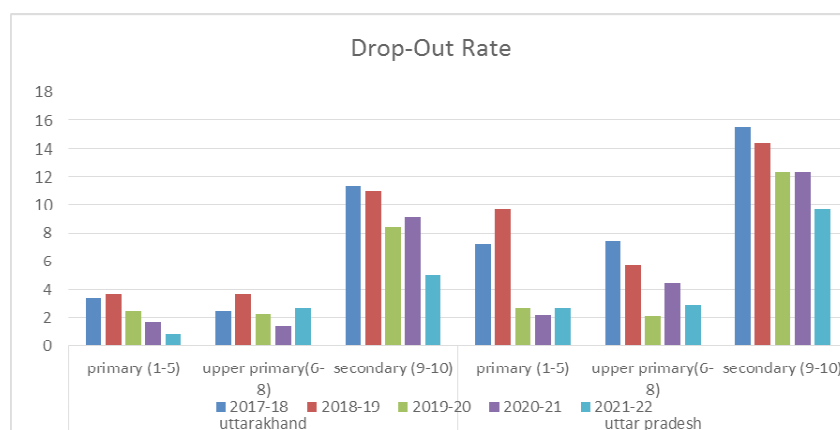
## Drop out Ratio

**Table 2: Drop Out rate in Uttar Pradesh and Uttarakhand**

Drop out Rates	Uttarakhand			Uttar Pradesh		
	Primary (1-5)	Upper Primary (6-8)	Secondary (9-10)	Primary (1-5)	Upper Primary (6-8)	Secondary (9-10)
2017-18	3.39	2.44	11.35	7.18	7.39	15.5
2018-19	3.7	3.7	11	9.7	5.7	14.4
2019-20	2.5	2.3	8.4	2.7	2.1	12.3
2020-21	1.7	1.4	9.1	2.2	4.5	12.3
2021-22	0.8	2.7	5	2.7	2.9	9.7

Source: Ministry of Education, UDISE+ Reports

**Figure 2: Drop Out rate in Uttar Pradesh and Uttarakhand**



Source: author's creation

According to Uttarakhand data, the primary education dropout rate has significantly improved, falling from 3.39% to 0.8%. Primary’s CAGR is negative (-0.2508), suggesting that dropout rates are on the decline. The dropout rate for Upper Primary education varied, rising slightly from 2.44% to 2.7%. The dropout rate for secondary has significantly improved, going from 11.35% to 5%. The upper primary CAGR is positive (0.0205), suggesting a modest upward tendency. The dropout rate for primary and secondary education in Uttar Pradesh has significantly improved, falling from 7.18% to 2.7%. The primary and secondary dropout rates in Uttarakhand and Uttar Pradesh have significantly decreased over time. All things considered, the evidence points to progress in lowering dropout rates in primary, upper primary, and secondary education in both Uttarakhand and Uttar Pradesh. Efforts to continue this positive trend are crucial for ensuring better retention and completion rates in the education system.

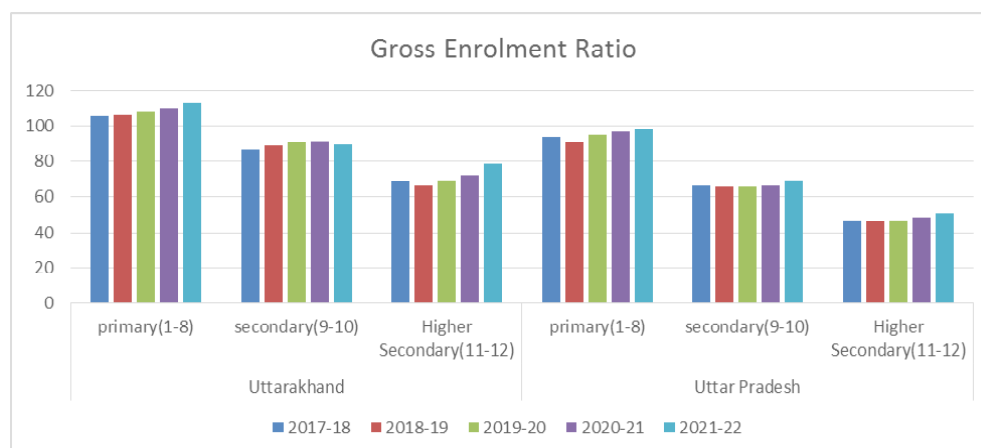
### Gross Enrollment Ratio

Table 3: Gross enrolment rate in Uttar Pradesh and Uttarakhand

GER	Uttarakhand			Uttar Pradesh		
	Primary(1-8)	Secondary (9-10)	Higher Secondary (11-12)	Primary (1-8)	Secondary (9-10)	Higher Secondary (11-12)
2017-18	105.72	86.53	68.64	94.13	65.9	46.9
2018-19	106.3	88.9	66.2	91.16	65.4	46.1
2019-20	108.5	91.4	69.3	95.1	65.8	46.9
2020-21	110	91.5	72.7	96.6	66.4	48.8
2021-22	113.2	89.6	78.8	98.1	69.3	50.7
CAGR	0.01377	0.007	0.02799	0.0083	0.0101	0.0157

Source: Ministry of Education, UDISE+ Reports

Figure 3: Gross enrolment rate in Uttar Pradesh and Uttarakhand



Source: author’s creation

In case of Uttarakhand, it shows positive growth in GER across all levels of education. Significant improvements in primary, secondary, and higher secondary enrollment are observed. For Primary education, the GER has increased from 105.72% to 113.2%. Positive CAGR (0.0138) indicates a slow but steady growth in primary enrollment. Positive CAGR in Higher Secondary of (0.0280) indicates significant growth in higher secondary enrollment. For Uttar Pradesh, Primary enrollment has shown a decreasing trend. Secondary and higher secondary enrollments have also decreased. In Primary education, the GER has increased from 94% to 98%. The negative CAGR (-0.1777) indicates a decreasing trend in primary enrollment. Overall, Uttarakhand has shown a more consistent and higher growth in primary enrollment compared to Uttar Pradesh. Although, both states have experienced growth in secondary enrollment, with Uttarakhand having a slightly more positive trend. Both states show positive growth in higher secondary enrollment, with Uttarakhand having a higher CAGR.

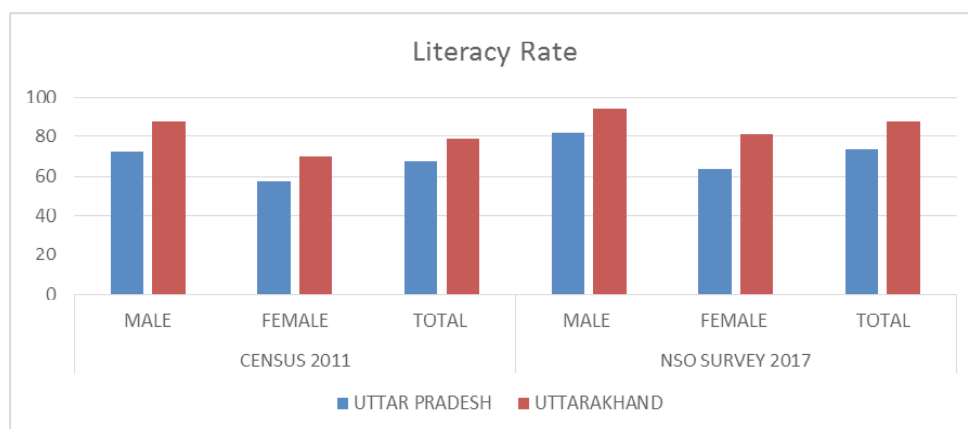
## Literacy Rates

**Table 4: Literacy rate in Uttarakhand and Uttar Pradesh**

LITERACY RATE	CENSUS 2011			NSO SURVEY 2017		
	MALE	FEMALE	TOTAL	MALE	FEMALE	TOTAL
UTTAR PRADESH	72.28	57.18	67.68	81.8	63.4	73
UTTARAKHAND	87.4	70.01	78.7	94.3	80.7	87.6

Source: NSSO Report No.585 : Household Social Consumption on Education

**Figure 4: Literacy Rate in Uttarakhand and Uttar Pradesh**



Source: author's creation

Both states have shown positive trends in literacy rates, reflecting efforts to improve education and awareness. The literacy rates in Uttar Pradesh have seen substantial improvement between Census 2011 and the NSO Survey 2017. The gender gap in literacy rates has also narrowed. Uttarakhand already had higher literacy rates in Census 2011, and the NSO Survey 2017 shows further improvement. The state continues to maintain a lower gender gap in literacy rates compared to Uttar Pradesh. Uttar Pradesh should

continue and strengthen initiatives to further improve literacy rates as well as address existing gender disparity.

## Conclusion

To sum up, this comparative examination of education-related factors in Uttar Pradesh and Uttarakhand offers a sophisticated perspective of these states' educational environments. Enrollment trends, dropout rates, literacy levels, and student-teacher ratios are just a few of the dimensions that the research journey has travelled through, shedding light on important aspects of the educational systems. The dynamic nature of education in both states is reflected in the Gross Enrollment Ratio (GER) developments. The variable primary enrolment in Uttar Pradesh, in conjunction with the steady growth in intermediate and upper secondary levels, points to a changing environment in education. On the other hand, Uttarakhand's consistently positive growth at every level suggests a strong and persistent dedication to education, which may have been shaped by local policies and objectives.

Dropout rates have become an important factor to take into account, highlighting the necessity for focused interventions. Although both states have achieved impressive progress in lowering dropout rates, developing effective policies requires an awareness of the unique difficulties that various geographic areas and demographic groups confront. Sustaining persistent improvements in retention rates requires addressing factors like gender-based challenges, socio-economic gaps, and geographical variances. The rate of literacy provides evidence of the transformational potential of education, and the notable advancements observed, especially in Uttar Pradesh, highlight the importance of coordinated endeavours. Uttarakhand is a prime example of the benefits of ongoing educational investments due to its consistently high literacy rates. This discrepancy implies that although Uttar Pradesh is making significant strides, more work has to be done to close the literacy gap. Pupil-teacher ratios offer valuable insights into educational quality; the analysis indicates a range of patterns in both states. Policymakers can optimise learning settings by having a better understanding of the factors impacting these ratios, such as regulations regarding teacher allocation and inequities in infrastructure. The pursuit of high-quality education necessitates a comprehensive strategy that takes into account both the quantity of enrolled students and the resources available for efficient teaching and learning.

Looking ahead, this study suggests a number of directions for further investigation. A more complete picture of the educational environment can be obtained by examining gender gaps, comprehending socioeconomic implications on educational achievement, and exploring the effects of recent policy reforms. Including the viewpoints of stakeholders, such as parents, students, and instructors, can also improve our comprehension of the potential and problems that exist within the educational systems. Essentially, this study aims to provide evidence-based insights for stakeholders, educators, and policymakers in the continuing conversation about education in India. Tailored interventions can be developed to promote inclusive, equitable, and high-quality education for all, thereby paving the way for the holistic development of the future generations in Uttar Pradesh and Uttarakhand by acknowledging their distinct strengths and problems.

## References

1. Chauhan, A., & Sati, A. (2016). Prospects, challenges and achievements of Right to Education in Uttarakhand, India. *Research Journal of Educational Sciences*, EISSN, 2321, 0508.

2. Tilak, J. B. (2003). Public expenditure on education in India: A review of trends and emerging issues. *Financing in India: Current Issues and Changing Perspectives*. New Delhi: Ravi Books, 3-54.
3. Bose, N., Haque, M. E., & Osborn, D. R. (2003). Public expenditure and growth in developing countries: Education is the key. Centre for Growth and Business Cycle Research, School of Economic Studies, University of Manchester.
4. De, A., & Endow, T. (2008). Public expenditure on education in India: Recent trends and outcomes.
5. Iyer, T. (2009). Is public expenditure on primary education effective? Evidence from districts across India.
6. Miningou, E. W. (2019). Quality Education and the Efficiency of Public Expenditure: A Cross-Country Comparative Analysis. World Bank Policy Research Working Paper, (9077).
7. Ministry of Education; UDISE+ Reports

# Potential of Millets Production as a Key Driver of Sustainable Agricultural Growth in Uttarakhand

*Dr. Shikha Nagalia Sharma<sup>1</sup> & Dr. Archana Pal<sup>2</sup>*

---

Millets encompass a variety of cereal grains known for their prolific seeding abilities, thriving in various tropical and subtropical environments with minimal agricultural inputs. These crops, often referred to as *nutricereals*, are recognized for their resilience to changing climates, their robustness in arid conditions, and their significant contribution to both food and nutritional security. Predominantly rainfed, millets are cultivated in regions experiencing low precipitation, playing a pivotal role in the sustainability of agriculture and ensuring food security. The principal types of millets include sorghum, pearl millet, finger millet, foxtail millet, little millet, kodo millet, barnyard millet, proso millet, and brown top millet.

India stands as a leading producer of millets globally, with a wide assortment of these grains cultivated throughout the nation. The cultivation of millets in India, particularly in the state of Uttarakhand, underscores their significance in promoting agricultural diversity, enhancing climate resilience, and securing nutritional needs. The expanse dedicated to millet cultivation in India has varied between 12.29 and 15.48 million hectares over the period from the 2013-14 to the 2021-22 agricultural years. (pib.gov.in March, 2023).

## Millets Production in Uttarakhand

The Uttarakhand State Presentation Report of June 2023, ([www.ibef.org](http://www.ibef.org)) identifies hill agriculture as a pivotal element in the state's development, with a focus on horticulture and the progressive transformation and diversification of agriculture. The state is recognized for its cultivation of various millets, including finger millet (also known as Mandua or Ragi), barnyard millet (Jhangora), and foxtail millet (Kakun). Key aspects of millet farming in Uttarakhand are highlighted as follows:

- **Cultural Relevance:** Millets hold a significant place in the traditional diets of the region, revered for their nutritional benefits and their role in local cultural ceremonies and festivals.
- **Adaptation to Agro-Ecological Conditions:** The region's mountainous landscape and reliance on rain-fed farming are conducive to the cultivation of millets, which demand minimal water and can prosper in less nutrient-rich soils than many other grains.
- **Commitment to Sustainable and Organic Practices:** Uttarakhand is witnessing an increase in organic farming practices, with millets emerging as a principal crop due to their low dependency on chemical fertilizers and pesticides.

---

<sup>1</sup> Professor, Department of Economics, DAV (PG) College, Dehradun, Uttarakhand

<sup>2</sup> Associate Professor, Department of Sociology, DAV (PG) College, Dehradun, Uttarakhand

**Table 1: Estimates of Area and Production of Ragi/Manduwa in Uttarakhand**

YEAR	AREA IN '000 Hectares		PRODUCTION in '000 Tonnes	
	Uttarakhand	All-India	Uttarakhand	All-India
2013-14	112.15	1193.64	153.90	1982.94
2014-15	112.84	1208.06	155.73	2060.91
2015-16	107.43	1138.25	150.57	1821.89
2016-17	107.00	1016.11	160.00	1385.11
2017-18	103.00	1194.29	140.80	1985.24
2018-19	92.00	890.94	109.85	1238.70
2019-20	84.00	1004.46	120.12	1755.06
2020-21	89.00	1159.40	129.85	1998.36
2021-22	86.00	1218.43	127.11	1701.12

SOURCE: pib.gov.in (Ministry of Consumer Affairs, Food & Public Distribution, dated: 15 March, 2023)

**Table 2: Estimates of Area and Production of Small Millets in Uttarakhand**

YEAR	AREA IN '000 Hectares		PRODUCTION in '000 Tonnes	
	Uttarakhand	All-India	Uttarakhand	All-India
2013-14	64.50	682.30	78.10	429.91
2014-15	62.99	589.59	82.55	385.87
2015-16	59.02	649.90	74.32	390.92
2016-17	63.00	619.11	85.00	441.94
2017-18	59.00	546.27	76.00	438.99
2018-19	56.00	453.75	69.89	333.00
2019-20	53.00	458.35	70.97	370.81
2020-21	49.00	444.05	71.00	346.95
2021-22	47.00	428.92	73.27	367.44

SOURCE: pib.gov.in (Ministry of Consumer Affairs, Food & Public Distribution, dated: 15 March, 2023)

### **Rationale/Justification of the Study**

The study of millets in Uttarakhand is important for several reasons, aiming to make farming more sustainable, boost the economy, improve health through better nutrition, and adapt to changing weather patterns. Looking closely at millets could help us understand how to use this crop to benefit the state by supporting sustainable farming, economic growth, and healthier diets.

The study is underpinned by several key considerations:



### **Agricultural Sustainability**

- Amidst the pressing global issues of climate change and dwindling water resources, millets present a viable, sustainable alternative to high-water-demand crops like rice and wheat. In Uttarakhand, where challenges such as water scarcity and soil degradation prevail, millets emerge as a resilient option that aligns with the state's ambitions for sustainable agricultural practices.

### **Economic Development**

- The burgeoning demand for nutritious, gluten-free grains in both national and global markets positions millets as a potentially profitable crop for Uttarakhand's farmers. Enhancing the millet value chain—from cultivation through processing to marketing—could substantially bolster the rural economy, generating employment and elevating living standards.

### **Nutritional Security**

- Millets, being a rich source of proteins, fibers, vitamins, and minerals, offer a strategic solution to dietary diversification and nutritional challenges. Given the ongoing concerns of malnutrition and micronutrient deficiencies in various regions of Uttarakhand, prioritizing millet cultivation and consumption could play a pivotal role in advancing food security and mitigating malnutrition.

### **Cultural and Biodiversity Preservation**

- Ingrained in Uttarakhand's cultural legacy, millets and their traditional farming techniques are invaluable cultural treasures. Concentrating on millet cultivation not only conserves cultural heritage but also fosters agricultural biodiversity, essential for pest and disease resistance, climate adaptability, and ensuring a robust agricultural ecosystem.

### **Adaptation to Climate Change**

- The exceptional adaptability of millets to harsh weather conditions positions them as a key crop in climate change adaptation efforts. Their capability to prosper in poor soils and endure droughts is particularly advantageous for Uttarakhand, diminishing the agricultural sector's vulnerability to climate fluctuations and securing food production in less than ideal conditions.

### **Review of Literature**

Recent research points out that millets are very good at dealing with changes in climate, making them a key part of farming that looks after the environment. The International Crops Research Institute for the Semi-Arid Tropics (ICRISAT) found that millets do not need as much water as common grains like rice and wheat. This makes them a great choice for dry areas and helps them survive tough weather conditions (ICRISAT, 2021). Studies in journals about the environment have also shown that millets are good for the health of the soil, which supports the idea of farming in a way that does not harm the planet.

Looking at the economic side of growing millets, there's a noticeable increase in demand for them because people are becoming more aware of their health benefits. Research in journals about agricultural economics has shown that growing millets can be profitable for small farmers, especially if there's better

access to markets and ways to add value to millet products (Agrawal et al., 2022). Research that focuses on policy suggests that the government should help make a better market for millets by providing subsidies, setting minimum prices, and investing in ways to process millets.

Millets are packed with important nutrients, fibers, and substances that help prevent diseases like diabetes, obesity, and heart issues, according to studies in nutrition science (Kumar et al., 2020). Organizations like the FAO and WHO recommend adding millets to food programs for the public to help improve nutrition for people at risk. Studies on the use of plants in traditional ways have shown how important millets are to India's farming history, calling for the protection of old millet types and farming methods. This research points out millets' contribution to the variety of crops, offering different kinds that suit various farming areas (Singh et al., 2021).

There's a growing call for more support from policies and institutions to fully take advantage of millets. Research has pointed out the need for more work in areas like development, services to help farmers, and education for farmers about growing millets (Gupta et al., 2023).

The latest studies strongly support the idea of promoting millets as a crop choice that's good for the environment, healthy, and can help the economy in Uttarakhand and other parts of India.

### **Objectives of the study:**

The primary objectives of this study are:

- To analyze the market demand patterns of millets in Uttarakhand.
- To identify the key challenges and constraints faced by farmers in millet cultivation, including technical, agronomic, financial, and market-related barriers.
- To suggest mechanisms for strengthening market linkages, processing, and value addition for millets to enhance their competitiveness in the market.

### **Research Methodology**

This research is based on secondary data, which has been sourced from authentic and reliable reports published by the government, official websites and reputed research publications related to the subject area of research. On the basis of the analysis of data, conclusions have been drawn and recommendations have been advanced to serve as suitable policy inputs in relation to the research objectives.

### **MARKET DEMAND ANALYSIS FOR MILLETS IN UTTARAKHAND**

Analyzing the market for millets in Uttarakhand means looking at how much people currently eat millets, what kinds of millet products they like, how millets get from farmers to consumers, and the chances for selling more millet products. This analysis points out what makes people want to buy millets and how businesses can sell more effectively.

### **Trends in the Market**

- **Health Consciousness:** More and more, people want foods that are good for them, leading to higher sales of millets because they're packed with nutrients and do not contain gluten.

- **From Old to New:** Millets used to be mostly eaten in the countryside, but now they're becoming popular in cities too, showing up in fancy restaurants and health food spots as trendy and healthy options.
- **Support from the Government:** Efforts by the government to promote millets as a superfood and include them in government food programs have made people more aware and interested in trying them.

### What Consumers Want

- **Health Benefits:** Buyers are on the lookout for foods that are good for their health.
- **Easy and Quick Options:** City dwellers especially want millet products that are easy to prepare and eat, showing a gap in the market for more millet-based ready-to-eat and cook items.
- **Taste and Choices:** People want tasty millet products that come in a variety of options, pointing to a need for creative new products.

### How Millets Get to the Market

- **Gaps in Getting Products to Consumers:** Problems like not enough processing plants, poor branding, and bad distribution are stopping the millet market from growing.
- **Concern Over Prices:** If millet products cost more than other grains, it could make buyers think twice, underlining the importance of keeping prices reasonable.

### Chances to Sell More

- **Better Store Presence:** There is a chance to sell more millet products in stores, online, and in health food shops, especially to city buyers.
- **Export market:** As the world eats healthier, Uttarakhand's millets have a chance to do well overseas, like how they are already being sold to places like Denmark. This is due to efforts by groups like APEDA and UKAPMB, working with local businesses to meet international organic standards.
- **New Products:** There is scope for more kinds of millet-based foods, like snacks, drinks, and bakery goods, to meet a range of tastes and needs.

### How to Sell More

- **Teach and Tell:** Running programs to teach people about millet's health perks and how to use them in meals can boost sales.
- **Work with Food Pros:** Teaming up with chefs and eateries to put millet dishes on menus can make them more popular in the city.
- **Quality and Brand:** Making sure millet products are top-notch and well-branded can build customer trust and benefit business.

The outlook for millets in Uttarakhand looks good, but making the most of this opportunity means solving some problems with how millets get to market, educating customers, and coming up with new products.

## CHALLENGES AND CONSTRAINTS FACED BY FARMERS IN MILLET CULTIVATION IN UTTARAKHAND:

Despite their benefits, several obstacles prevent millets from being widely adopted and commercialized in Uttarakhand. These obstacles include:

- **Low Awareness and Market Connections:** Farmers often do not know about the financial benefits of growing millets. There is also a shortage of strong connections to markets and enough support for processing and selling these crops.
- **Farming Challenges:** Not having access to better seeds and other farming inputs, and the lack of modern techniques, specifically for millets, can lower the amount and quality of the crop.
- **Lack of Government Support:** There is not enough help from the government in the form of financial aid, advice, or research on millets, which makes it hard for these crops to become more popular.

## POLICY RECOMMENDATIONS:

State Governments are channelising the Targeted Public Distribution System (TPDS), Pradhan Mantri Poshan Shakti Nirman (PM POSHAN), Integrated Child Development Services (ICDS) and Other Welfare Schemes (OWS) for procuring and distributing millets.

For promoting millets, the following steps have been taken by the Central Government:

**Millet Awareness Quizzes/Competition and Conferences** are being conducted by Food Corporation of India and Central Warehousing Corporation of Department of Food and Public Distribution.

The **Year 2023 was celebrated as International Year of Millets.**

All the **offices/Central Public Sector Enterprises of Department of Food and Public Distribution** have been directed to introduce and promote millets in their canteens.

Government of India fixes Minimum Support Prices (MSPs) for twenty-two mandated crops based on the recommendations of the Commission for Agricultural Costs & Prices (CACP) after considering the views of concerned State Governments and Central Ministries/Departments. The millets such as Ragi, Jowar and Bajra are covered under **Minimum Support Price (MSP).**

To enhance the cultivation and consumption of millets in Uttarakhand, a comprehensive approach that covers the **entire value chain from farm to table** is essential. Here are some policy suggestions to support this goal:

- Boost Research and Innovation.
- Invest in research to create millet varieties that yield more and resist diseases.
- Support studies on improving farming methods, soil health, water usage, and fighting pests.
- Offer financial aid and incentives to the farmers growing millets.
- Provide education on the best farming practices, handling after harvest, and adding value to their products.
- Build better infrastructure.
- Improve facilities for processing millets locally into different products, increasing their value and shelf life.

- Enhance rural roads and storage capacity to lower losses after harvest and ease access to markets.
- Develop the market and brand millets.
- Run campaigns to inform people about millets' health advantages.
- Work with the food industry and private sector to come up with new millet-based foods.
- Use branding to make Uttarakhand's millets known as a healthy option both in the domestic and international markets.
- Create a supportive policy environment
- Include millets in public food programs to raise their consumption and create a steady demand.
- Set up a state-level authority to oversee millet-related activities.
- Encourage Entrepreneurs and Small Businesses
- Offer benefits and make it easier for new companies and small to medium enterprises (SMEs) working with millets to do business.
- Help SMEs get loans for creating millet-based foods.
- Push for more exports and develop markets abroad for millet products.
- Help with getting the necessary certifications for overseas markets.
- Promotion and empowerment of farmer groups to give millet growers more negotiating power, lower costs, and better market access.
- Support group-owned processing units to locally increase the value of millets, boosting farmers' earnings.
- Use Technology and Innovation
- Endorse digital platforms for connecting farmers directly with buyers and providing up-to-date pricing and market information.
- Advocate for mobile tech to spread knowledge on millet farming, weather updates, and market insights.

## Conclusion

Implementing these policies requires teamwork among government bodies, research institutions, the private sector, and farmer groups. By tackling the challenges throughout the millet value chain, these strategies can greatly help promote millet farming in Uttarakhand, leading to sustainable agriculture, improved nutrition, and economic benefits for the region.

## References

1. Bhat B.V. et al. (2019). 'Millets in the Indian Himalaya'. Published by ICAR, Indian Institute of Millets Research (IIMR) & Ministry of Agriculture and Farmers' Welfare. ([https://www.millets.res.in/pub/2019/Millets\\_Indian\\_Himalaya.pdf](https://www.millets.res.in/pub/2019/Millets_Indian_Himalaya.pdf))
2. Choudhary, R., D.S. Khedkar, and V.K. Singh. (2017). 'Millets for Sustainable Agriculture: Present Status and Future Prospects'. *Agricultural Reviews* 38(2):89-94.

3. Hassan Z.M., Sebola N.A, & Mabelebele M. (2021). 'The Nutritional Use of Millet Grain for Food and Feed: A Review'. *Agricultural Food Security*, 2021;10(1):16
4. ICRISAT. (2021). Climate Resilience and Millets. *ICRISAT Research Highlights*. ( <https://www.icrisat.org/tag/millets>)
5. Jahiruddin M. and Hossain A.S.M.S., (2019). 'Agricultural Sustainability: A Review of Millet Farming in Bangladesh's Sustainability', Vol. 11, No. 1, pp. 1-22.
6. Jha A.K et al. 2019. 'Agricultural Sustainability: A Review of Millet Farming in India'. *Sustainability*, Vol. 11, No.18, pp. 1-19.
7. Kheya S.A. (2023). 'Millets: The Future Crops for the Tropics-Status, Challenges & Future Prospects'. *Heliyon*, Vol-9, Issue 11, November, 2023.
8. Pathak M.K, (2023). 'Millets Farming-It's Economic and Environmental Impact'. *Planta-Vol-7*, October, 2023, pp 1346-1353.
9. Patra A,et al. (2023). 'Millets Production in India: Challenges & Opportunities' *Biotica Today* 2023, 5 (3), pp 238-241.
10. Uttarakhand State Presentation and Economic Growth Report by India Brand Equity Foundation (IBEF), June 2023. (<https://www.ibef.org/states/uttarakhand-presentation>).
11. <https://pib.gov.in/PressRelease> dated 15, March, 2023.
12. <https://pib.gov.in/PressRelease> dated 05, May, 2021
13. E-Catalogue for Exports of Indian Millets: Nepal, Published by Agricultural & Processed Food Products Export Development Authority, Ministry of Commerce & Industry, Govt. of India. ( [Uttarakhand\\_Millet\\_Value\\_Added\\_Products\\_Catalogue.pdf](#) ).
14. Infrastructure for Forward Linkages & Value Addition of Hill Crops (IFLAHC): A New Beginning for the Farmers- an initiative of the Uttarakhand Agricultural Produce Marketing Board. (<https://www.ukapmb.org> )
15. Unleashing the Potential of Millets-International Year of Millets 2023- Background Paper published by Food & Agriculture Organization of the United Nations. (<https://www.fao.org>)
16. <https://www.agriexports.in/conference/pdf/Export-Report.pdf>
17. <https://agriwelfare.gov.in>

# A Comparative Analysis of Public Capital Expenditure in Uttar Pradesh and Uttarakhand

*Bharti Pandey<sup>1</sup> & Srashti Singh<sup>2</sup>*

---

## Introduction

In the federal setup of India, states are usually equal partners to the central government in driving overall development efforts. The plans and expenditures of individual States play a crucial role in not just the economic development of those States, but also have a spillover effect that benefits the entire country. Therefore, it is important to analyze the expenditure patterns of States to understand their development prospects and their contributions to the Indian economy as a whole. According to Kanayo, Akujinma, and Francis (2016), government expenditure is a key component of fiscal policy that has a significant impact on economic activities and ultimately shapes the welfare of citizens. By investing in various sectors, such as education, healthcare, infrastructure, and social welfare programs, governments can stimulate economic growth, create employment opportunities, and improve the standard of living for their citizens. Therefore, analysing government expenditure patterns is crucial in understanding the government's priorities and their impact on the economy and society as a whole. Government expenditures in India are also classified into two categories current and capital expenditure (CapEx). Revenue expenditure encompasses the day-to-day costs incurred by the government in managing the state and delivering public services, including salaries for government personnel, maintenance of public infrastructure, and provision of subsidies. On the other hand, CapEx pertains to the government's investments in the creation or acquisition of long-term assets, such as the construction of new roads, bridges, and buildings, procurement of machinery and equipment, and financial support for public sector enterprises. Further, it is also being divided into developmental and non-developmental expenditures. The developmental expenditures are expenditures on agriculture, industry, energy, communication, transport, science, technology, environment, and social services such as education, health, employment, nutrition, housing, and others. The non-

---

<sup>1</sup> Professor & Head, Department of Economics, Shri Jai Narain Misra P.G. College, University of Lucknow, Lucknow (U.P.)

<sup>2</sup> Research Scholar, Department of Economics, Shri Jai Narain Misra P.G. College, University of Lucknow, Lucknow (U.P.)

developmental expenditure includes expenditure on government administration, interest payments, pensions, defenses, and other non-productive ones (GOI, 1987).

The increase in CapEx across different budget periods signifies a state's dedication to promoting the well-being of its citizens and fostering social and economic development. However, Chinweoke and Ray (2014) view CapEx as government investment in goods and services intended to create a long-term effect. It entails spending on electrical installation, roads, communication, and research spending on defenses, space, genetics, and other developmental imperatives needed for economic take-off and sustainability. This is otherwise called a future investment. It looks into the long-term survival of the country and hence funds are directed towards infrastructure development.

### Literature Review

The key findings by Ramesh C. Paudel(2023) are threefold: First, both aggregate capital and current expenditures do not significantly contribute to economic growth, contrary to the assumption that capital expenditure holds greater importance. Second, increased spending on education, whether in the form of capital or current expenditure, is identified as a meaningful contributor to accelerating economic growth. Third, the study suggests that rational public expenditure in the health sector should prioritize capital health expenditure over current health expenditure.

Research by IRIABIJE Alex Oisaozoje, ETTAH Basseyy Essien, and NWOSU Nkemjika (2023) finds that capital expenditure significantly influences economic growth in both the short and long run. Study by Jideofor Nnennaya Joy, Michah Chukwuemeka Okafor, and Josephine Adanma Nmesirionye (2021)revealsa negative and statistically significant impact of public capital investment on the Nigerian economy, as measured by the GDP growth rate. Results by the study of Musa, Mujtaba Abdullahi, and Anfofum, Alexander Abraham(2020) indicates a long-run equilibrium relationship among the variables. Specifically, CapEx on agriculture has a positive but statistically insignificant impact on economic growth. On the positive side, CapEx on education and transportation is both significant and beneficial to economic growth. The study recommends increased allocation of resources to agriculture, education, and transportation for positive economic impacts.

Ashkar, Divya Kannan K R(2023) found that the critical role of capital investments in enhancing the economy's productive capabilities, optimizing labor and natural resources, fostering efficiency, and stimulating innovation across sectors.Study by Shankaranand G and R R Biradar(2015) reveals that the compound annual growth rate of public expenditure aligns with an increase in the GSDP. Many studies analysed the trends and patterns of capital expenditure but most of them focus on the country level and some of them also focus on States but no study focuses on the comparative study of UP and UK, to the best of our knowledge. So the present study will analyze the trend and patterns of CapEx in UP and UK from 2005-06 to 2020-21.



## Data and Methodology

The study is based on secondary data. Data has been collected from the Handbook of Statistics on Indian States 2023 and State Finances: A Study of Budgets, RBI. CapEx as percentage of GSDP of UP and UK have been analysed from 2005-06 to 2020-21. The data has been tabulated and calculated by Microsoft Excel to identify the trends and patterns of CapEx. To comparing the data between both States, the descriptive statistics tool Pair t-test has been used through SPSS.

## Results and Discussions

Keeping in view the importance of CapEx, we analyse the trends and patterns of CapEx of UP and UK. This section examines how CapEx changed in percentage of gross state domestic product (GSDP) over time. Table 1 shows CapEx as percentage of GSDP in UP and UK from 2005-06 to 2020-21. The trends and patterns are also depicted by chart 1. Estimates reveal that CapEx of UP as percentage of GSDP has been increased from 4.76 to 7.33 per cent from 2005-06 to 2020-21, that followed a positive trend. Whereas the CapEx as percentage of GSDP in UK witnessed a declining trend from 7.24 per cent in 2005-06 to 5.14 per cent in 2020-21.

**Table -1: CapEx-GSDP Ratio**

CapEx as % of GSDP		
Years	UP	UK
2005-06	4.76	7.24
2006-07	6.42	6.33
2007-08	6.85	7.15
2008-09	8.25	5.82
2009-10	8.64	5.22
2010-11	6.79	4.29
2011-12	4.12	2.82
2012-13	4.35	4.25
2013-14	5.31	3.95
2014-15	7.74	4.23
2015-16	9.36	4.12
2016-17	8.71	3.72
2017-18	4.98	4.26
2018-19	8.15	4.53
2019-20	7.4	4.04
2020-21	7.33	5.14

Source: Calculated by the Authors on the basis of data provided in the RBI, State Finances Report (Various Issues).

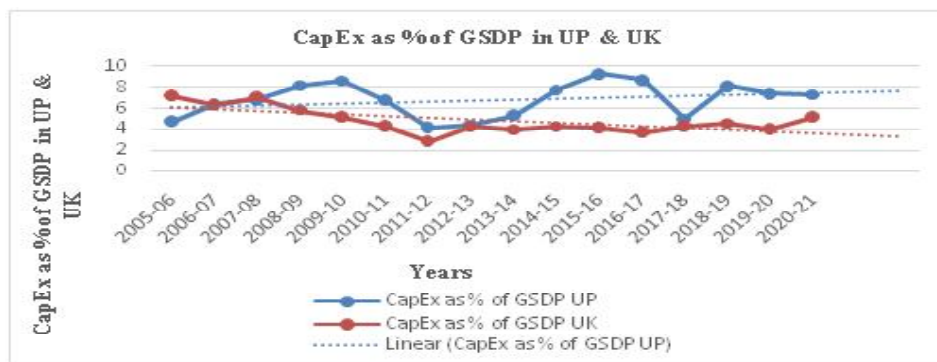


Chart-1

Table-1 A: Paired Samples Statistics

Pairs		Mean	N	Std. Deviation	Std. Error Mean
Pair 1	Capex-GSDP Ratio in UP	6.82	16	1.674	.419
	Capex-GSDP Ratio in UK	4.82	16	1.245	.311

N = 16 represents the years of data has been analysed.

Table-1 B: Paired Samples Correlations

Pairs		N	Correlation	Sig.(One-Sided p)	Sig.(Two-Sided p)
Pair 1	Capex-GSDP Ratio in UP & Capex-GSDP Ratio in UK	16	.23	.466	.931

N=16 represents the years of data has been analysed.

Table-1 C: Paired Samples Test

Pairs	Paired Differences					t	df	Sig.(One-Sided p)	Sig.(Two-Sided p)	
	Mean	Std. Deviation	Std. Error Mean	95% Confidence Interval of the Difference						
				Lower	Upper					
Pair 1	Capex-GSDP Ratio in UP - Capex-GSDP Ratio in UK	2.003	2.063	.516	.904	3.102	3.884	15	<.001	.001

A comparative study has been made to study the relationship between the ratio of CapEx to GSDP in UP and UK. To compare the ratio of CapEx to the GSDP between UP and UK, data on the related parameters have been analysed since 2005-06 to 2020-21. According to the results of paired sample t-test statistics, it has found that the mean value of ratio of CapEx on to GSDP in UP and UK is ( $X = 6.82$ ,  $\sigma = 1.674$ ) and ( $X=4.82$ ,  $\sigma =1.245$ ) respectively and the mean difference between the ratios of CapEx to GSDP in UP and UK is 2.003 and the p value is 0.001( $p = 0.001<.05$ ) at 5% level of significance (2 tailed). The result of the study shows that there is significant difference between the ratios of CapEx to GSDP in UP and UK (Table-1 A, B, C based on Table-1).

### Sectoral Distribution of Development Exp on Capital Account in UP&UK

According to the results of paired sample t-test statistics, it has found that the mean value of ratio of social services to development expenditure ratio in UP ( $X = 21.76$ ,  $\sigma = 6.315$ ) is more than UK( $X = 20.37$ ,  $\sigma =.6.958$ ) and the mean difference between the ratios of social services to the development expenditure ratio in UP and UK is 1.392 and the p value is 0.526( $p = 0.526>.05$ ) at 5% level of significance (2 tailed). The result of the study shows that there is no significant difference between the ratios of social services to development expenditure in UP and UK (Table-2 A, B, C) and mean value of ratio of economic services to development expenditure in UP ( $X=78.24$ ,  $\sigma =6.315$ ) is less than UK( $X = 79.63$ ,  $\sigma =6.961$ ) and the mean difference between the ratios of economic services to development expenditure ratio in UP and UK is -1.393 and the p value is 0.526 ( $p=0.526>0.05$ ) at the 5% of level of significance (2 tailed). The result shows that there is no significant difference between the ratios of economic services to development expenditure in UP and UK (Table-2 A, B, C).

**Table-2: Sectoral Distribution of Development Exp on Capital Account**

Sectoral Distribution of Development Exp on Capital Account				
Years	Social Services as % of Dev Exp		Economic Services as % of Dev Exp	
	UP	UK	UP	UK
2005-06	13.8	13.7	86.2	86.3
2006-07	16.35	24.38	83.65	75.62
2007-08	12.91	20.55	87.09	79.45
2008-09	13.7	15.26	86.3	84.77
2009-10	19.21	5.36	80.79	94.64
2010-11	24.88	13.44	75.11	86.56
2011-12	25.39	16.45	74.61	83.54
2012-13	33.86	20.94	66.14	79.05
2013-14	22.99	23.52	77.01	76.48
2014-15	25.88	26.04	74.12	73.95
2015-16	19.79	21.04	80.21	78.96
2016-17	26.77	19.41	73.23	80.59
2017-18	32.01	21.25	67.98	78.75
2018-19	17.93	19.18	82.06	80.81
2019-20	18.28	31.87	81.71	68.12
2020-21	24.42	33.51	75.58	66.49

Source: Calculated by the Authors on the basis of data provided in the RBI, State Finances Report (Various Issues)

**Table-2 A: Paired Samples Statistics**

Pairs	Mean	N	Std. Deviation	Std. Error Mean
Pair 1 Social Services-Development Expenditure Ratio in UP	21.76	16	6.315	1.579
Pair 1 Social Services-Development Expenditure Ratio in UK	20.37	16	6.958	1.739
Pair 2 Economic Services-Development Expenditure Ratio in UP	78.24	16	6.315	1.579
Pair 2 Economic Services-Development Expenditure Ratio in UK	79.63	16	6.961	1.740

N = 16 represents the years of data has been analysed.

**Table-2 B: Paired Samples Correlations**

Pairs	N	Correlation	Sig.(One-Sided p)	Sig.(Two-Sided p)
Pair 1 Social Services-Development Expenditure Ratio in UP&Social Services-Development Expenditure Ratio in UK	16	.167	.268	.537
Pair 2 Economic Services-Development Expenditure Ratio in UP&Economic Services-Development Expenditure Ratio in UK	16	.167	.268	.536

N=16 represents the years of data has been analysed.

**Table-2 C: Paired Samples Test**

Pairs	Paired Differences					t	df	Sig. (One-Sided p)	Sig. (Two-Sided p)
	Mean	Std. Deviation	Std. Error Mean	95% Confidence Interval of the Difference					
				Lower	Upper				
Pair 1 Social Services-Development Expenditure Ratio in UP - Social Services-Development Expenditure Ratio in UK	1.392	8.581	2.145	-3.181	5.964	.649	15	.263	.526
Pair 2 Economic Services-Development Expenditure Ratio in UP Economic Services-Development Expenditure Ratio in UK	-1.392	8.581	2.145	-5.965	3.179	-.649	15	.263	.526

**Table-3: Percentage Share of CapEx**

% Share of CapEx				
Years	CapEx on Social Services		CapEx on Economic Services	
	UP	UK	UP	UK
2005-06	8.76	10.13	54.75	63.81
2006-07	11.3	18.25	57.82	56.61
2007-08	9.57	15.36	64.59	59.41
2008-09	10.36	11.25	65.28	62.63
2009-10	14.81	4.11	62.31	72.68
2010-11	17.82	9.85	53.79	63.41
2011-12	17.39	11.32	51.1	57.45
2012-13	23.01	13.6	44.96	51.33
2013-14	15.88	15.84	53.18	51.5
2014-15	19.75	20.57	56.57	58.4
2015-16	13.77	13.72	55.84	51.49
2016-17	19.46	15.17	53.22	62.98
2017-18	22.07	14.08	46.87	52.18
2018-19	11.83	13.05	54.15	54.96
2019-20	12.44	21	55.59	44.87
2020-21	15.45	21.1	47.81	41.87

Source: Calculated by the Authors on the basis of data provided in the RBI, State Finances Report (Various Issues)

**Table-3 A: Paired Samples Statistics**

Pairs		Mean	N	Std. Deviation	Std. Error Mean
Pair 1	Social Services-CapEx Ratio in UP	15.23	16	4.413	1.103
	Social Services-CapEx Ratio in UK	14.27	16	4.560	1.140
Pair 2	Economic Services-CapEx Ratio in UP	54.86	16	5.801	1.450
	Economic Services-CapEx Ratio in UK	56.60	16	7.757	1.939

N = 16 represents the years of data has been analysed.

**Table-3 B: Paired Samples Correlations**

Pairs	N	Correlation	Sig. (One-Sided p)	Sig. (Two-Sided p)
Pair 1 Social Services-CapEx Ratio in UP & Social Services-CapEx Ratio in UP	16	.068	.401	.802
Pair 2 Economic Services-CapEx Ratio in UP & Economic Services-CapEx Ratio in UK	16	.561	.012	.024

N=16 represents the years of data has been analysed.

**Table-3 C: Paired Samples Test**

Pairs	Paired Differences					t	df	Sig. (One-Sided p)	Sig. (Two-Sided p)
	Mean	Std. Deviation	Std. Error Mean	95% Confidence Interval of the Difference					
				Lower	Upper				
Pair 1 Social Services-CapEx Ratio in UP - Social Services-CapEx Ratio in UK	.954	6.126	1.531	-2.310	4.219	.623	15	.271	.543
Pair 2 Economic Services-CapEx Ratio in UP - Economic Services-CapEx Ratio in UK	-1.734	6.581	1.645	-5.241	1.772	-1.054	15	.154	.308

Paired sample t-test has been applied to test the relationship between the ratios of social services to CapEx in UP and UK. According to the results of analysis, it has found that the mean value of ratio of social services to CapEx in UP ( $X = 15.23$ ,  $\sigma = 4.413$ ) is greater than UK ( $X = 14.27$ ,  $\sigma = 4.560$ ) and the mean difference between the ratios of social services to CapEx in UP and UK is 0.954 and the p value is 0.543 ( $p = 0.543 > .05$ ) at 5% level of significance (2 tailed). The result of the study shows that there is no significant difference between the ratios of social services to CapEx in UP and UK (Table-3 A, B, C).

To compare the ratios of economic services and CapEx in UP and UK, Paired sample t-test has been applied. According to the results of analysis, it has found that the mean value of ratio of economic services to CapEx in UP ( $X = 54.86$ ,  $\sigma = -1.734$ ) is less than UK ( $X = 56.60$ ,  $\sigma = 7.757$ ) and the mean difference between the ratios of economic services to CapEx in UP and UK is -1.734 and the p value is 0.308 ( $p = 0.308 < .05$ ) at 5% level of significance (2 tailed). The result of the study shows that there is significant difference between the ratios of economic services to CapEx in UP and UK (Table-3 A, B, C).

## Conclusions

It is a well-established economic concept that the expenditure incurred by the government is not just a financial statement but a reflection of its policy and commitment towards the welfare and economic growth of the State. Findings of the study reveals a contrasting trend in the percentage of CapEx to GSDP over the period 2005-06 to 2020-21 because UP displaying a positive trend whereas UK experiencing a decline. Additionally, the study indicates a significant variance in the ratios of CapEx to GSDP between UP and UK. However, through paired t-test analysis, we determined that there are no significant differences between the ratios of social services to development expenditure in both States, as well as the ratios of economic services to development expenditure. Furthermore, no notable distinction was observed in the ratios of social services to CapEx between the two States. However, a significant difference is observed in the ratios of economic services to CapEx between UP and UK.

For future research endeavours, it would be valuable to delve deeper into the factors driving the observed trends in CapEx as a percentage of GSDP in UP and UK, considering socio-economic and policy-related aspects. Furthermore, exploring the underlying causes of the significant discrepancy in the ratios of economic services to CapEx between the two states could provide insights into their respective economic landscapes. Additionally, investigating the potential impacts of these findings on regional development policies and strategies could be beneficial for future decision making processes.

## References

- Ashkar, K., & KR, D. K. (2023). Role of Government Capital Expenditure in India's Capital Formation. *Olle Tornquist*, 96.
- Chinweoke, N., Ray, N., & Paschal, N. (2014). Impact of Government Expenditure on Nigeria's Economic Growth (1992-2011). *The MacrotHEME Review*, 3(7), 79-87.
- GOI ((1987). Ministry of Finance.
- Kanayo, A. P., Akujinma, A. F., & Francis, U. (2016). Dynamic Effect of Government Expenditure on Nigeria's Economic Growth: Long Run Propensity and Short Run Adjustments. *Journal of Scientific Research and Reports*, 11(5), 1-19.
- Musa, M. A., & Anfofum, A. A. (2020). Impact of Government Capital Expenditure on Economic Growth. *JALINGO JOURNAL OF SOCIAL AND MANAGEMENT SCIENCES*, 2(3), 93-109.
- Paudel, R. C. (2023). Capital Expenditure and Economic Growth: A Disaggregated Analysis for Nepal. *Cogent Economics & Finance*, 11(1), 2191449.
- RBI(2023). Handbook of Statistics on Indian States.
- Shankaranand, G., & Biradar, R. R. (2015). Dynamics of Public Expenditure in Karnataka: An Analysis of its Trends and Patterns. *Journal of Economic & Social Development*, 11(1).

# HDI Performance of Uttar Pradesh and Uttarakhand: An Analysis

*Dr. Aloka Kumar Goyal<sup>1</sup>, Drishti Jaiswal<sup>2</sup> & Raju Sahni<sup>3</sup>*

---

## ABSTRACT

*Capital formation is the pre-condition for the economic development. In this context, human capital is very important factor for the production because it activate to other factors of production. So, quality of human capital should be measured for the knowing of the status of the development. In this regard, HDI is a good indicator of economic development. The paper has been divided into- Introduction, Objectives, Methodology and Data sources, Analysis and Discussions and finally Conclusions of the study. The analysis of HDI performance of Uttar Pradesh & Uttarakhand is divided in two sections that is Section I: Dimension wise Performance and Section II: HDI Performance of Uttar Pradesh & Uttarakhand. Dimensional analysis of HDI promotes a more nuanced understanding of development beyond economic indicators alone. It recognizes the interconnectedness of various factors influencing human well-being and emphasizes the importance of addressing multiple dimensions simultaneously to achieve sustainable and inclusive development.*

**KEYWORDS:** Human Development, Per Capita Gross State Domestic Product (GSDP), Institutional Births (IBs), Pupil-Teacher Ratio (PTR), Education Performance, Health Performance.

## INTRODUCTION

The concept of development is a human centric approach. In general, the word development associated with life sustenance, self esteem and freedom or in other word, it can be defined by A.K.Sen in terms of expansion of entitlement and capabilities of human being. There is no doubt that India is rural dominating economy. India as a transforming global market economy, the socio-economic development is very crucial in order to achieve its target. People are not the means of the development; people are the real wealth of nations. Therefore, it is about more than GDP growth, more than income and wealth and more than producing commodities and accumulating capital. Thus, Human Development concerns more than the formation of human capabilities, such as improved health or knowledge. It also concerns the use of these capabilities, be it for work, leisure or political and cultural activities (UNDP 1990). As India seeks to enter in the club of the global economies, Uttar Pradesh would play an important role on it. The economy of Uttar Pradesh is the 3<sup>rd</sup> larger of all states of India. Uttar Pradesh is the most populous state in India. One-sixth

---

<sup>1</sup> Professor, Dept. of Economics, DDU Gorakhpur University, Gorakhpur, (U.P.)

<sup>2</sup> Research Scholar (SRF), Dept. of Economics, DDU Gorakhpur University, Gorakhpur, (U.P.)

<sup>3</sup> Research Scholar (JRF), Dept. of Economics, DDU Gorakhpur University, Gorakhpur, (U.P.)



of the world's population lives in India and 16.67% of India's population lives in Uttar Pradesh. Due to population pressure in Uttar Pradesh, there is a socially and economically backwardness in the states.

**Human Development Index (HDI)** is a statistical composite index of life expectancy, education and per capita income indicators which are used **every year** to rank countries into four tiers of Human Development. It was developed by **Pakistani economist, Mahbub-ul-Haq**, anchored in Amartya Sen's work on human capabilities and was further used to measure a country's development by the **UNDP** in 1990. Further, there are many national-level Human Development reports are constructed by the Planning Department. Every States HDI reports have brought out followed the method of the UNDP, with some modifications. There are some efforts and studied done by the State Govt and researchers in order to publish national, state wise and district-wise Human Development Reports.

## OBJECTIVE

The main objectives of study are:

- ❖ To analyse and ranking the HDI Dimension wise performance (Education, Health & PCNI) of Uttar Pradesh & Uttarakhand.
- ❖ To analyse and categorise, in terms of level of development (on the basis of Composite HDI Index), that of Uttar Pradesh & Uttarakhand.

## DATA SOURCE & METHODOLOGY

This study is mainly an Analytical and Descriptive in nature. The study is based upon the secondary data. The study seeks to compare the HDI Dimension wise performance (Education & Health) of Uttar Pradesh & Uttarakhand at the two point of time i.e., 2002-03 & 2016-17 and 2002-03 & 2019-20 respectively while that of PCNI at two points of time i.e. 2002-03 & 2021-22 as per availability of data from respective data sources. The year 2002-03 reflects the situation after about a decade of socio-economic reforms and 2021- 22 represents the latest years for which most of the information is available and shows the impact of the second generation of socio-economic reforms. The study considers the HDI Dimension wise performance (Education, Health & PCNI) of Uttar Pradesh & Uttarakhand on the basis of significant variables. To analyse the educational performance, six variables have been taken from State Report Cards at two points of time period, 2002-03 & 2016-17 and for health performance, three variables have been taken i.e. Infant Mortality Rate (IMR) from Sample Registration Sample (SRS) Bulletin at 2004 and 2020 & rest of two variables from National Family Health Survey (NFHS) 3 & 5 at two points of time period, 2002-03 & 2019-20. To analyse the income performance, per capita net income (PCNI) has been taken from National Statistical Office (NSO) at two points of time period, 2002-03 & 2021-22.

## Methodology for Computation of Indices

The study aims at computing different dimensional indices for education, health & income performance of Uttar Pradesh and Uttarakhand. The average of respective dimension indices have been calculated for Education Index (EI), Health Index (HI) and Income Index (II) and then using them to compute the Composite HDI index by applying the formula as geometric mean of three dimension indices. The methodology for preparing the indices is as under:

For positive variables,

$$\text{Dimension Index} = \frac{X_i - X_{min}}{X_{max} - X_{min}}$$

**X<sub>i</sub>** stands for actual value;

**X<sub>min</sub>** stands for minimum value;

**X<sub>max</sub>** stands for maximum value.

While for negative variables,

$$\text{Dimension Index} = 1 - \frac{X_i - X_{min}}{X_{max} - X_{min}}$$

Indices calculated for the dimension wise performance & HDI index on the basis of above formula lies in between 0 to 1. States were then ranked according to Dimension wise indices value. On the basis of composite HDI Index, states have three categories of the level of development such as highly developed (HD), moderately developed (MD), and less developed (LD) for which range of composite HDI indices are shown in table 1.

Table 1

Composite Index Range	Level of Development
0 - 0.40	Less Developed
0.40 - 0.70	Moderate Developed
0.70 - 1.0	Highly Developed

## ANALYSIS

The analysis of HDI performance of Uttar Pradesh & Uttarakhand is divided in two sections that is **Section I: Dimension wise Performance** and **Section II: HDI Performance of Uttar Pradesh & Uttarakhand**. Dimensional analysis of HDI promotes a more nuanced understanding of development beyond economic indicators alone. It recognizes the interconnectedness of various factors influencing human well-being and emphasizes the importance of addressing multiple dimensions simultaneously to achieve sustainable and inclusive development.

### Section I

#### Dimension wise Performance of Uttar Pradesh & Uttarakhand Educational Dimension

Total Enrolments (in Primary Only)					
S. No.	States	2002-03	2016-17	Ranking in 2002-03 (Dimension wise Index value)	Ranking in 2021-22 (Dimension wise Index value)
1	Uttar Pradesh	18773093	19859688	1 (1)	1(1)
2	Uttarakhand	928626	656478	17(.013)	17(.016)

Drop Out Rate (1- Dimension wise Index value)					
1	Uttar Pradesh	11.9	11.15	17(.239)	17(.291)
2	Uttarakhand	4	5.58	9(.561)	12(.648)
Pupil-Teacher Ratio					
1	Uttar Pradesh	67	33	2(.733)	2(.656)
2	Uttarakhand	30	16	14(.116)	17(.125)
Female teachers					
1	Uttar Pradesh	27.5	45.3	12(.208)	11(.259)
2	Uttarakhand	49	53.9	3(.608)	3(.424)
Schools with Girl's toilet					
1	Uttar Pradesh	40.9	99.6	2(.688)	5(.983)
2	Uttarakhand	29	94.3	3(.475)	14(.698)
Student- Classroom Ratio					
1	Uttar Pradesh	64	26	3(.698)	2(.515)
2	Uttarakhand	31	14	16(.174)	16(.151)

**Data Source:** Compiled by author from Data Source: State Report Cards.

Table 2 reveals the educational performance of Uttar Pradesh & Uttarakhand in terms of Total Enrolments (in Primary Only), Drop-Out Rate, Pupil-Teacher Ratio, Female teachers, Schools with Girl's toilet and Student- Classroom Ratio in two time periods that is 2002-03 & 2016-17. During the period of 2002-03 and 2016-17, Uttar Pradesh is in better condition in terms of 4 out of 6 variables as compare to Uttarakhand. There is no change or improvement in ranks in case of Uttar Pradesh in the educational performance except in one variable i.e. Schools with Girl's toilet during the study period while on the other hand, in case of Uttarakhand, either ranking is same or fall in ranking have been shown in this regard during the study period. In absolute sense, Uttarakhand is improving in 4 out of 6 variables of educational performance while in relative sense; its educational performance is deteriorating in nature while on the other hand, Uttar Pradesh is improving in 4 out of 6 variables of educational performance while in relative sense; its educational performance is improving except in one variable.

## Health Dimension

Infant Mortality Rate (IMR) (1-Index value)					
S. No.	States	2004	2020	Ranking in 2002-03 (1-Dimension wise Index value)	Ranking in 2021-22 (1-Dimension wise Index value)
1	Uttar Pradesh	72	38	16(.104)	17(.135)
2	Uttarakhand	42	24	5(.552)	8(.513)
Institutional Births (IB)					
S.No.	States	2002-03	2019-20	(Dimension wise Index value)	(Dimension wise Index value)
1	Uttar Pradesh	22	83.4	16(.075)	15(.316)
2	Uttarakhand	36.1	83.2	11(.243)	16(.308)
Currently Use method for family planning (Any Method)					
S.No.	States	2002-03	2019-20	(Dimension wise Index value)	(Dimension wise Index value)
1	Uttar Pradesh	43.6	62.4	16(.246)	14(.354)
2	Uttarakhand	59.3	70.8	10(.654)	8(.806)

**Data Source:** Compiled by author from Data Source: SRS and NFHS 3&5

Table 3 reveals the health performance of Uttar Pradesh & Uttarakhand in terms of Infant Mortality Rate (IMR) from Sample Registration Sample (SRS) at 2004 & 2020, Institutional Births (IBs) and Currently use methods for family planning (Any Method) in two time periods that is 2002-03 & 2019-20 i.e. NFHS 3 & 5. During the period of 2002-03 and 2019-20, Uttarakhand is in better condition in terms of all variables of health performance as compare to that of Uttar Pradesh except Institutional Births in 2019-20. There is improvement in ranks of Uttar Pradesh except in case of Infant Mortality Rate (IMR) while on the other hand, in case of Uttarakhand, except one variable i.e. Currently Use methods for family planning, ranks have been declined. In absolute sense, Uttar Pradesh is improving in 3 variables of health performance while in relative sense; its health performance is improving in nature except in infant mortality rate (IMR) while on the other hand, in absolute sense, Uttarakhand is improving in 2 out of 3 variables of health performance while in relative sense; its health performance is 2 out of 3 variables during the study period.

### Income Dimension

Per Capita Net State Domestic Product (at Constant Prices) PCNI					
S.No.	States	2002-03	2021-22	Ranking in 2002-03 (Dimension wise Index value)	Ranking in 2021-22 (Dimension wise Index value)
1	Uttar Pradesh	9806	43420	17(.157)	17(.102)
2	Uttarakhand	16530	149015	10(.491)	5(.836)

**Data Source:** Compiled by author from **Data Source:** NSO

Table 4 reveals the per capita net income performance of Uttar Pradesh & Uttarakhand in terms of per capita net state domestic product (at Constant Prices) in two time periods that is 2002-03 & 2021-22. During the period of 2002-03 & 2021-22, Uttarakhand is in better condition in terms of all variables of income performance as compare to that of Uttar Pradesh. There is no change in ranking of Uttar Pradesh in terms of income index value while on the other hand; Uttarakhand has improved in ranking in terms of income index value. In absolute sense, Uttar Pradesh is not improving in income performance while in relative sense; its income performance is in same position while on the other hand, in absolute sense, Uttarakhand is improving income performance while in relative sense; its income performance is also improving during the study period.

## Section II

### HDI Performance of Uttar Pradesh & Uttarakhand

S. No.	States	2002-03		2021-22	
		HDI	Level of Development	HDI	Level of Development
1	Andhra Pradesh	0.489	Moderate Developed	0.606	Moderate Developed
2	Assam	0.296	Less Developed	0.274	Less Developed
3	Bihar	0.000	Less Developed	0.000	Less Developed
4	Chhattisgarh	0.242	Less Developed	0.387	Less Developed
5	Gujarat	0.479	Moderate Developed	0.663	Moderate Developed
6	Haryana	0.604	Moderate Developed	0.708	Highly developed
7	Himachal Pradesh	0.485	Moderate Developed	0.600	Moderate Developed
8	Jharkhand	0.202	Less Developed	0.244	Less Developed
9	Karnataka	0.457	Moderate Developed	0.646	Moderate Developed
10	Kerala	0.649	Moderate Developed	0.687	Moderate Developed
11	Madhya Pradesh	0.258	Less Developed	0.347	Less Developed
12	Maharashtra	0.499	Moderate Developed	0.643	Moderate Developed
13	Odisha	0.254	Less Developed	0.443	Moderate Developed
14	Rajasthan	0.278	Less Developed	0.430	Moderate Developed
15	Tamil Nadu	0.613	Moderate Developed	0.759	Highly developed
16	<b>Uttar Pradesh</b>	<b>0.237</b>	<b>Less Developed</b>	<b>0.257</b>	<b>Less Developed</b>
17	<b>Uttarakhand</b>	<b>0.426</b>	<b>Moderate Developed</b>	<b>0.538</b>	<b>Moderate Developed</b>
18	West Bengal	0.489	Moderate Developed	0.448	Moderate Developed

**Data Source:** Compiled by author from Data Source.

Table 5 reveals the HDI performance of Uttar Pradesh & Uttarakhand in terms of HDI value and on the basis of the HDI value, states have been categorised in terms of level of development in two time periods that is 2002-03 & 2021-22. In 2002-03, 8 out of 18 states are categorised under less developed states on the basis their HDI value and rest of 10 states are categorised under moderates developed states. On the other hand, in 2021-22, 6 out of 18 states are categorised under less developed, 10 states are moderates and 2 states are in highly developed states on the basis of their HDI value. During the period of 2002-03 & 2021-22, Uttar Pradesh and Uttarakhand are categorised in the same level of development during the study period while Uttar Pradesh are categorised in the less developed on the basis of HDI value and Uttarakhand are categorised in the less developed on the basis of HDI value during the study period. In absolute sense, both states Uttar Pradesh & Uttarakhand are improving in HDI performance while in relative sense; their HDI performance are in same position as less developed and moderately developed of Uttar Pradesh & Uttarakhand respectively during the study period.

## CONCLUSION

The study concludes that the dimension wise performance (in terms of education, health and income dimensions) and the HDI performance of Uttar Pradesh and Uttarakhand during the period of 2002-03 and 2021-22. Uttarakhand is in better position in health and income dimension wise performance as compare to that of Uttar Pradesh during the study period and also have better the HDI performance. Addressing the socio-economic disparities in Uttar Pradesh requires a comprehensive approach that focuses on improving infrastructure, implementing consistent and investor-friendly policies, enhancing resource availability and promoting inclusive economic development of the state.

## REFERENCES

1. United Nation Development Programme (UNDP) (1992). Human development report 1992: Global dimensions of human development. New York: Oxford University Press.
2. Maurya NK. Singh S. Khare S. (2016). "Human Development in Uttar Pradesh: A district level analysis." *Social science spectrum* 1 (4), 262-278.
3. Singh P. KeshariS.(2016). "Development of human development index at district level for EAG states." *Statistics and Applications* 14 (2), 43-61.
4. Ghosh M. (2006). "Economic growth and human development in Indian States." *Economic and political weekly*, 3321-3329.
5. Dutta, Swati.(2013). "Human Development Achievement and Improvement: An Analysis of Indian States." *South Asia Economic Journal* 14 (2), 317-342.
6. Ghosh M. (2006). "Economic growth and human development in Indian States." *Economic and political weekly*, 3321-3329.
7. Maurya NK. Singh S. Khare S. (2016). "Human Development in Uttar Pradesh: A district level analysis." *Social science spectrum* 1 (4), 262-278.
8. Saksena,S.Deb,M.(2017). "Economic Growth and Human Development in Indian States after Two Decades of Economic Reforms1." *Indian Journal of Economics and Development* 13 (2), 269-280.
9. Singh P. KeshariS.(2016). "Development of human development index at district level for EAG states." *Statistics and Applications* 14 (2), 43-61.
10. Tanwar N. Kumar S. Sisodia BVS. Hooda BK. (2016). "Dynamics of socio-economic development of districts of Eastern Uttar Pradesh." *Journal of Applied and Natural Science* 8(1), 5-9.
11. Anand, S. & Sen, A. (1994). Human development index: Methodology and measurement (Human Development Report Office Occasional Paper 12). New York: UNDP.
12. Dholakia, R.H. (2003). Regional disparity in economic and human development in India. *Economic and Political Weekly*, 38(39), 4166–4172.
13. Majumdar, K. (2003). A new approach to human development index. *Review of Social Economy*, 61(4), 535–549.
14. Sen, A. (1999). Human development report 1999. New York: United Nations Development Program.
15. Singh, N., Bhandari, L., Chen, A. &Khare, A. (2003). Regional inequality in India: A fresh look. *Economic and Political Weekly*, 38(11), 1069–1073.
16. United Nation Development Programme (UNDP) (1992). Human development report 1992: Global dimensions of human development. New York: Oxford University Press.

# A Comparative Study of Financial Inclusion between Uttar Pradesh and Uttarakhand

*Mantasha Aziz<sup>1</sup> & Prof. Aloka Kumar Goyal<sup>2</sup>*

---

## ABSTRACT

*Financial inclusion means providing banking service at an affordable cost to the poor and unprivileged section of the society. Financial inclusion is driven force for capital formation and capital formation is a pre-condition for economic development. This paper delves into comparative study between two States, Uttar Pradesh and Uttarakhand. This paper is exploring the various dimension of financial inclusion such as expansion of Bank branches, amount deposited, loan distributed and credit-deposit ratio and deals with the trends of financial inclusion in India and financial inclusion in Uttar Pradesh and Uttarakhand. Usage pattern of financial services also vary between two States. In Uttar Pradesh reliance on informal service of credit and savings is prevalent reflecting the need for greater awareness and trust in formal financial institutions. Uttar Pradesh has faced more propounded barriers due to its larger population and economic disparity. In Uttarakhand, there is growing preference for formal banking channel driven by increasing awareness and improved availability. It's obvious that there is need of the highlights the importance of tailored intervention of Government to enhance financial inclusion in Uttar Pradesh. While both states have made progress, there are still gaps. This study taking place over the time period from 2016 to 2022 based upon available of data at two points of time 2016 and 2021. The study is structured into several distinct sections: an introduction, aim of the study, data and methodology, analysis and conclusion.*

**Keywords:** *Financial inclusion, dimension, depositors, loan, disparity.*

## Introduction

Financial inclusion often finds its roots in the establishment of cooperative in 1904. In 1969 the process of legal assimilation concerned with the nationalization of 14 banks marking a significant milestone in Indian financial landscape. The inception of financial inclusion initiatives in India was heralded during the 11<sup>th</sup> five-year plan, marking a significant paradigm shift towards fostering widespread access to financial services across the nation. Financial inclusion means providing banking service at an affordable cost to the poor and unprivileged section of the society. Policy makers have demonstrated a keen focus on advancing financial inclusion as a cornerstone of economic development and social empowerment. Policy makers have prioritized financial inclusion in the state, particularly in rural and semi-rural areas, focusing

---

<sup>1</sup> Research Scholar, Department of Economics, D D U Gorakhpur University (U.P.)

<sup>2</sup> Professor, Department of Economics, D D U Gorakhpur University (U.P.)

on three critical objectives. Firstly, they aim to establish a platform to foster a culture of saving. Secondly, their efforts target enhancing access to formal credit. Lastly, they seek to address inefficiencies and discrepancies in public subsidy and welfare programs.

Uttar Pradesh is one of the largest states of India with the area of 240928 square kilometre. Uttar Pradesh is also the most populated state in India. According to census 2011, the population of Uttar Pradesh is 199812341 which is the 16.50% of total population in India. The total number of schedule commercial bank branches is 17666 and population per scheduled bank office is 11311. Uttar Pradesh has 75 districts, divided into four regions: Eastern, Western, Bundelkhand and Central. Eastern region consist of 28 districts, Western region comprises 30 districts, Bundelkhand region consists of 7 districts and Central region covers 10 districts.

Uttarakhand is in Northern side in India with the area of 53483 square kilometre according to Census 2011 the population of Uttarakhand is 10086292 which contribute the 0.83% in the total population of India. In Uttarakhand, the total number of bank branches is 1452 and population per schedule bank office is 6976. Uttarakhand has divided into two regions: Garhwal and Kumaon and which consists of 13 districts. Garhwal region comprises 7 districts and Kumaon region consists of 6 districts.

### **Literature Review**

There are several numbers of the study related with financial inclusion, some of them are, Sodhan Kumar Chattopadhyay (2011) has done a case study of West Bengal based on financial inclusion index according to him the problem is from both the demand and the supply side. The study of Aviral Pandey and Rakesh Raman (2012) is based on primary survey of two backward village of Uttar Pradesh and Bihar on how financial inclusion operates and the reason for their success. Prashant Kandari (2020) as a studied interdistrict financial inclusion in Uttarakhand. This paper authored by Shantanu Ghosh and Tarak Nath Sahu (2021) delves into his analysis of financial inclusion 2003 to 2018, focusing on exploring the influence of regional classification and productivity on achieving financial inclusion. Meenu Kumari (2022) in her paper has studied the correlation of financial inclusion and human development based on secondary data. On the basis of available literature review, it is quite clear that there is no comparative study of financial inclusion between Uttar Pradesh and Uttarakhand.

### **Aim of the Study:**

- To analysis the trends of financial inclusion in India, Uttar Pradesh and Uttarakhand
- To compare the financial inclusion between Uttar Pradesh and Uttarakhand.

### **Data and Methodology**

The study is based upon secondary source data. The researcher draws upon secondary data source primarily from RBI for the study of trends of financial inclusion in India, and from the statistical diary of both states for the measurement of trends of financial inclusion. The time period is taken from 2016 to 2022. Analysis of trend of financial inclusion in India has been done at various point of times, that are 2017, 2018, 2019, 2020, 2021 and 2022, and study of financial inclusion in Uttar Pradesh and Uttarakhand has been done at various point of times-2016, 2017, 2018, 2019, 2020 and 2021. The comparative analysis of financial inclusion between Uttar Pradesh and Uttarakhand is conducted at two point of time, 2016 and 2022.



The study compares two states by assessing their average growth rate in key parameters such as no. of bank branches, amount deposited, loan distributed and credit-deposit ratio.

**Analysis**

This paper makes an analysis the trends of financial inclusion in India, Uttar Pradesh and Uttarakhand, and also deals with the comparative study of financial inclusion between Uttar Pradesh and Uttarakhand. The detailed study is as following:

**Table no: 1- Trends of Financial Inclusion in India**

Parameters	2017	2018	2019	2020	2021	2022
No. of Bank branches (000)	91445	90821	87860	87892	86311	84256
Amount deposited (in crore)	11111400	11794005	12886643	13975045	15580325	17180645
Loan distributed (in crore)	7145500	8399196	9526932	10098420	10640808	11891314
Credit-deposit ratio (in percentage)	73	74.2	75.1	73.7	69.4	71

Source: RBI annual publication [www.rbi.org-2017-22](http://www.rbi.org-2017-22)

**Figure no: 1- Trends of Financial Inclusion in India**

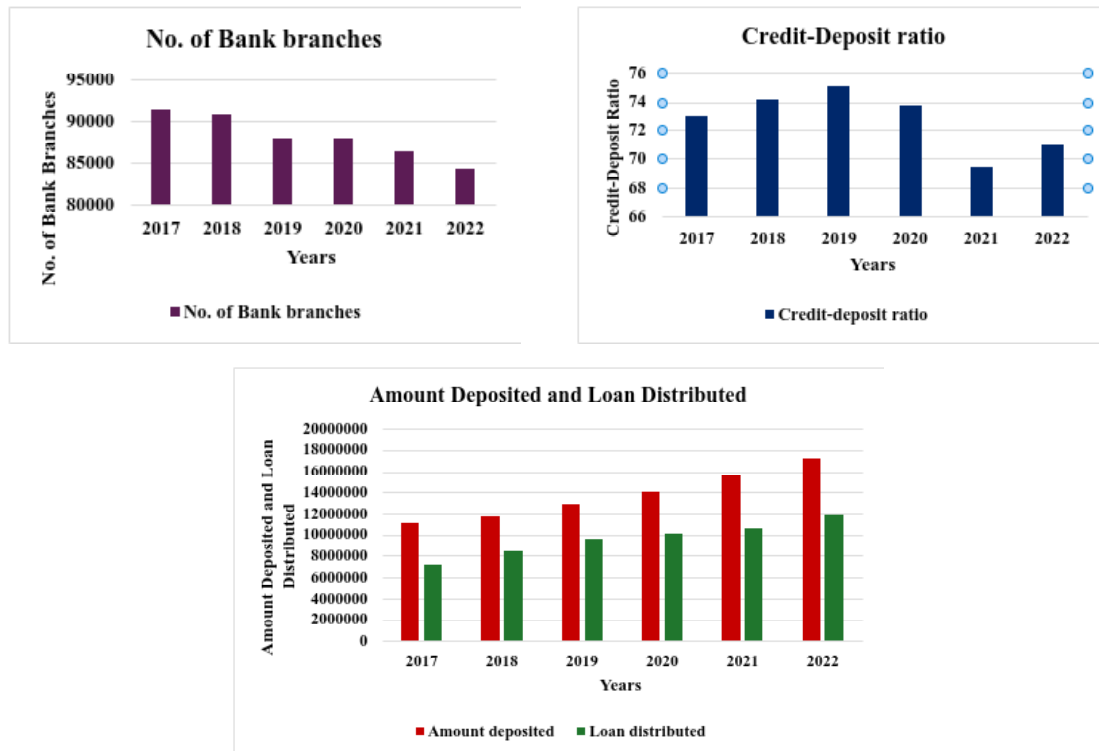


Figure no: 1 is based on table no: 1

Table no: 1 and figure no: 1 both are explaining the year wise trend of no. of bank branches, amount deposited, loan distributed and credit-deposit ratio in India. There has been a decline trends in the no. of bank branches in India during the period 2017 to 2022, while the amount deposited, and loan distributed has continuously increased and the credit-deposit ratio has decreased.

**Table no: 2- Status of Financial Inclusion in Uttar Pradesh**

Parameters	2016	2017	2018	2019	2020	2021
No. of bank branches (000)	16018	16576	16913	17031	17539	17666
Amount deposited (in crore)	749371	890702	957832	1040758	1155018	1287176
Loan distributed (in crore)	327749	351031	391892	439716	470818	525691
Credit-deposit ratio (in percentage)	43.74	39.41	40.91	42.25	40.76	40.84

Source: Statistical diary of Uttar Pradesh-2016-21

**Figure no: 2- Trends of Financial Inclusion in Uttar Pradesh**

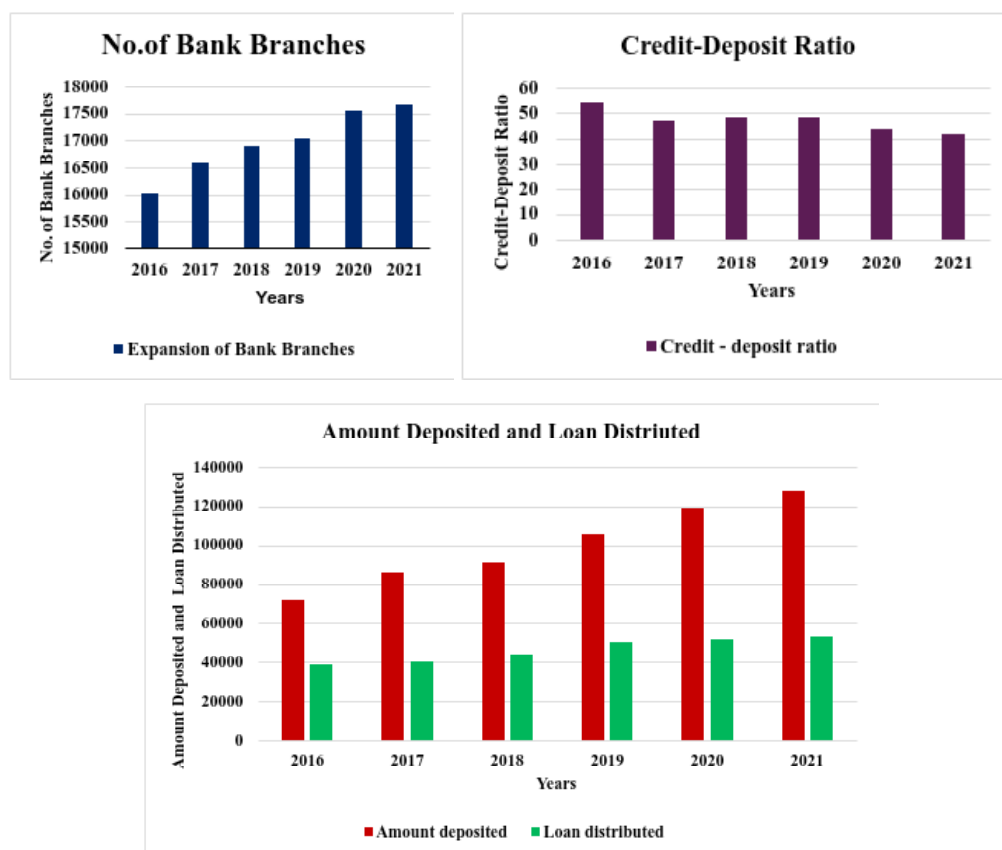


Figure no: 2 is based on table no: 2

Table no: 2 and figure no: 2, shows the parameters of financial inclusion for Uttar Pradesh in the period from 2016 to 2021, there has been continuous increase in no. of bank branches, amount deposited and loan distributed, whereas the credit-deposit has no clear trends.

**Table no: 3- Trends of financial inclusion in Uttarakhand**

Parameters	2016	2017	2018	2019	2020	2021
No. of Bank branches (000)	1472	1502	1508	1478	1466	1452
Amount deposited (in crore)	72010	86360	91034	97321	105674	119044
Loan distributed (in crore)	38552	40365	44052	49336	50245	51963
Credit - deposit ratio (in percentage)	54	47	48	51	48	44

Source: Statistical dairy of Uttarakhand-2016-21

**Figure: 3-Trends of Financial Inclusion in Uttarakhand**

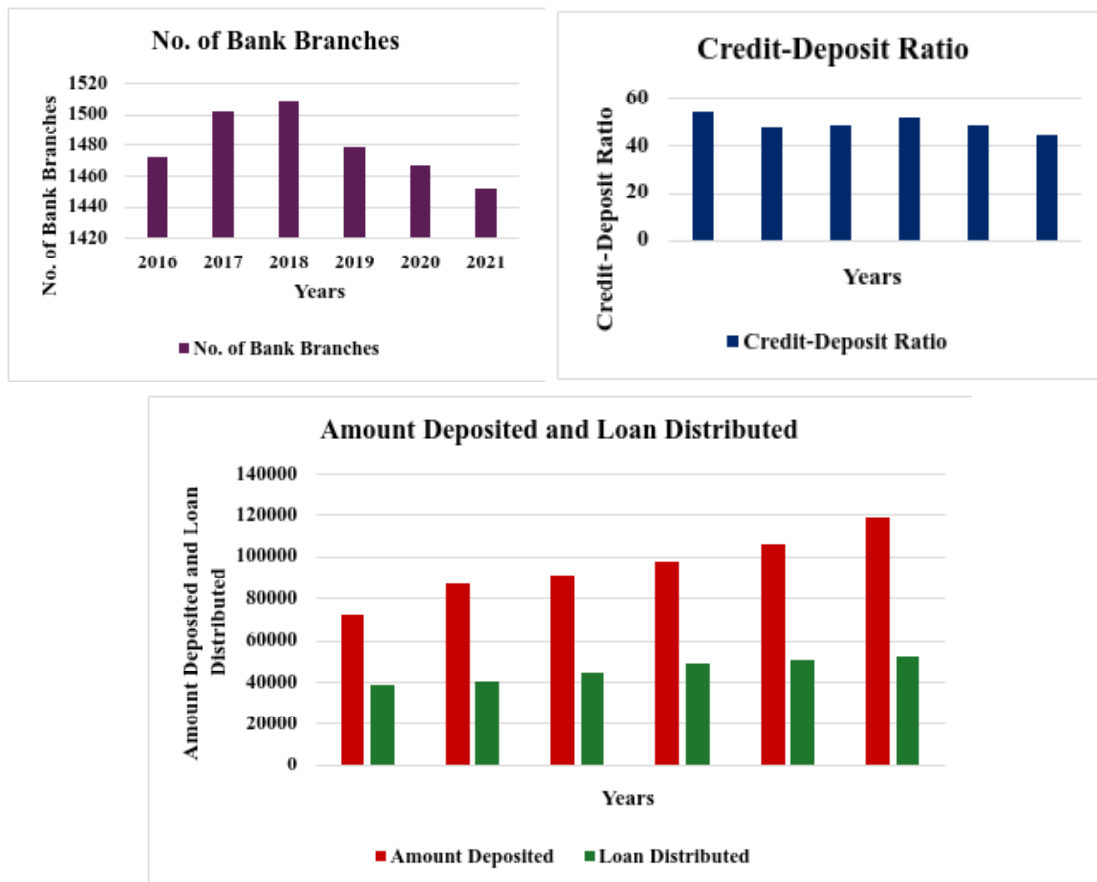


Figure no: 3 is based on table no: 3

Table no: 3 and figure no: 3 both are illustrating the parameters of financial inclusion of Uttarakhand in the period 2016 to 21, there has been increased in no. bank branches first and then decrease, there has been a continuous increase in amount deposited, loan distributed whereas credit-deposit ratio has first decreased and then increased and later decreased.

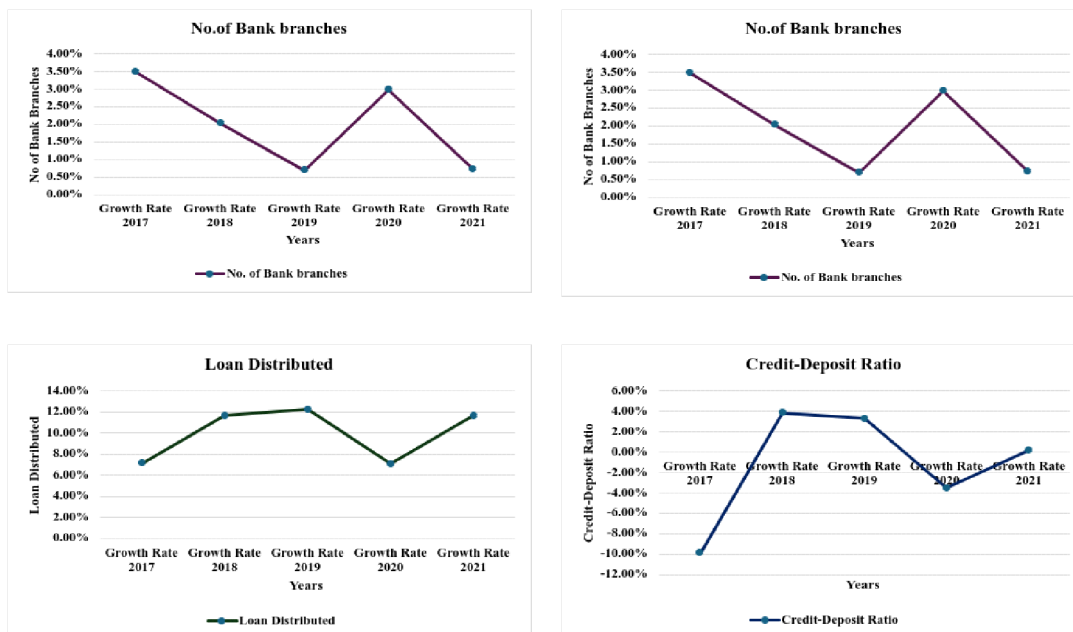
**Table no: 4- Comparative Study of Financial Inclusion between Uttar Pradesh and Uttarakhand**

parameters	Uttar Pradesh						Uttarakhand					
	Growth rate of 2017	Growth rate of 2018	Growth rate of 2019	Growth rate of 2020	Growth rate of 2021	Average growth rate	Growth rate of 2017	Growth rate of 2018	Growth rate of 2019	Growth rate of 2020	Growth rate 2021	Average growth rate
No. of Bank Branches	3.48	2.03	0.7	2.98	0.72	1.98	2.04	0.4	-1.99	-0.81	-0.95	-0.26
Amount Deposited	18.86	7.54	8.66	10.98	11.44	11.49	19.93	5.41	6.91	8.58	12.65	10.7
Loan Distributed	7.1	11.64	12.2	7.07	11.65	9.94	4.7	9.13	11.99	1.84	3.45	6.22
Credit-Deposit Ratio	-9.9	3.81	3.28	-3.53	0.2	0.2	-12.96	2.13	6.25	-5.88	-8.33	-3.76

**Source:** Compiled by author based on data source-statistical dairy of Uttar Pradesh and Uttarakhand from 2016 to 2021

**Figure no: 4- Comparative Study of Financial Inclusion between Uttar Pradesh and Uttarakhand**

**Uttar Pradesh**



Uttarakhand

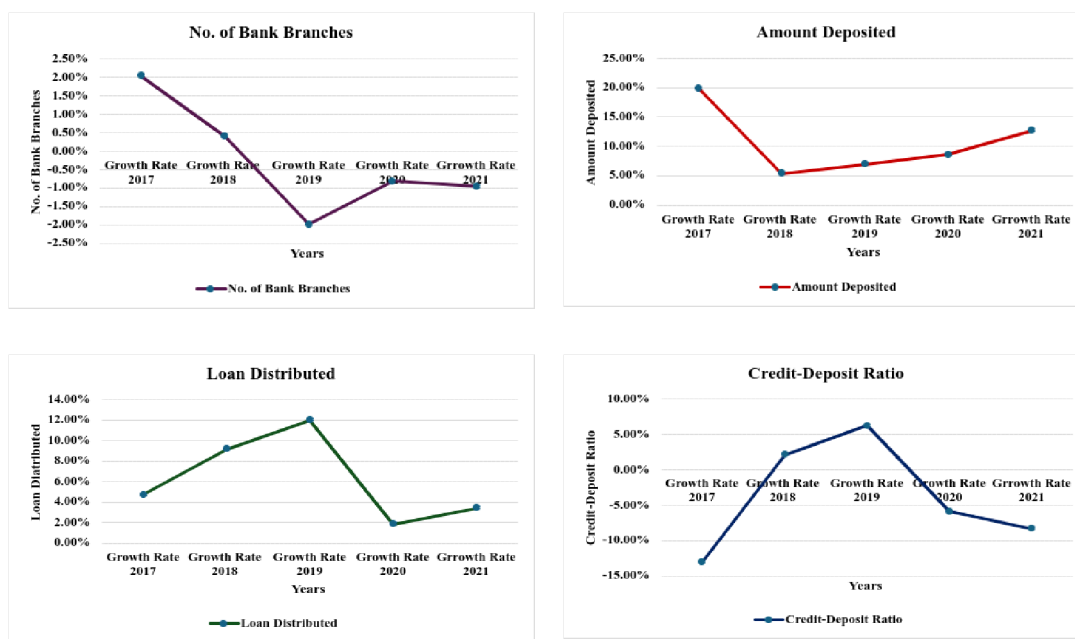


Figure no: 4 is based on table no: 4

Financial inclusion in both the states has been compared on the basis of average growth rate of all parameters such as expansion of bank branches, amount deposited, loan distributed and credit-deposit ratio in the period from 2016 to 2021. Uttar Pradesh is better position in terms of all parameters as compared to Uttarakhand. (Table No: 4 and Figure No: 4)

Conclusion:

Parameters	India (2017-2022)	Uttar Pradesh (2016-2021)		Uttarakhand (2016-2021)	
		Trends	Average growth rate	Trends	Average growth rate
No. of Bank Branches	Decreasing	Increasing	Positive	Decreasing	Negative
Amount Deposited	Increasing	Increasing	Positive	Increasing	Positive
Loan Distributed	Increasing	Increasing	Positive	Increasing	Positive
Credit-Deposit Ratio	Decreasing	Decreasing	Negative	Decreasing	Negative

Source: Compiled by author

On the basis of above discussion, it is clear that there is increasing trends in Uttar Pradesh in no of bank branches and declining trends in Uttarakhand and India as whole. Amount deposited and loan

distributed is increasing in Uttara Pradesh and Uttarakhand and India. On the other hand, credit-deposit ratio is declining in India, Uttar Pradesh and Uttarakhand, which is not good for bank health.

## References

1. Pandey, A., & Raman, R. (2012-2013). Financial inclusion in Uttar Pradesh and Bihar: Prajanan.
2. Kumari, M. (2022). Financial inclusion and human development in India and interstate analysis. *International Journal of Economic Development Research (IJEDR)*, 3(1), 1-12.
3. Kandari, P. (2020). Status of financial inclusion in hilly rural areas of Uttarakhand: A comparative study of Pori Chamoli and Rudraprayag district. *Journal of Mountain Research*, 15, 21-33.
4. Chattopadhyay, S. K. (2011). Financial inclusion in India: A study of West Bengal. *Munich Personal RePEc Archive*.
5. Ghosh, S., & Sahu, T. N. (2021). Financial inclusion and economic status of the states of India: An evidence. *Economic Notes*, 50(2), e122182.
6. [des.uk.gov.in](http://des.uk.gov.in)
7. [updes.nic.in](http://updes.nic.in)
8. [www.rbi.org](http://www.rbi.org)

# The Role of Self-Help Groups (SHGs) in Empowering Women in Uttarakhand: A Comprehensive Review

*Nida Rehman<sup>1</sup> & Prof. Ashutosh Priya<sup>2</sup>*

---

## ABSTRACT

*All over the world, NGOs, the government, and other organizations adopt the SHG approach. Through self-help organizations, thousands of India's impoverished and marginalized women are improving their lives, families, and society as a whole. In India, women reside in rural areas and have experienced less overall development than urban counterparts, the majority of women have been dealing with issues related to their livelihood. Therefore, economic growth is impossible without the empowerment of women. SHGs have emerged as a dynamic grassroots approach to empower women and alleviate poverty from the economy. This study explores various research studies to examine the importance of Self-Help Groups (SHGs) in empowering women in Uttarakhand.*

*Diverse outcomes are a result of differences in governance institutions, policy support, and socioeconomic situations. To improve the effectiveness of SHGs in women empowerment, and fostering rural economic growth, policies and interventions must be tailored with an understanding of these subtleties. The study concludes by highlighting the important role SHGs play in empowering women in rural areas while also recognizing the issues that still need to be resolved. These insights can be used by researchers, practitioners, and policymakers to develop focused policies that will ensure SHGs continue to be successful and have an impact on the expansion of the rural economy.*

## Introduction

Self-help groups (SHGs) are increasingly playing a significant role in empowering impoverished women in practically all developing nations, including India. A Self-Help Group (SHG) is a small, rural, community-based organization made up of people who meet together to tackle shared problems. These women are usually from similar socioeconomic backgrounds. The marginalized women's lives are being transformed in rural regions by Self-Help Groups

(SHGs), which have emerged as the instrument of transformation. Recognizing that issues cannot be resolved by one person or organization, small volunteer groups band together to combine resources, expertise, and abilities to improve lives. SHGs bring together the underprivileged and marginalized to work

---

<sup>1</sup> Research Scholar (Ph.D.), Department of Regional Economics, MJP, Rohilkhand University, Bareilly (U.P.)

<sup>2</sup> Professor and Head of Department of Regional Economics, MJP, Rohilkhand University, Bareilly (U.P.)

together to address problems; the government and non-governmental organizations have employed this strategy to great effect in accomplishing several objectives. As per the Census 2011, Uttarakhand has a 1.01 crore population out of which 4,163,425 were females, so empowerment of women is very important for state's overall development. In 1992, a joint initiative between the government and non-governmental organizations (NGOs) created the Self-Help Groups (SHGs) program. Its goal was to combine the financial resources of formal credit institutions with the adaptability, sensibility, and responsiveness of the informal credit system to create a supplementary credit system that would cater to the formal poor. Self-help groups are seen as an efficient means of empowering women, reducing poverty, and a powerful instrument for rural development. To promote inclusive growth, the government is working tirelessly to disseminate the idea and the SHG model nationwide.

### SHGs Profile Entry Status of Uttarakhand

Sr. No.	State Name	Districts Count		Blocks Count		SHGs Count		
		Total Districts	No. of Districts where SHG entry has started	Total Blocks	No. of Blocks where SHG entry has started	Total No. of SHGs	SHGs with less than 5 Members	SHGs with more than 20 members
1	Uttarakhand	13	13	95	95	60,130	110	0

**Source:** NRM (SHG COUNT)

As per the NRLM SHG count, there are 60,130 SHGs in Uttarakhand, 110 SHGs have less than 5 members and no SHGS has more than 5 members.

### Need for Self-Help Groups:

Self-help groups (SHGs) are necessary for several reasons, but they are especially important for marginalized groups and rural areas. SHGs are crucial for the following main reasons:

- 1. Financial Inclusion:** Many people who live in rural locations struggle to get credit and don't have access to official banking institutions. SHGs encourage financial inclusion and economic empowerment by giving members a place to combine their savings, apply for microcredit, and take part in income-generating activities.
- 2. Empowerment:** SHGs enable individuals, particularly women, to take part in decision-making, develop self-assurance, and stand up for their rights. Members of SHGs can take up issues of power and speak up for themselves by working together and taking on leadership roles.
- 3. Poverty Alleviation:** In many rural areas, poverty is a widespread problem where households find it difficult to meet their necessities. SHGs give their members the chance to make money through their businesses, which helps to reduce poverty and improve livelihoods.
- 4. Skill Development:** Individuals are frequently discouraged from seeking economic prospects due to a lack of training and abilities. SHGs facilitate training programs and capacity-building activities to improve the employability and income-earning potential of their members by providing them with essential skills in areas like entrepreneurship, financial management, and agricultural techniques.



5. **Community Development:** SHGs are crucial in fostering community development initiatives, such as infrastructure projects, healthcare programs, and educational initiatives. By mobilizing resources and undertaking collective action, SHGs contribute to the overall socio-economic development of their communities.

### Objectives

1. This study aims to examine the role of Self-Help Groups (SHGs) in empowering women in Uttarakhand.
2. To review a variety of research studies on Uttarakhand's self-help groups.

### Literature Review:

- **Kalirajan, K., & Singh, K. (2012)** In this study, based on the primary survey, the analysis shows that the SHG movement in Uttarakhand is more of a general phenomenon of increasing income in rural regions than it is a movement specifically aimed at the poor. Its success is also correlated with the social fabric, where a person's propensity to collaborate and work with others towards a common goal is more significant. The availability of traditional economic operations to leverage expertise with more effective techniques and reasonably priced loans is another crucial issue. Prolonged poverty, backwardness, and low human capital development in India are mostly caused by inadequate governance and a lack of effective focus in the implementation of programs aimed at reducing poverty.
- **Singh, P., et. al. (2017)** In this study, it was found that over the eight years, only 97 (24.2%) were still in operation, 54 (13.5%) were dormant, and 249 (62.3%) had ceased. 63.9% of the bank loans taken out by those who continued to be active were returned, while the remainder amount was yet to be returned. 36 groups and 350 persons, or 39 groups total, received organized training, primarily on dairying and animal rearing. Many SHGs were dissolved mostly due to member disinterest and occasionally conflicts of interest. Therefore, it can be said that women's self-help groups in Uttarakhand have not been very successful in creating new businesses that generate revenue; the only improvement they have witnessed is in their ability to continue rearing animals and selling some of the milk they produce.
- **Singh, P., Tewari, P., & Verma, D. (2018)** The study shows that SHGs are successful in fostering savings and income-generating activities using microfinance and income-generating training. Women's empowerment has also benefited from it. The rural development process is becoming more democratic and participatory as a result of their growing involvement in economic activities and household and societal decision-making. The study revealed that rural development departments and agencies prioritize the formation of a large number of SHGs above monitoring, follow-up, and skill- and knowledge-upgrading SHG members, which might lead to SHG termination or dormancy.
- **Upreti, N., & Bhardwaj, N. (2018)** The findings stated that many women, especially the impoverished in India's rural areas, rely on their work as dairy farmers to sustain their families. The Support to Training and Employment (STEP) Programme established women's dairy cooperative organizations at the local level to specifically support the development of women in the dairy industry. It is clear from all of this that the Women Dairy Cooperative Society has made a significant contribution to the visibility of dairy women, which has strengthened them on all fronts—financially, socially, and psychologically—and is essential to their empowerment.

- **Chunera, A., & Bhardwaj, N. (2019)** According to the findings, the majority of SHGs were rated as having good organizational and financial management capabilities; moderate ratings were given to savings and credit capabilities, awareness capabilities, plans, and visions capabilities, micro-enterprise development, skill development, empowerment and influences, and networks and linkages capabilities. Most SHGs were regarded as having moderate overall capabilities. Consequently, to increase the SHGs' competence, significant work and assistance are needed.
- **Rani, P., & Kumar, N. (2019)** Based on the examination of primary data, it is evident that the rural impoverished population in Dehradun District is receiving greater support for their standard of life, savings, and microfinance for small businesses dealing in poultry, fisheries, and agriculture. To help Uttarakhand's impoverished rural and urban residents, Nainital and Pauri Garhwal are also supporting the additional SHGs Scheme.
- **Pandey, L. (2019)** The findings show that the district's female-to-female ratio and literacy rate are both high, and rural women represent a significant growth opportunity. To ensure that the policy initiatives reach the intended population and that no one in the area remains in the harmful cycle of exclusion, the agencies must collaborate effectively. To integrate the impoverished into the growing circle, their energy must be channeled and transformed into synergy. To create a more equal society, it can be concluded that women are prepared for change and the chance to develop into entrepreneurial superstars. This will enable them to support not only themselves but also the people in their community.
- **Yadav, A., & Bisht, N. (2019)** The findings show that the majority of SHGs (62.5%) were founded to empower the less fortunate members of society. It became apparent that all of the SHGs had female leaders. Within each group, the majority of SHGs (75%) had between 10 and 12 beneficiaries. Every beneficiary was chosen based first on their categorization and then on their need. The majority of SHGs (62.5%) engaged in dairy farming as their primary economic activity, with the remaining 37.5 percent engaging in handicrafts. Not a single Self-Help Group was engaged in several activities. The majority of SHGs earn up to Rs. 8000 per person each month, and their yearly income can reach up to Rs. 96,000 per person. Over 50% of the SHG members regularly deposit Rs. 100 per person per month. The vast majority of SHGs (87.5%) were preserving excess funds to lend them to their members when needed. The majority of SHGs were making up to Rs. 2,00,000 from their activities. Nearly all of the beneficiaries were taking part in the SHG's financial, operational, and accounting decision-making process.
- **Rana, P., & Bhardwaj, N. (2020)** This study has been conducted to access the various group analysis characteristics of the Self-Help Groups (SHGs) in light of NRLM-Aajeevika in the state of Uttarakhand. Group process, participation, task function, maintenance function, group climate, and interpersonal trust are among the group factors that are being studied. The majority of the female members, according to the data, performed at a medium level for the group as a whole, followed by 21.07 percent of good performers and 12.17 percent of low performers.
- **Saini and Pokhriyal (2022)** conducted a study on Women Empowerment through Self-Help Groups (SHGs) in the Haridwar District of Uttarakhand and the study revealed that respondent's income, personal development, economic status, and social situation had changed after joining the self-help groups. In Haridwar District SHGs are successful in empowering women and improving the conditions of rural communities.
- **Lohani, J. K., & Oli, D. (2022)** The current study's findings demonstrate that participants' quality of life has increased as a result of the self-help group. Since joining the program, they have been able to increase their monthly income while also developing their skills. Their monthly SHG earnings also

assist in covering their family's bills; they save a portion of their income and have taken out loans from various sources to satisfy their necessities. Overall, their family's quality of life has improved since joining SHGs.

- **Kumar, S. (2022)** In this study as per the estimation of the probit model, there was a positive correlation between the probability of participating in the SHG program and the size of the family, while there was a negative correlation between the probability and the size of the landholding and the age of the landholder. Financial circumstances are dire, social conventions are inflexible, and physical labor is draining. Therefore, it is necessary to look at the reasons behind program enrolment as well as the variables that affect participation. Only if rural women's contributions to the family and society are given greater weight will they become more powerful. Self-help groups (SHGs) are gaining significance as a tool for empowering women to take charge of their lives and become self-sufficient.
- **Goswamy, P., & Kashyap, S. K. (2023)** In this study it was also deduced that, out of the ten group decision-making indicators, the chosen SHGs differed in only three areas: the degree of group cohesiveness, communication, and participation in decisions. To improve the efficiency and effectiveness of self-help groups' group decision-making, the research indicates that three important factors—the degree of participation in group decisions, group communication, and group cohesiveness—need to be critically emphasized.

## Conclusion

It was concluded from the previous research studies that Self-Help Groups (SHGs) had a powerful impact on women's empowerment. SHGs have made it possible for women to rise beyond the poverty line by fostering activities that generate income. Sustainable development and economic growth would be significantly aided by women's access to the formal banking system. Women In Uttarakhand, self-help groups (SHGs) have not had much success creating new revenue-generating businesses; the only improvement they have made to their traditional animal-raising practices is selling a portion of the milk they produce. After joining the self-help groups women's social condition, personal growth, decision-making power, and economic standing have changed. To make SHGs more sustainable, the focus must be placed on market connections, awareness, financing, capacity-building training, and monitoring. The Uttarakhand self-help groups have been particularly successful in boosting women's empowerment and rural communities.

## RECOMMENDATIONS

### For Development Practitioners

- Identify the demands of women and create items that are tailored to fulfill them.
- Include training programs, and awareness campaigns in Rural areas.
- Include programmatic components that support women's empowerment, such as leadership development courses or training.
- Include women's and women's viewpoints in the administration, governance, and execution of microfinance initiatives.
- Examine the policies of the organization to guarantee gender parity and sensitivity.

### For Governments

- Create a legislative framework and policy that safeguards women's rights in important domains including inheritance as well as against domestic abuse.
- When creating projects, and economic policies, keep women's demands in mind.

### References

1. Kalirajan, K., & Singh, K. (2012). Self Help Group-Banking-Poverty Reduction Nexus: A Case Study of Uttarakhand State, India (No. 2012-02). The Australian National University, Australia South Asia Research Centre.
2. Singh, P. R. A. T. I. B. H. A., Tewari, P. O. O. N. A. M., & Verma, D. E. E. P. I. K. A. (2017). Status of self help groups in Uttarakhand. *International Journal of Basic and Applied Agricultural Research*, 15(3), 242-247.
3. Singh, P., Tewari, P., & Verma, D. (2018). Sustainability and effectiveness of self help groups in Uttarakhand.
4. Upreti, N., & Bhardwaj, N. (2018). Women empowerment through women dairy cooperative society in Uttarakhand. *Indian Res. J. Ext. Edu.[Internet]*, 18(4), 1-6.
5. Chunera, A., & Bhardwaj, N. (2019). Capability Assessment of Women Self Help Groups of Uttarakhand. *Int. J. Curr. Microbiol. App. Sci*, 8(9), 1205-1212.
6. Rani, P., & Kumar, N. (2019). Microfinance an innovative tool for the socio-economic development of the member of SHGs: a case study of Uttarakhand (India). *Sci Technol Dev*, 8(8), 175-190.
7. Pandey, L. (2019). Entrepreneurship a means for inclusive growth: a case study on SHGs of Pauri Garhwal (Uttarakhand). *Amity J Entrep*, 4(1), 24-37.
8. Yadav, A., & Bisht, N. (2019). A Study on Women Headed Self Help Groups Under SGSY In Uttarakhand: A Case Study of US Nagar District. *Think India Journal*, 22(30), 336-343.
9. Rana, P., & Bhardwaj, N. (2020). Group Performance Variables of the Self-Help Groups (SHGs) under Deendayal Antyodaya Yojana–National Rural Livelihood
  - a. Mission (DAY-NRLM). Journal homepage: <http://www.ijemas.com>, 9(12), 2020.
10. Saini, P., & Pokhriyal, A. K. Women Empowerment through Self-Help Group (SHGs)-With Special Reference to Haridwar District, in Uttarakhand.
11. Lohani, J. K., & Oli, D. Role of Self-Help Groups (SHGs) in Economic Empowerment of Rural Women in Uttarakhand [A Case Study of „Kafal Self-Help Group].
12. Kumar, S. (2022). Factors Affecting the Participation of Rural Women in the Self Help Group-Led Microfinance Programme in Udham Singh Nagar District of Uttarakhand. *International Journal of Agriculture Sciences*, ISSN, 0975-3710.
13. Goswamy, P., & Kashyap, S. K. (2023). Comparative Analysis of Group-Decision Making Amongst Farmers' Self-Help Groups in Uttarakhand. *International Journal of Agriculture Sciences*, ISSN, 0975-3710.
14. NRLM(SHGCOUNT) <https://nrlm.gov.in/shgReport.do?methodName=showIntensiveStateWiseReport>
15. CENSUS 2011 <https://censusindia.gov.in/census.website/>

# A Comparative Analysis of Inequality in Healthcare Access among Work Force in Uttar Pradesh and Kerala

*Kamlesh Meena<sup>1</sup>, Shivansh Tripathi<sup>2</sup> & Prof. Sanatan Nayak<sup>3</sup>*

---

## ABSTRACT

*Even though India's economy flourished after economic reforms were implemented in the 1990s, the public health provision did not improve significantly. Existing literature reveal significant disparities in access to health care still exist and have gotten worse within communities, within states, and between rural and urban areas. Based on the above, this paper attempts to examine the comparative inequalities in healthcare access in Uttar Pradesh and Kerala based on various social economic factors, including sector, household size, religion, social group, gender, age, marital status, education level, income level, and medical services. Kerala, which is one of the best among states for its better health provisions and higher socioeconomic indices, contrasts with Uttar Pradesh, which is defined by its big population and lower socioeconomic position. Unit level data of 71<sup>st</sup> and 75<sup>th</sup> Round (2014–15 and 2017–2018) of NSSO on Health Consumptions” are collected in order to examine the objectives. This paper has used binary logistic regression model to understand the impact of various socio-economic factors on the likelihood of accessing healthcare services. Further, Concentration Index (CI), a quantifiable measure of inequality, assessed the extent to which healthcare access is concentrated among different socio-economic groups. This paper, therefore, provides suggestions and measures regarding the inequalities in healthcare access in Uttar Pradesh and Kerala.*

**Keywords:** *Health inequality, Healthcare access*

## Introduction

The term “accessibility” refers to a set of multifaceted and multilayered characteristics that determine the quality of admitting techniques that offer various support services. Within a shortage of healthcare service providers, potential accessibility guarantees that every member of a population has optimal access to comprehensive and high-quality healthcare. One of the essential requirements for belonging to a modern society is having adequate access to healthcare services (Parvin et.al., 2021).

---

<sup>1</sup> Research Scholar, Department of Economics, Babasaheb Bhimrao Ambedkar University, Lucknow, (U.P.)

<sup>2</sup> Research Scholar, Department of Economics, Babasaheb Bhimrao Ambedkar University, Lucknow, (U.P.)

<sup>3</sup> Professor, Department of Economics, Babasaheb Bhimrao Ambedkar University, Lucknow, (U.P.)

Health is a dynamic state conceptually. The primary goals of healthcare are the right development of health and the consolidation of labor. A person should be in good mental and physical health in addition to being free from illness. Numerous factors that impact healthcare have not been well investigated in many nations, including India (Chaudhary and Ravi, ). It has been discovered that a wide range of factors, either directly or indirectly, affect healthcare. Among these factors, the working pattern is also one of them. One of the main obstacles to achieving development goals in India, notwithstanding economic progress, is healthcare inequity.

Kerala is known for its high availability of public health services and very high levels of utilization of health services in case of perceived illness whereas Uttar Pradesh is lagging behind many states (Levesque, Haddad, Narayana, & Fournier, 2005). One important factor that affects patient outcomes and staff well-being is how working patterns affect healthcare accessibility. The impact of work schedules on healthcare accessibility must be addressed by striking a balance between employees' demands for flexibility and maintaining the highest standards of patient care and organizational effectiveness.

### **Literature Review**

A substantial amount of research has shown the link between work and health, showing that those with jobs have better health than those without (Asanin-Dean and Wilson, 2009; Park et al., 2016; Paul and Moser, 2009). Two opposing schools of thought exist to explain the association between employment and better health outcomes, notwithstanding the literature's demonstration of this correlation. (Hesketh et. al., 2005) have collected data of around 3,867 urban and rural permanent workers and 4,452 migrant workers in Eastern China to explore living and working conditions, health status and health care access in Chinese rural to urban migrants compared with permanent residents. They found that migrant workers have less access to healthcare as compared to permanent rural and urban workers. It has also found that migrant workers have less access to insurance facilities due to highly migrant effect. (Chakrabarti & Tatavarthy, 2019) mentioned about spatial disparity in access to healthcare among workers and about inter-state urban-rural differences in medical travel. They found that there is geographic disparity in healthcare access, and targeted action to improve healthcare access equitably across states. (Berdahl and Moriya, 2021) by using data from Medical Expenditure panel survey (MEPS) estimated insurance rates across temporary workers, freelancers & casual workers and found that uninsurance rates remains high for freelancers followed by temporary and casual workers. It has also been found that uninsurance decreased after health reform for all groups of non-standard workers. (Lin and Hao, 2024) in their paper aimed to examine the relationship and underlying economic and social mechanisms between temporary employment and the utilization of community health services by China's migrant workers. It has been found that temporary workers have less access to Community health services as compared to migrant workers.

### **Objectives of this Paper**

The objective of this paper is to examine the comparative inequalities in healthcare access among different section of workers in Uttar Pradesh and Kerala based on various social economic factors, including sector, household size, religion, social group, gender, age and education level.

### Data and Methodology

The National Sample Survey (NSS) data from the 71st and 75th rounds on “Social Consumption in India: Health” are utilized to capture the healthcare accessibility amongst various labor force segments depending on various socio-economic parameters. In order to determine the cause-and-effect relationship between several variables, a regression model is built. The NSS data already includes the dependent variable “Access to healthcare,” which has two possible outcomes: Yes and No. As a result, the variable is coded as 1 (Yes) and 0 (No), respectively.

The workforce has been broken down into three categories in order to assess healthcare accessibility: self-employed, regular, and casual workers. Various number of controlling variables are taken and classified and coded as we deemed acceptable, such as “status (rural/urban) of work force,” “household size of work force,” “religion of work force,” “age of work force,” and “education level of work force.” Since the dependent variable—‘Access to healthcare’ has a binary outcome (1 and 0), we use logistic regression and the model is as follows:

$$Y (\text{Access to Healthcare}) = \alpha + \beta_{\text{Sector}} + \beta_{\text{Education}} + \beta_{\text{Social Group}} + \beta_{\text{Religion}} + \beta_{\text{Age}} + \beta_{\text{Gender}} + \beta_{\text{Household Size}} + \epsilon$$

The Concentration index (CI), which illustrates how much inequality in one variable is present as a result of the distribution of other variables, is typically used to quantify health inequality. The disparity in this is represented by the difference between the variables “Access to healthcare” and several underlying factors like gender, income, caste, education and so on.

### Comparison of Access to healthcare among workers

**Table-1: Comparison of Access to healthcare among workers in UP and Kerala (71<sup>st</sup> and 75<sup>th</sup> round, NSSO)**

	State	Self-Employed	Regular	Casual
71 <sup>st</sup> Round (2014-15)	Uttar Pradesh	86.64	90.60	85.74
	Kerala	95.82	94.08	93.07
75 <sup>th</sup> Round (2017-18)	State	Self-Employed	Regular	Casual
	Uttar Pradesh	86.70	92.73	90.82
	Kerala	96.73	97.81	96.39

**Source:** Author’s estimation based on NSS unit level data (71<sup>st</sup> and 75<sup>th</sup> round)

Table-1 depicts about the Comparison of Access to healthcare among different type of workers in UP and Kerala based on NSSO 71<sup>st</sup> and 75<sup>th</sup> round. This table shows that regular workers have high accessibility to health care in both Kerala and UP. Both states have shown progress in providing health care accessibility among different workers. In Uttar Pradesh, casual workers have lowest accessibility in 71<sup>st</sup> round and self-employed workers in 75<sup>th</sup> round whereas in Kerala, despite some improvements, Casual workers have lowest accessibility in both rounds.

**Table-2: Comparison of Access to healthcare among workers in UP and Kerala (2014-15) on the basis of socio-economic factors**

Accessibility		Uttar Pradesh			Kerala		
		Self-Emp	Regular	Casual	Self-Emp	Regular	Casual
Sector	Rural	85.75	87.98	85.93	96.82	95.69	93.92
	Urban	90.34	92.21	84.85	94.68	92.47	91.86
Household Size	0-5	84.07	92.35	84.23	96.71	94.46	94.32
	6-10	87.59	87.99	85.64	93.38	93.21	89.10
	11& above	85.97	98.35	99.87	100	92.45	98.79
Gender	Male	85.77	89.96	86.29	95.33	94.51	92.84
	Female	87.56	91.26	85.16	96.29	93.68	93.28
Age	19-45	88.21	91.42	84.30	94.11	95.16	93.16
	46-120	87.28	93.00	89.99	96.48	93.37	93.24
Social Group	SC/ST	75.30	85.89	85.96	99.39	91.67	90.21
	OBC	88.12	90.48	83.88	95.23	94.71	92.98
	General	90.54	93.79	90.25	96.70	93.68	96.06
Religion	Hinduism	85.65	91.00	87.15	94.52	93.66	90.07
	Muslim	90.64	86.75	78.75	96.78	95.02	98.93
	Others	100	100	98.21	96.80	94.31	96.53
Education	Illiterate	83.72	88.93	85.90	98.14	95.07	91.28
	UpPrimary	85.83	89.93	84.94	95.10	93.48	92.88
	HigherSec	93.25	89.57	86.90	97.51	93.76	93.22
	Higher	93.92	95.59	89.01	90.29	95.43	98.43

**Source:** Author's estimations based on NSSO 75<sup>th</sup> round



**Table-3: Comparison of Access to healthcare among workers in UP and Kerala (2017-18) on the basis of socio-economic factors**

Access to Healthcare		Uttar Pradesh			Kerala		
		Self-Emp	Regular	Casual	Self-Emp	Regular	Casual
Sector	Rural	86.08	89.48	90.12	96.16	99.11	95.14
	Urban	89.33	94.93	95.07	97.52	96.16	98.07
Household Size	0-5	88.89	90.51	94.38	96.23	97.29	96.08
	6-10	85.66	94.02	87.73	97.44	99.12	97.32
	11 & above	82.26	96.01	90.31	98.50	99.21	99.77
Gender	Male	85.60	92.55	89.10	96.10	98.37	95.93
	Female	87.86	92.91	92.66	97.34	97.32	96.78
Age	19-45	85.16	92.47	90.16	96.93	97.45	96.23
	46-120	89.53	96.21	90.51	95.76	97.29	96.26
Social Group	SC/ST	84.78	97.72	90.39	95.17	98.21	96.05
	OBC	86.42	92.00	93.57	96.07	98.14	96.93
	General	89.05	90.44	94.58	98.34	97.20	95.33
Religion	Hinduism	85.14	96.15	90.44	95.91	98.40	96.02
	Muslim	92.08	74.88	91.83	97.05	98.76	97.59
	Others	99.04	99.08	100	98.06	94.39	96.06
Education	Illiterate	87.54	93.48	92.47	98.32	99.59	97.17
	Upper Primary	84.85	91.11	88.90	96.74	97.86	96.18
	Higher Secondary	88.60	93.47	92.41	95.68	97.63	95.94
	Higher Education	88.20	94.07	92.19	98.57	97.08	98.28

**Source:** Author's estimations based on NSSO 75<sup>th</sup> round

Table 2 and Table3 shows that in both the state the accessibility of healthcare has decline in self-employed workers in rural areas but increase in urban areas whereas the other two categories have observed increment in accessibility. The highest increment in accessibility has observed in casual workers in urban areas with 10.22% and 6.2% respectively. Among the gender self-employed workers have less accessibility among others in both states. The accessibility has reduced in self-employed female workers by 0.3% and the highest improvement has observed in female casual workers by 7.5%. For the age criteria of 19-45 year the accessibility to healthcare has improved among all the categories of the workers, particularly casual workers which has shown highest increment with 5.8% and 3.07% in both the states. While the self-employed workers for age criteria 46-80 have experienced reduction in healthcare accessibility with 2.25% and 0.72% in UP and Kerala. While examining the social group, it has been found that the accessibility has been reduced in both the states for the self-employed belonging to SC-ST community(Kumari and Raman, 2021). The others social group among the different categories of workers have improved in healthcare accessibility except regular workers of general community in UP. In the comparative analysis the result shows that the healthcare accessibility has reduced among Muslims in UP belongs to self-employed and regular category with 1.4% and 11.87% whereas in Kerala it has been reduced in casual workers by 1.34%. The comparative analysis shows that the healthcare accessibility has been reduced among self-employed workers has been no education and regular workers having higher education by 3.82% and 1.52% whereas in Kerala the accessibility has reduced among highly educated casual workers 0.15%. The self-employed workers belong to household size of 0-5 have experienced reduction in accessibility in both the states with 4.82% and 0.48% respectively. The household size with 11 & above have experienced reduction in accessibility among regular and casual workers in UP and self-employed workers in Kerala.

## Logistic Regression

**Table-4: Comparison of Association of socioeconomic factors with access to healthcare in UP and Kerala, 2017-18**

Self Employed						
Access to Healthcare	UP 75 <sup>th</sup> Round			Kerala 75 <sup>th</sup> Round		
	Coef.	Odd Ratio	P> z	Coef.	Odd Ratio	P> z
Sector (Ref: Urban)	0.092	1.096	0.00	0.402	1.495	0.00
Household size	-0.047	0.953	0.00	0.128	1.137	0.00
Gender (Ref: Female)	0.217	1.242	0.00	0.360	1.434	0.00
Age (Ref: 19-60)	-0.320	0.725	0.00	-0.268	0.764	0.00
Caste (Ref: SC-ST)	-0.084	0.918	0.00	-0.158	0.853	0.00
Religion (Ref: Hindu)	-0.795	0.451	0.00	-0.309	0.734	0.00
Education (Ref: Higher Secondary & Above)	0.416	1.516	0.00	0.372	1.450	0.00
Constant	2.877	17.77	0.00	2.679	14.57	0.00

Regular Employed						
Access to Healthcare	Coef.	Odd Ratio	P> z	Coef.	Odd Ratio	P> z
Sector (Ref: Urban)	1.347	3.848	0.00	-1.493	0.224	0.00
Household size	0.047	1.048	0.00	0.098	1.103	0.00
Gender (Ref: Female)	0.028	1.028	0.00	-0.431	0.649	0.00
Age (Ref: 19-60)	0.060	1.062	0.00	-0.525	0.591	0.00
Caste (Ref: SC-ST)	0.801	2.228	0.00	-0.187	0.829	0.00
Religion (Ref: Hindu)	2.215	9.168	0.00	0.825	2.282	0.00
Education (Ref: Higher Secondary & Above)	-0.149	0.860	0.00	-0.394	0.674	0.00
Constant	-0.025	0.974	0.00	4.635	103.03	0.00
Casual Labour						
Access to Healthcare	Coef.	Odd Ratio	P> z	Coef.	Odd Ratio	P> z
Sector (Ref: Urban)	0.677	1.969	0.00	0.953	2.595	0.00
Household size	-0.145	0.864	0.00	0.096	1.101	0.00
Gender (Ref: Female)	0.437	1.549	0.00	0.247	1.280	0.00
Age (Ref: 19-60)	-0.237	0.788	0.00	-0.170	0.843	0.00
Caste (Ref: SC-ST)	0.002	1.00	0.00	0.153	1.165	0.00
Religion (Ref: Hindu)	-0.238	0.903	0.00	-0.253	0.776	0.00
Education (Ref: Higher Secondary & Above)	0.031	1.032	0.00	0.246	1.305	0.00
Constant	3.236	25.446	0.00	2.610	13.610	0.00

Source: Author’s estimations based on NSSO 75<sup>th</sup> round

Table4 depicts about in Uttar Pradesh the result shows that variables- sector, gender, education significantly affects the access to healthcare among self-employed. SC-ST group likely to experience 0.91 times less access to healthcare services than others category. Hindu group is 0.45 times more likely to non-access to healthcare services than other religions. Age group of 19-60 has 0.72 times less accessibility to healthcare services than 61 & above age group. Whereas, in case of regular employed almost all variables are significantly affects the access to healthcare. The result shows that Higher will be education, more likely to access to healthcare services. Similarly, sector, gender, caste and education, significantly affects the access to healthcare among casual workers. Among the casual workers, Age 19-60 group has 0.78 times less accessibility to healthcare services than 61 & above age group.

In Kerala, sector, household size, gender, education significantly affects the access to healthcare among self-employed. It has been found that SC/ST group person of (19-60) age group belongs to Hindu community less accessibility in healthcare services than others. Similarly, in case of regular employers, factors like household size, religion significantly affects the access to healthcare. Regular workers of Urban area have 0.22 times less access to healthcare services than rural area. Female regular workers have 0.64 times less accessibility than male. Regular workers belong to SC-ST community are 0.82 times less likely to access to healthcare services than others. The analysis result also shows that regular workers having Higher & secondary education have 0.67 times more likely to non-access to healthcare services than others. In case of Casual workers, the result depicts that almost all variables significantly affects the access to healthcare. Casual workers of (19-60) age group have 0.84 times less access to healthcare services than (61 & above) age group. It also mentions that casual workers belong to Hindu community has 0.77 times more likely to have non-access to healthcare services than others.

### Concentration Index

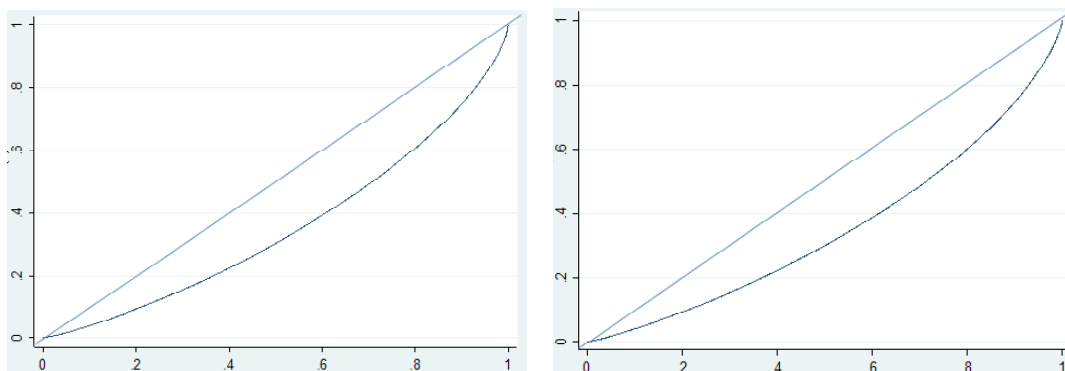
The value of CI lies between  $-1$  and  $+1$  and hence, a negative CI value will represent the inequality in the 'utilization of health services due to underlying factors. The decomposition analysis of CI will further let us know to what extent a variable is responsible for inequality in healthcare utilization.

**Table-5: Concentration Index of UP and Kerala in 2014-15 and 2018-19**

Year	UP	Kerala	Significance Level
2014-15	0.283222	0.105136	0.00
2017-18	0.032518	-0.0033	0.00

**Source:** Author's estimations based on NSSO 71<sup>st</sup> and 75<sup>th</sup> round

Table 5 shows that in both states, the value of Concentration Index (CI) is positive in both rounds of NSS (except Kerala in 2018-19) that implies improvement in accessibility of healthcare. In Kerala, it shows inequality of health accessibility is more concentrated among the poors in 2018-19. The value of CI has been reduced between two rounds which shows fall in inequality over the time.



**Figure-1: Concentration Curve of Kerala and UP-75th Round**

### Result and Discussions

In the Comparative analysis of healthcare accessibility among the workers, it has been found that workers in Kerala are in better position than Uttar Pradesh in terms of accessibility. In both the states, Regular workers have high accessibility followed by casual and self-employed. In both the states, casual workers have shown highest improvement in accessibility between 2014-15 and 2018-19. The comparative analysis shows a significant improvement in healthcare access on different socio-economic variable over two periods from 2014-15 to 2017-18. The rural urban gap has always been major barrier to healthcare access. This gap has considerably been reduced in both Kerala and Uttar Pradesh.

The regression analysis conducted in Uttar Pradesh and Kerala on access to healthcare among different categories of workers revealed significant determinants influencing healthcare accessibility. In Uttar Pradesh, access to healthcare among the self-employed is notably influenced by sector, household size, gender, age, and education. The SC-ST group in Uttar Pradesh faces challenges in accessing healthcare compared to other castes, indicating a significant caste-based disparity (Seth et al 2017). Additionally,

there are marked differences in healthcare access among religious groups, with Hindus having better access than others among the regular employed, highlighting religious disparities (Kumari & Mohanty; 2020). Higher education levels are associated with improved access to healthcare services. In Kerala, urban areas significantly increase access to healthcare for the self-employed compared to rural areas. Education is a key factor affecting healthcare access across different employment types in Kerala as well. Caste and religion emerge as critical determinants, pointing to systemic inequities that affect healthcare accessibility. The urban-rural divide is also a significant factor, with urban areas generally offering better access to healthcare (Chakrabarti and Tatavarthy, 2019).

## References

1. Parvin, F, Ali, S. A, Hashmi, S. N. I and Khatoon, A. (2021): "Accessibility and site suitability for healthcare services using GIS-based hybrid decision-making approach: a study in Murshidabad, India," *Spatial Information Research*, 29, 1-18.
2. Hesketh, T, Jun, Y. X, Lu, L, and Mei, W. H. (2008): "Health status and access to health care of migrant workers in China," *Public health reports*, 123(2), 189-197.
3. Berdahl, T. A, and Moriya, A. S. (2021): "Insurance coverage for non-standard workers: experiences of temporary workers, freelancers, and part-time workers in the USA, 2010–2017," *Journal of general internal medicine*, Vol 36, pp 1997-2003.
4. Lin, J, and Hao, L. (2023): "How Temporary Employment Relates to Community Health Services Utilization: Evidence from China Migrants Dynamic Survey," *Journal of Social Service Research*, pp 1-12.
5. Kumari, R, and Raman, R. (2022): "Regional disparities in healthcare services in Uttar Pradesh, India: A principal component analysis," *GeoJournal*, Vol 87, No 6, pp 5027-5050.
6. Chowdhury, J, and Ravi, R. P. (2022): "Healthcare Accessibility in Developing Countries: A Global Healthcare Challenge," *Journal of Clinical & Biomedical Research*, SRC/JCBR-164, DOI: doi. org/10.47363/JCBR/2022 Vol 152, No 4, pp 2-5.
7. Chakrabarti, S, and Tatavarthy, A. D. (2019): "The geography of medical travel in India: Differences across states, and the urban-rural divide," *Applied geography*, Vol 107, pp 12-25.
8. Levesque, J. F, Haddad, S, Narayana, D, and Fournier, P. (2005): "Access to health care in urban Kerala: emerging inequalities across the public-private divide," In Presentation made at Global Forum for Health Research, Forum, Mumbai: Citeseer.
9. World Health Organization. (2020): "COVID 19 health equity impact policy brief: informal workers" (No. WHO/EURO: 2020-1654-41405-56445), World Health Organization, Regional Office for Europe.

# Uttar Pradesh Surging towards \$1 Trillion Economy: An Econometric Forecasting Using Arima Model

Dr. Narendra Kumar<sup>1</sup> & Dr. Abhishek Pandey<sup>2</sup>

---

## Abstract

Uttar Pradesh is the third-largest economy in India. Recently, Prime Minister Shri Narendra Modi announced the vision 'Viksit Bharat@2047' to transform India into a developed nation. The government of Uttar Pradesh has set a target to achieve a \$1 trillion economy by 2027, aligning with the central government's aim of reaching a \$5 trillion economy for India. The aim of the study is to analyse the trend of GSDP of Uttar Pradesh and to predict the future trend of GSDP of Uttar Pradesh to achieve the target of a \$1 trillion economy. Econometric forecasting ARIMA model has been used to solve the objectives of the study and to test the stated hypothesis using secondary data. According to the result of the forecast analysis, the increasing trend has been found for the goal of Government of Uttar Pradesh to achieve \$1 trillion economy. The results of the study shows that size of the economy will be \$ 357.6 billion by 2027 which is less than the targeted value of the Government of Uttar Pradesh. To achieve the goal of \$1 trillion economy, it is required to accelerate the GSDP growth rate about 3 times. It is also suggested that, the government should increase the industrialization and promote the investment in the different sectors of the economy which can increase the level of output and contribute to the employment generation and poverty reduction in Uttar Pradesh as well as at all India level. The goal of achieving \$1trillion economy will also be helpful for the vision of **Viksit Bharat@2047** to make India as a developed nation.

**Keywords:** GSDP, \$1 trillion economy, Viksit Bharat@2047, Uttar Pradesh

## 1. INTRODUCTION

The Government of Uttar Pradesh aims to make \$1 trillion economy of Uttar Pradesh. The Finance Minister of Uttar Pradesh presented the UP budget for the fiscal year 2023-24. It was the biggest budget of the history<sup>3</sup>. Special emphasis is being laid on the reforms necessary for the development of the state and achieving good governance in Uttar Pradesh.

Point out the vision of PM Narendra Modi on making 5 trillion economy of India Shri NK Singh, Chairman of the 15th Finance Commission told that, If Prime Minister Shri Narendra Modi's goal is to make India a 5 trillion dollar economy, then to achieve this goal it is necessary that Uttar Pradesh also changes

---

<sup>1</sup> Guest Faculty, Department of Economics, Dr. Shakuntala Misra National Rehabilitation University, Lucknow, (UP). E-mail: narendra21191@gmail.com

<sup>3</sup> Assistant Professor, Department of Economics, Dr. Shakuntala Misra National Rehabilitation University, Lucknow, (UP). E-mail: pandeyabhishek451@gmail.com

to become a 1 trillion dollar economy. This means that although the GDP growth of Uttar Pradesh has progressed more than the national average, there is a need to bring a new intelligence in it. Unless Uttar Pradesh becomes a \$1 trillion economy, India's goal of becoming a \$5 trillion economy cannot be achieved.

## 2. REVIEW OF LITERATURE

In Uttar Pradesh, to reach out the goal of \$1 trillion economy by 2027, it is required to get its annual growth rate to surge by 30-35 percent (Gupta, 2022). According to the Department of Planning of Uttar Pradesh, the professionals will have to develop a strategic framework and create the roadmap with the required reform for the goal of \$1 trillion economy of Uttar Pradesh (Mathew, 2022). Promotion of agri-tourism followed by land reform policies, educational enhancement of farmers, technological innovation can be helpful for the upgradation of agriculture and economy (Bhattacharya & Sachdev, 2021). It is required to accelerate the economic structure for the economic development of Uttar Pradesh. Improvement in the skilling infrastructure, energy, transport and investment can be helpful for the structural transformation of Uttar Pradesh (Mitra, et.al., 2019). According to the study, the poor performance in the economic growth may be attributed to lower socio-economic development in Uttar Pradesh. It should be increased with the promotion of investment and infrastructural development (Rasul, 2014).

### 2.1 Literature Gap

There is only few articles have been written on the issue focusing on the target of Uttar Pradesh Government to achieve \$1 trillion economy of Uttar Pradesh. There is no academic studies have been conducted by scholars on the specific topic. To fill out the literature gap, it is required to analyze the trend of related parameters and make the prediction for the policymakers regarding the aforesaid target of the Government.

## 3. OBJECTIVES OF THE STUDY

The main objectives of the present study are as following:

- To analyse the trend of GSDP of Uttar Pradesh.
- To predict the future trend of GSDP of Uttar Pradesh to achieve the target of a \$1 trillion economy.

## 4. HYPOTHESIS

Following hypothesis have been stated to solve the stated objectives of the study:

**$H_1$ :** Uttar Pradesh will achieve the target of a \$1 trillion Economy by 2027.

## 5. METHODOLOGY

The present study is based on the secondary data analysis. The Uttar Pradesh Government data on GSDP of Uttar Pradesh has been utilized since 2011-12 to 2022-23. The econometric forecasting ARIMA (Auto Regressive Integrated Moving Average) model has been applied using SPSS to calculate the trend of growth and prediction of required results.

## 6. RESULTS AND DISCUSSION

**Table 1: Annual Growth of GSDP of Uttar Pradesh by Economic Activity at Current Price**

Year	Primary Sector	Secondary Sector	Tertiary Sector	GSDP (%)	GSDP (\$ billions)
2012-13	15.9	10.4	14.9	13.6	99.5
2013-14	12.2	15.4	14.2	14.3	113.8
2014-15	3.3	2.8	12.0	7.6	122.4
2015-16	11.3	13.1	10.6	12.5	137.7
2016-17	8.8	24.1	9.8	13.3	155.9
2017-18	13.9	3.4	13.1	11.7	174.2
2018-19	7.1	6.1	11.7	9.9	191.4
2019-20	6.0	6.2	9.6	7.5	205.8
2020-21	6.0	-4.9	-7.3	-3.5	198.7
2021-22	16.2	14.9	14.0	16.8	231.9
2022-23	8.4	40.0	15.7	17.8	273.2

Source: UPDES

**Figure 1: Sectoral GSDP Growth over period in UP (at current prices)**



Source: Table 1



Figure 2: GSDP Growth over period in UP (at current prices)



Source: Table 1

According to the results of the study, a fluctuating trend has found for the GSDP annual growth in Uttar Pradesh. It has found that the annual GSDP growth rate was 13.6 percent in 2012-13 which increased to 14.3 percent in 2013-14. It declined to 7.6 percent in 2014-15 after that it again increased to 12.5 percent in 2015-16 and 13.3 percent in 2016-17. It again declined to 11.7 percent, 9.9 percent, 7.5 percent and -3.5 percent in 2017-18, 2018-19, 2019-20 and 2020-21 respectively. During the Covid-19 pandemic the growth has witnessed negative due to the lockdown. After that it increased to 16.8 percent and 17.8 percent in 2021-22 and 2022-23 respectively (table 1).

**Hypothesis testing using forecasting**

Table: Observed and Forecast Trend of Annual GSDP of Uttar Pradesh

			Model Type
Model ID	GSDP (\$ billion)	Model_1	ARIMA(0,1,0)

## Model Fit

Fit Statistic	Mean	SE	Minimum	Maximum	Percentile						
					5	10	25	50	75	90	95
Stationary R-squared	.000	.	.000	.000	.000	.000	.000	.000	.000	.000	.000
R-squared	.946	.	.946	.946	.946	.946	.946	.946	.946	.946	.946
RMSE	12.451	.	12.451	12.451	12.451	12.451	12.451	12.451	12.451	12.451	12.451
MAPE	4.204	.	4.204	4.204	4.204	4.204	4.204	4.204	4.204	4.204	4.204
MaxAPF	12.065	.	12.065	12.065	12.065	12.065	12.065	12.065	12.065	12.065	12.065
MAE	7.970	.	7.970	7.970	7.970	7.970	7.970	7.970	7.970	7.970	7.970
MaxAE	24.427	.	24.427	24.427	24.427	24.427	24.427	24.427	24.427	24.427	24.427
Normalized BIC	5.262	.	5.262	5.262	5.262	5.262	5.262	5.262	5.262	5.262	5.262

## Model Statistics

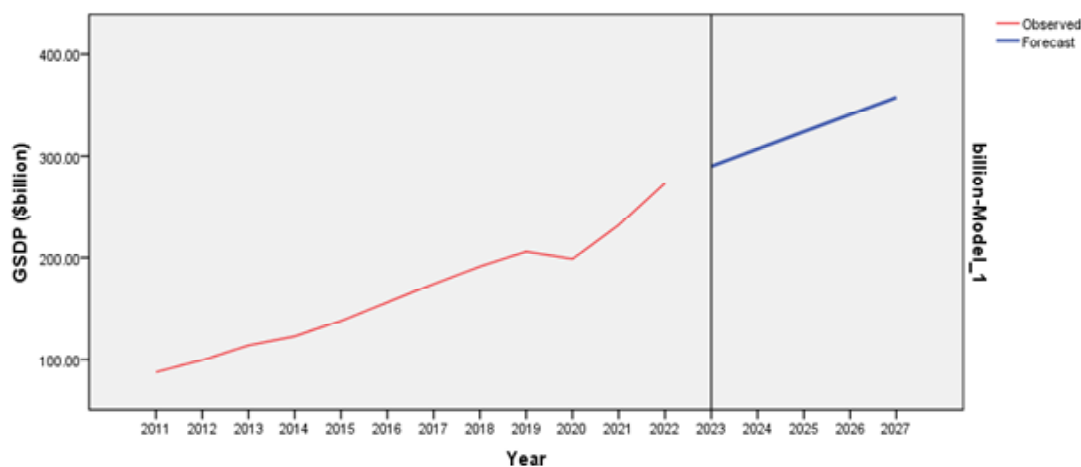
Model	Number of Predictors	Model Fit statistics		Ljung-Box Q(18)		Number of Outliers
		Stationary R-squared	R-squared	Statistics	DF	
GSDP (\$ billion)-Model_1	0	.000	.946	.	0	.

## Forecast

Model		2023	2024	2025	2026	2027
GSDP (\$ billion)-Model_1	Forecast	290.07	306.95	323.82	340.69	357.56
	UCL	317.81	346.18	371.87	396.18	419.60
	LCL	262.33	267.71	275.77	285.21	295.53

For each model, forecasts start after the last non-missing in the range of the requested estimation period, and end at the last period for which non-missing values of all the predictors are available or at the end date of the requested forecast period, whichever is earlier.

Figure 3: Observed and Forecast Trend of Annual GSDP of Uttar Pradesh



Source: Table 1 & Forecast data

According to the result of the forecast analysis, the increasing trend has been found for the goal of Government of Uttar Pradesh to achieve \$1 trillion economy. The results of the study shows that size of the economy will be \$ 357.6 billion by 2027 which is less than the targeted value of the Government of Uttar Pradesh. To achieve the goal of \$1 trillion economy, it is required to accelerate the GSDP growth rate about 3 times.

## 7. Conclusion

The results of the analysis show that there is a positive sign for the target to become \$1 trillion economy of Uttar Pradesh. But the forecast data gives the less value than target of the government. According to the results it has found that government should accelerate the concerned variables such as; investment, industrial output, agriculture productivity, employment and GSDP growth rate to achieve the goal of \$1 trillion economy.

## 8. Suggestions

According to the results of the study, the economy of Uttar Pradesh is performing well. It is suggested to increase the productivity of farm as well as the non-farming sectors of the economy to achieve the goal of becoming \$1 trillion economy. It is also suggested that, the government should increase the industrialization and promote the investment in the different sectors of the economy which can increase the level of output and contribute to the employment generation and poverty reduction in Uttar Pradesh as well as at all India level. The goal of achieving \$1 trillion economy will also be helpful for the vision of *Viksit Bharat@2047* to make India as a developed nation.

## References

- Bhattacharya, S. & Sachdev, B. K. (2021). An analysis on the role played by the economy sector in upgrading in the farming sector. *International Journal of Multidisciplinary Research and Growth Evaluation*. Vol. 2, Issue 6, pp. 90-93
- Mitra, S., Gupta, K. & Nikore, M. (2019). Infrastructure and Investment Planning for Inclusive Growth in Uttar Pradesh. *ADB BRIEFS*. No. 120
- Rasul, Golam & Sharma, Eklabya (2014). Understanding the Poor economic performance of Bihar and Uttar Pradesh. *Regional Studies, Regional Science*. Vol. 1, Issue 1, pp. 221-239
- [https://updes.up.nic.in/updes/data/annual\\_stats/gsdp/gsdp\\_growth\\_current\\_price\\_2021\\_22.pdf](https://updes.up.nic.in/updes/data/annual_stats/gsdp/gsdp_growth_current_price_2021_22.pdf)
- <https://www.moneycontrol.com/news/business/economy/the-1-trillion-economy-target-for-uttar-pradesh-and-how-state-plans-to-achieve-it-8294131.html>
- <https://government.economictimes.indiatimes.com/news/governance/vision-conclave-to-put-the-spotlight-on-ups-roadmap-to-1-trillion-economy-by-2027/95580268>
- <https://www.fortuneindia.com/macro/ups-new-quest-for-1-trillion-economy-by-2027/107443>
- <https://www.investindia.gov.in/team-india-blogs/uttar-pradesh-budget-2023-24-roadmap-trillion-dollar-economy>

# Comprehensive Analysis of Foreign Direct Investment Inflows in Uttar Pradesh: Prospects and Challenges

*Anupriya Singh<sup>1</sup> & Dr. Parijat Saurabh<sup>2</sup>*

---

## ABSTRACT

*India is presently known as one of the most important players in the global economic landscape. Its trade policies, Government reforms, and inherent financial strengths have contributed to its standing as one of the world's most sought-after destinations for foreign investment. Foreign Direct Investment (FDI) stands as a pivotal catalyst for India's economic growth, constituting a substantial non-debt financial reservoir for the nation's developmental endeavours.*

*The study aims to assess the current status of foreign direct investment inflows in the Indian state of Uttar Pradesh, and to identify and analyse the prospect that make Uttar Pradesh an attractive destination for FDI. FDI is crucial for UP economic development, employment generation, it contributes to technology transfer, human capital formation, entrepreneurship and efficiency of resource management. Attracting and sustaining FDI contributes to the state's ability to adapt to global economic changes, fostering a more robust & resilient economy. Investment is considered an index of progress and the social & political environment of any state. The state whose image will be of low crime rate, political stability and policies promoting industries there the pace of investment is fast and high.*

*Uttar Pradesh has emerged as a hotbed for Foreign Direct Investment (FDI) in recent years, experiencing a remarkable upswing in foreign capital inflow. Data from the Department for Promotion of Industry and Internal Trade (DPIIT) and the Reserve Bank of India (RBI) reveals that the state has witnessed an astonishing fourfold increase in FDI between 2019 and June 2023, compared to the 17-year period from 2000 to 2017. Between 2000 and 2017, Uttar Pradesh attracted a meagre Rs 3,000 crore foreign investments. However, in just five years, from 2019 to June 2023, the state has seen an influx of approximately Rs 11,000 crore in foreign investment, signalling a significant shift in the state's economic landscape. In a recent ranking of states based on FDI inflow, Uttar Pradesh secured the 11th position between October 2019 and June 2023. Notably, it surpassed 22 other states. Overall economic performance, exports help in the development of a country. FDI equity inflow of UP from January 2021 to December 2021 is 224.81 US\$. Merchandise exports from Uttar Pradesh reached US\$ 21.68 billion in FY23 and US\$ 6.42 billion in FY24\*. Telecom equipment was the leading export category with 11%*

---

<sup>1</sup> Research Scholar- Department of Economics M.G.K.V.P Varanasi (U.P.)

<sup>2</sup> Assistant Professor - Department of Economics M.G.K.V.P (U.P.)

*share of state exports in 2021-22. Buffalo meat was the second-largest export category at 8%. The US is the major export market for Uttar Pradesh, accounting for about 20.73% of the export value in FY22.*

*The significance of the study lies in its potential to inform decision-making, foster economic development to the formulation of effective policies aimed at attracting & retaining FDI in UP. By addressing challenges & leveraging prospects the state can experience increased economic growth, job creation & industrial development. The analysis can serve as a guide for stakeholders navigating the complexities of the FDI landscape in UP.*

**Keywords:** Foreign Direct Investment

## Introduction

Foreign Direct Investment' means investment through capital instruments by a person resident outside India in an unlisted Indian company; or in ten per cent or more of the post issue paid-up equity capital on a fully diluted basis of a listed Indian company that is a foreign direct investment refers to a purchase of a particular organisation's interest by another foreign organisation

Foreign Direct Investment (FDI) is a crucial driver of economic growth, fostering development, job creation, and technological advancements. Uttar Pradesh, India's most populous state, has been actively seeking FDI to bolster its economic landscape. This analysis aims to provide a comprehensive examination of FDI inflows into Uttar Pradesh, delving into its patterns, trends, and impact on the state's economic development. FDI also tends to enhance economic growth through spillover of technology and knowledge in the host country. There is, however, large inequality in the distribution of FDI flows within the emerging market and developing economies. While some countries like China, India and Brazil have attracted bulk of the FDI flows, most of the others have failed to achieve the same. *The state of Uttar Pradesh (UP) recently announced its 2023 investment promotion policy targeting Fortune 500 companies. UP is competing with major industrial Indian states like Tamil Nadu, Gujarat, Karnataka, and Maharashtra to attract high-value investments from sector-leading companies, establish R&D and frontier innovation projects, and build up local manufacturing and sourcing ecosystems.* Between October 2019 and June 2023, Uttar Pradesh has come at the 11th position in the list of foreign direct investment in different states of the country. Uttar Pradesh has left behind 22 states including Punjab, Andhra Pradesh, Kerala, Madhya Pradesh, Himachal, Bihar, Chandigarh, Goa, and Chhattisgarh. Looking at the economic growth, this year Uttar Pradesh is expected to be included in the top 10 states of the country. The 2023 FDI policy includes exemptions in areas such as land acquisition, stamp duty, and capital investment.

## Literature Review

Renuka, Ganesan and Durga Mani (2013) have conducted research on impact of FDI in the Indian economy with reference to the retail sector in India. Objectives of the study were to know the reasons to invest in India, analyse the impact of FDI in the retail sector in India and to know the trends in different sectors in India. Data has been collected with the help of secondary data. Liberalization of trade policy and less barriers and restrictions to the foreign investment in the retail sector of India, have made the FDI in retail sector easy. It was found that most of the foreign countries liked to invest their amount in the service sector, Construction Industry, Telecommunications and Computer software and Hardware, because these sectors earn more profit in compared to others. FDI in the retail sector help to bring new technology in India, improve rural infrastructure, reduce wastages of agriculture produces etc.

Gulsan Akhtar (2013) in his paper “Inflows of Foreign Direct Investment in India” focuses on potential impact of FDI in the growth and development of Indian economy. FDI acts as a catalyst for domestic industrial development and considered to be an important vehicle for economic development. The study finds out the during pre-liberalisation period FDI increased at CAGR of 19.05% while during post liberalisation period it has grown 24.28%. Since 1991 FDI inflows in India has increased approximately by more than 165 times.

Patil and Kadam (2014) in their research paper titled Effects of FDI on Indian economy: A Critical Appraisal have made an attempt to ascertain the relevance of FDI in our country by observing its inflows as well as its effect on its economic development over the years 2000-2010.

### Objective

- To assess the current status of foreign direct investment inflows in the Indian state of Uttar Pradesh.
- To identify and analyse the prospect that make Uttar Pradesh an attractive destination for FDI.

### Research Question

- Is there any significant relationship between FDI Inflows and GSDP of Uttar Pradesh for the period 2018-19 to 2022-23?

### Methodology:

For achieving the purpose of the study, data has been collected from the secondary sources over a period of 2011-2020. Various descriptive and analytical tools have been used in the research paper. Secondary data from the website of Industrial Policy & Promotion ([www.dipp.nic.in](http://www.dipp.nic.in)) and Reserve Bank of India have been used for the analysis.

### Review the historical trends of FDI inflows into UP.

An examination of the historical trends in foreign direct investment (FDI) flows into Uttar Pradesh (Uttar Pradesh) provides valuable insights into the attractiveness of the state as an investment destination. However, it is important to note that UP may not historically have been a high FDI hub compared to other states in India such as Maharashtra, Karnataka and Gujarat. However, trend analysis can help identify policy and factors affecting FDI inflows.

#### 1. Early Years (Before 2000):

- FDI inflows to UP during this period were relatively low, mainly due to factors such as bureaucracy, lack of infrastructure and regulatory hurdles
- The country lacked policies to attract foreign investors, and investor confidence was low due to perceived difficulties in doing business.

#### 2. Early 2000:

- Liberalization of the Indian economy in the early 1990s paved the way for increased FDI inflows across the country, including UP.

- While UP started seeing some FDI inflows during this period, it was still low compared to other states.
- Sectors like manufacturing, IT/ITeS and agriculture have started attracting some foreign investment, albeit on a smaller scale.

**3. from mid-2000s to early 2010s:**

- During this period, UP had instigated efforts to improve economic conditions and attract investors
- The state government introduced various policies and incentives to encourage investment in sectors such as infrastructure, textiles and food processing.
- However, challenges such as inadequate infrastructure, inefficient bureaucracy, land acquisition issues and others continued to hamper the flow of vital water between states

**4. Recent years (2010 to date):**

- FDI and NRI inflows to UP have shown signs of growth in recent years, albeit changing.
- The state government has made a concerted effort to address age-old issues such as streamlining policies, providing incentives and promoting special services.
- Sectors such as renewable energy, manufacturing and infrastructure have emerged as focus sectors for attracting FDI.
- Initiatives like “Invest UP” campaign have been launched to showcase the country’s potential and attract investors.

**5. Compared to other countries:**

- Though UP has made progress in attracting FDI, it still lags behind other states like Maharashtra, Karnataka and Gujarat which have historically been very successful in attracting FDI.
- Factors such as better infrastructure, active economic growth policies and favourable business environment have contributed to the success of these countries in attracting FDI.

**FDI inflows of financial year- wise data:**

Year	GSDP	Total FDI inflows (amount US\$, million)
2011-12	151000	177
2012-13	151040	317
2013-14	155430	347
2014-15	165460	372
2015-16	171080	483
2016-17	183720	563
2017-18	207830	570
2018 -19	226750	660
2019-20	239440	694
2020-21	212390	942

**Source:** www.ibef.org/states/uttar-pradesh, **Note:** FDI inflows in cumulative from April 2000. GDP at current prices Variable- In this study, independent variable is FDI and dependent variable is GSDP

## Result and Discussions

GSDP represent, the values show an overall increasing trend, with some fluctuations. Similar to GSDP, there is an increasing trend in FDI inflows, indicating growing foreign investment in Uttar Pradesh. Analysing both GSDP and FDI inflows over the years can provide insights in to the economic development and attractiveness of Uttar Pradesh for foreign investors. The increasing values suggest positive economic growth and a favourable environment for foreign investment during this period.

<i>Column1</i>		<i>Column2</i>	
Mean	186414	Mean	512.5
Standard Error	10391.81625	Standard Error	70.22238485
Median	177400	Median	523
Mode	#N/A	Mode	#N/A
Standard Deviation	32861.80836	Standard Deviation	222.0626788
Sample Variance	1079898449	Sample Variance	49311.83333
Kurtosis	-1.4333338	Kurtosis	0.227146472
Skewness	0.433735024	Skewness	0.458746807
Range	88440	Range	765
Minimum	151000	Minimum	177
Maximum	239440	Maximum	942
Sum	1864140	Sum	5125
Count	10	Count	10

Note-

### Correlation

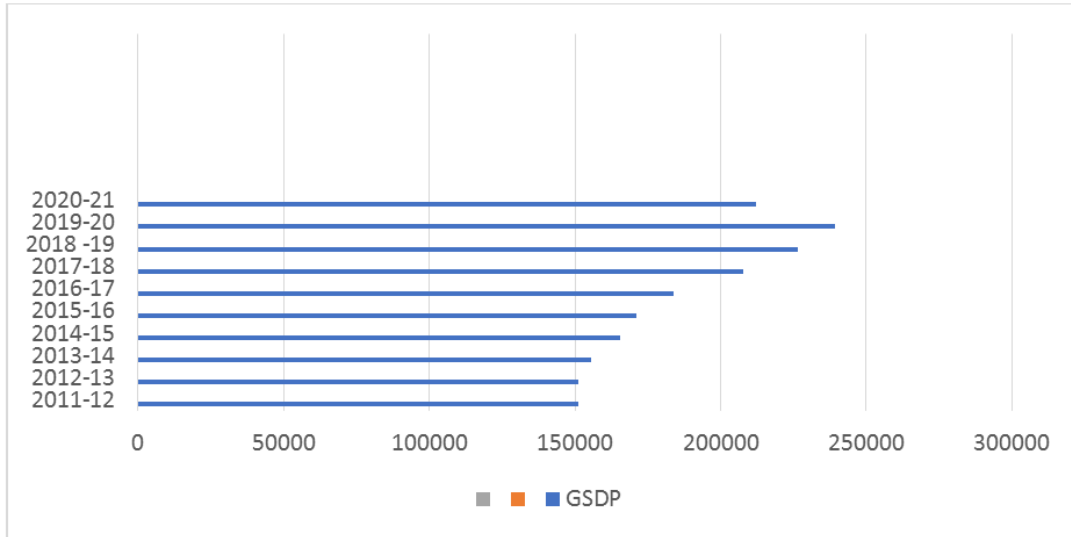
	<i>Column 1</i>	<i>Column 2</i>
Column 1	1	
Column 2	0.839679	1

Note- column 1 indicate GSDP and column 2 indicate FDI inflow,

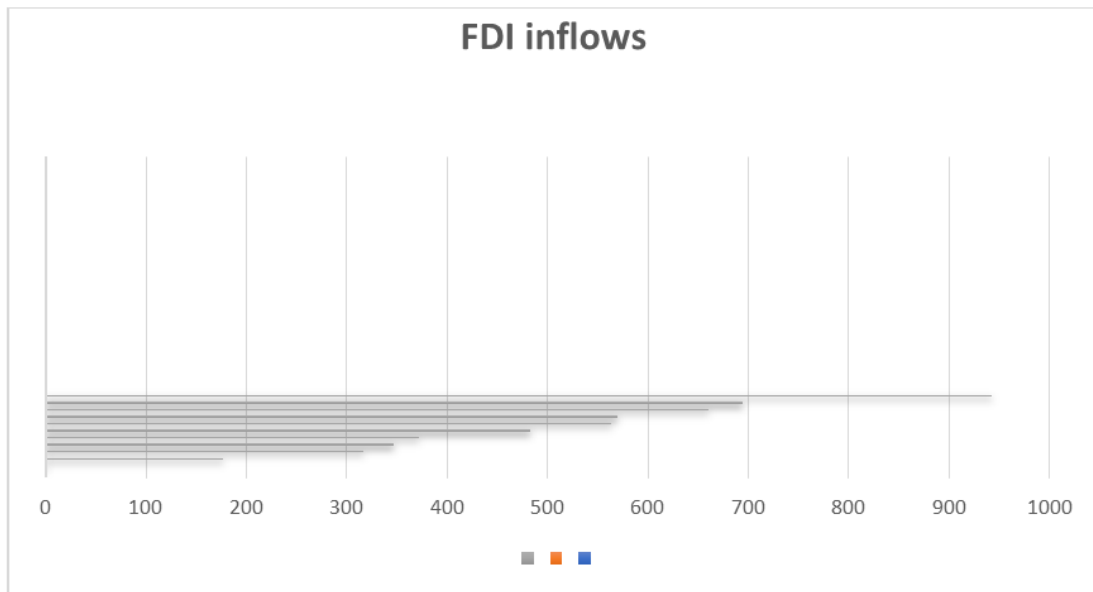
The correlation results suggest a statistically significant relationship between two variables i.e. Foreign Direct Investment and Gross State Domestic Product. The Pearson correlation coefficients between FDI and GSDP is 0.839, therefore there is positive relationship coefficients exists indicating a positive linear relationship between two variables. As one variable FDI increases, the other variable GSDP Tends to increase as well.



In this case, a significance level of 0.8396 indicates that the correlation is statistically significant at the 0.05 level so therefore we reject the null hypothesis.



Source: [www.ibef.org/states/uttar-pradesh](http://www.ibef.org/states/uttar-pradesh)



Source: [www.ibef.org/states/uttar-pradesh](http://www.ibef.org/states/uttar-pradesh)

**STATES/UTs ATTRACTING HIGHEST FDI EQUITY INFLOW IN THE YEAR 2022-23 ARE AS FOLLOWS: -**

Serial No	State	Percentage of FDI received (in terms of USD)
1.	Maharashtra	30
2.	Karnataka	22
3.	Gujarat	17
4.	Delhi	13
5.	Tamil Nadu	5

**State wise FDI Equity Inflow:**

FDI in Uttar Pradesh and India from October – 2019 to December -2023. (Amount in Rs. Crore)

States	Rank	Amount of foreign Direct Investment Equity Inflow	% age out of total FDI Equity inflow (in USD terms)
Maharashtra	1	5,07,439.98	29.99
Karnataka	2	3,65,276.08	21.84
Gujarat	3	2,87,435.30	17.12
Delhi	4	2,21454.56	13.16
Tamil Nadu	5	78,633.76	4.66
Uttar Pradesh	11	70,245.80	4.14
Gross Total		16,83,780.24	

Source: dpiit.gov.in

The overall FDI Inflow for all states combined is USD 16,83,780.24 million. The percentage out of total FDI Equity Inflow indicates the contribution of each state to the total FDI in terms of equity. For example, Maharashtra contributes the highest at 29.99% of the total FDI Equity Inflow, followed by Karnataka at 21.84%. These percentages give an idea of the distribution of foreign investment across different states in India.

**Analyse the sectors that have attracted the most FDI and those that are lagging behind:**

The analysis of the sectors that have attracted the most foreign direct investment (FDI) in Uttar Pradesh (UP) and the backlog provides insights into the comparative advantages of the state should be given perspective highlight:

**Areas that attract the most FDI:**

- 1) **Infrastructure:** Infrastructure has been a priority for UP, attracting huge FDI in areas like roads, highways, airports and urban infrastructure. Projects such as expressways, metro trains and smart cities have attracted the interest of foreign investors because of their long-term revenue potential.

- 2) **Manufacturing:** UP's large consumer base and strategic location make it an attractive destination for manufacturing investments. Industries such as automobiles, textiles, pharmaceuticals and electronics received significant FDI benefiting from the country's abundant land and labour resources
- 3) **IT and IT Enabled Services (IT/ITeS):** Cities like Noida and Greater Noida emerged as IT hubs, attracting FDI in software development, business process outsourcing (BPO), IT consulting services skilled people availability and government support for IT services contributed to this growth.
- 4) **Renewable Energy:** With increasing emphasis on clean energy, UP has seen increased FDI in renewable energy sectors like solar and wind power.
- 5) **Food Processing:** The rich agricultural resources of UP provide investment opportunities in food processing industries. FDI in sectors such as dairy, fruit, vegetable manufacturing and food packaging is on the rise, supported by government policies to promote agro -based industries

#### **Areas lagging behind in terms of FDI:**

- 1) **Healthcare:** Despite the growing demand for quality healthcare, FDI in healthcare in UP is very low. Challenges such as inadequate health care, regulatory barriers and lack of skilled labour can deter foreign investment in the sector.
- 2) **Education:** In UP with a large population and high demand for quality education, FDI in education is low. Issues such as legal restrictions on foreign ownership and concerns about return on investment could deter more foreign participation in the sector
- 3) **Tourism and Hospitality:** UP has many historical monuments, religious places and cultural heritage. However, compared to other states like Rajasthan and Kerala, FDI in tourism and hospitality is low. Lack of jobs, security concerns and bureaucratic barriers may be deterring foreign investment in the region.
- 4) **Retail:** Despite UP having huge consumer market potential, FDI in retail is restricted due to uncertain government regulations and policies. Although some segments such as single-brand retailing have been liberalised, foreign investment opportunities in this sector are limited due to restrictions on multiple retail outlets and e-commerce
- 5) **Real Estate:** The real estate sector in UP has been facing challenges such as land acquisition issues, regulatory challenges and market uncertainty, affecting FDI inflows Structural changes, have given exposure to improve land acquisition process etc. in this sector Can attract foreign investment.

#### **Prospects for FDI in Uttar Pradesh:**

- ❖ Uttar Pradesh is the most populous state in India, providing a vast consumer market for various industries. This demographic advantage can attract foreign investors looking to tap into a large and diverse customer base.

- ❖ Identify sectors with high potential to attract FDI, such as manufacturing, infrastructure, IT/ITES, renewable energy, agriculture and tourism.
- ❖ Highlight the strategic location of UP and its proximity to major consumer markets like Delhi-NCR.
- ❖ Assess the country's population share and its ability to attract jobs requiring skilled and semi-skilled labour.
- ❖ Examine government policies and initiatives aimed at encouraging FDI, such as administrative reforms, incentives and infrastructure development programs.
- ❖ consider the access to domestic and international markets that businesses in Uttar Pradesh may enjoy. Proximity to major markets and transportation hubs can be a significant advantage.

### **Challenges to FDI in Uttar Pradesh:**

- ❖ Infrastructural challenges, including inadequate power supply, inadequate roads and lack of quality industrial facilities.
- ❖ Bureaucratic hurdles and red tape in permits, licenses and land acquisition. Legal challenges and structural instability that may deter foreign investors.
- ❖ Socioeconomic challenges such as poverty, illiteracy, and inadequate health care that can affect economic status.
- ❖ Competition from other countries and global destinations for FDI
- ❖ Land acquisition for industrial projects is often marred by legal complexities, disputes, and protests, leading to delays and disruptions in project execution.

### **Conclusion**

Uttar Pradesh presents both opportunities and challenges in terms of attracting Foreign Direct Investment. The state's significant contribution to the total FDI inflow indicates a positive trend, but there is room for improvement in various aspects. Policymakers should focus on addressing infrastructure gaps, refining the policy environment, and investing in skill development to enhance Uttar Pradesh's attractiveness to foreign investors. By capitalizing on its strengths and addressing challenges, the state has the potential to further boost its FDI inflows and foster sustainable economic growth. The government of Uttar Pradesh has set an ambitious target of elevating the state's domestic gross product to a staggering US 1 trillion dollars. Achieving this goal necessitates a substantial increase in the manufacturing sector's contribution to the domestic gross product, from roughly 25% to an impressive 50%. To realize this transformation, it is imperative that prominent foreign corporations invest in the state's manufacturing sector. FDI, which allows foreign companies and even foreign governments to invest, assumes a pivotal role in advancing the development of both developing and emerging markets.

Despite Uttar Pradesh's significant strides in economic development and progress, the state currently holds 11th position in attracting foreign direct investment. It is also worth considering that only 14 Fortune-500 companies are established in the state, while in the state of Tamil Nadu this number is 75. This shows that although the state has attracted investors, it still lags in the establishment of major

industries. Addressing this gap and fostering an environment more conducive to attracting and accommodating big industries could further accelerate Uttar Pradesh's development and economic growth.

## References

1. Renuka, R., Ganesan M. and Durga Mani M.K. (2013). Impact of FDI on Indian Economy with Reference to Retail Sector in India. *Global Research Analysis*, 2(1), pp.22-24.
2. Patil, D. and Kadam, S. (2014). Effects of FDI on Indian Economy: A Critical Appraisal. *Journal of Economics and Sustainable Development*, 5(19).
3. ([www.dipp.nic.in](http://www.dipp.nic.in)).
4. ([www.rbi.org.in](http://www.rbi.org.in)).
5. <https://www.ibef.org/states/uttar-pradesh>
6. <https://www.investindia.gov.in/state/uttar-pradesh>
7. [www.statisticstimes.com](http://www.statisticstimes.com)

# Prospects and Challenges of Higher Education in Uttar Pradesh

*Dr. Preeti Singh<sup>1</sup> & Dr. Yogita Beri<sup>2</sup>*

---

## ABSTRACT

*Endogenous growth theories emphasized the role played by human capital in economic growth and development of a country. Education facilitates human capital formation and thus helps in the economic development of a country. By inculcating values, skills and making changes in perception and attitude, education transforms a person into a good human being and helps in growth and development of individuals as well as society. Besides, higher education enhances not only employability of an individual but also ensures one's social inclusion in future. Uttar Pradesh is the most populous state in the country and thus providing education to all is a daunting task and therefore, the growth of higher education in the state has had its own significance. Access, equity and quality are three main challenges faced by Indian higher education system. Despite making several efforts by the Indian Government to increase the accessibility to education, inequalities in access to education still persists. There are many factors that put constraint on access to and inclusion in higher education. More number of education institutions particularly in remote areas, improvement in infrastructure of these institutions, more job opportunities, higher returns to education etc. are some of the factors that motivate an individual to opt for higher education. This paper discusses about the growth prospects of higher education in Uttar Pradesh in recent years. The significant challenges that come in the way of growth of higher education in the state has also been covered. Further, some measures have been suggested to overcome these challenges and speed up the growth of higher education in the state.*

**Key Words:** *Access, Equity, Economic Growth & Development, Inclusive education*

## Introduction

Education is inevitable for human resource development and formation of just and equitable society. Being the most populous country in the world India is rich in terms of human resources and the economy can be strengthened by skilling this work force through education. Therefore, growth of higher education has had its own significance. The growth of higher education is reflected not only by the increase in number of higher education institutions but also by the increase in enrolments in these institutions. Gross enrolment ratio defined as the ratio of the number of students enrolled in higher education out of the total population in the relevant age group of 18-23 years is used as an indicator of enrolment in higher education

---

<sup>1</sup> Associate Professor, University of Lucknow (U.P.)

<sup>2</sup> Associate Professor, Vasanta College for Women, Rajghat, B.H.U., Varanasi (U.P.)

in India. Enrolment in higher education is quite different from enrolment in primary education as the former is more a function of higher secondary education completion rates than a function of the relevant age group (18-23 years). Thus, enrolment in higher education will grow in the line of enrolment at the higher secondary level. Moreover, higher education enrolment also depends on the transition of higher secondary graduates to higher education level. GER at higher education level should be examined in terms of effective-GER and transition rate from higher secondary to the higher education level rather than simply based on GER. A low transition rate may adversely affect prospects of higher education enrolment to grow in the years that follow [Arun C Mehta].

There are intrinsic as well as extrinsic incentives that determine for high school graduates to go on for higher education. The individual attributes and situational characteristics of the young people play a key role in decision making for obtaining higher education. Relevant individual attributes are the academic achievements of the young people and their motivation to proceed to higher education. The situational characteristics include circumstances of the home, the peer group, the school, the higher education system, government policies and the labour market [Martin Hayden & Peter Carpenter].

With an increase of 26.5 per cent, total enrolment in higher education at all India level has increased to nearly 4.33 crore in 2021-22 from 3.42 crores in 2014-15. Thus, there has been an impressive growth in higher education in the country in the past. Also, there has been an increase in female enrolment during the same period by 32 per cent which is a good progress and needs to be maintained. India's GER at the higher education level for the 18-23 age group was 27.1 per cent in 2022-23 that is very low as compared to some developed countries like U.S.A. (86), Japan (59) and even it is lower than the global average of 38 percent. The precarious situation of higher education in U.P. is visible from GER at 23.2 per cent in 2022-23. Marginalised groups are more vulnerable as their GER falls significantly below the national average of 27.1 per cent.

With a score of 38.1 India has secured 40<sup>th</sup> position in 2023 Global Innovation Index (GII). The consistent rise in GII signifies the pivotal role of higher education and it further necessitates to strengthen the ecosystem supporting innovation in higher education. The growth in India's patent applications by 31.6 per cent in 2022 is also linked to its higher education landscape. There has been a rise in R&D funding in recent years. The partnership between academia and industry have resulted in collaborative research initiatives. Adequate funding is imperative for the growth of higher education otherwise it compels HEIs to take loan and repay via internally generated resources that is sourced by charging students more and more. As suggested by NEP 2020 expenditure on education should be increased to 6 per cent of GDP which hovered around 2.8 per cent during the period 2015-16 to 2022-23 and is far below the target.

## Objectives

- To analyze the growth of higher education in India particularly in Uttar Pradesh in recent years.
- To identify the challenges associated with higher education in the country and to suggest measures that should be undertaken to meet these challenges.

## Higher Education: Issues & Challenges

The status of Higher education in India is often being questioned on three grounds of accessibility, quality and equity. Accessibility to higher education is constrained by inadequate number of education institutions as well as limited capacity of existing institutions. Besides, regional, economic and social

factors apart from gender and language are the bases of exclusion in access to higher education in the country. Language of instruction Limited accessibility together with constrained affordability keeps many higher education aspirants out of the education system. The most populous state U.P. is home to 24 crore people. It is one of the top 10 states in terms of number of colleges and there are 8114 Colleges and for every one lakh population there are 32 Colleges (AISHE 2020-21). Also, with 25.3 per cent GER it is one of the top 6 States in terms of highest total student enrolment. But, GER of U.P. is lower than the all-India average and not a single State University/College is in the top 100 Higher Educational Institutions (HEIs) of India.

Accessibility to higher education is often challenged by socio-economic status of a person. Poor economic status is often biggest hurdle in receiving not only higher education but also even primary education. Though the Government has made primary education free with the objective of universalization of primary education yet; higher education is still not affordable for many of us. Equity in education means to ensure that every student has equal opportunity to reach his full potential. It is determined on the basis of differences in GER between rural and urban population, male and female and variations across various communities particularly marginalized communities such as SC, ST, OBC, and Muslim minorities. Social status of a person is also an important determinant of entering to higher education.

Good infrastructure, availability of various kind of laboratory, library and well qualified teachers together determine quality of teaching. Absence of one or more of these components adversely influences the quality of teaching. In our country many colleges and universities do not have their own buildings and are operated from rented premises. IITs and IIMs are well known institutions around the world for providing quality education. Uttar Pradesh consists of premier institutions like IITs, IIM, NIT IITs and AIMS. With the growth of young population in the country there will be phenomenal increase in the number of students seeking higher education therefore achieving a target of 50 percent GER by 2035 needs sustained efforts on the part of all stakeholders of education system. Higher education is not isolated from primary and secondary level of education and in fact there is interdependence between these and the higher education cannot grow without the growth of these two initial levels. Unless and until quality is ensured at primary and secondary education, it cannot be achieved at higher education level.

### **Government Initiatives**

Central as well as State Governments in India have been continuously taking various initiatives and formulating public policies to tackle the challenges faced by higher education system and make higher education worthwhile. For making higher education inclusive and accessible, the Indian Government has provided reservation in admissions to disadvantaged groups, has opened institutions in rural areas, and has made provision of fee concessions, and scholarships for economically weaker students. Rashtriya Uchchatar Shiksha Abhiyan (RUSA) has been constituted in 2013 with an objective of improving the quality of teaching-learning processes in India's higher education so that it can produce employable and competitive graduates, post-graduates and Ph.Ds. RUSA works for improving access, equity and quality in higher education through planned development of higher education at the state level. It also facilitates establishment of new academic institutions, expansion of the existing ones, development of institutions that are self-reliant in terms of quality education and provide education that is relevant to students as well as nation as a whole. Accreditation of higher education institutions by NAAC is done to address the issue of deteriorating quality of education in the country.



Uttar Pradesh government has taken several initiatives to mitigate the challenges of higher education system so that it does not hinder the progress of the state. Despite willingness many individuals are unable to enrol themselves into higher education as they cannot afford it. U.P. government is providing financial assistance to economically weaker students in the form of scholarships, fee concessions and exemptions. For promoting education among economically weaker sections of the society, Mukhyamantri Balak/Balika Protsahan Yojana provides financial aid to meritorious students from economically disadvantaged backgrounds. Recognizing the significance of coaching in competitive exams, free coaching is provided to students preparing for various competitive exams like the UPSC, UPPSC, and SSC to students from marginalized backgrounds. To narrow down the gender gap in education and empowering girls, U.P. government has launched Kanya Sumangala Yojana and providing financial assistance to families on the birth of a girl child, ensuring her proper nutrition, health, and education. This scheme supports the girl's education by offering scholarships at various levels.

For improving education system and making youth technically empowered, U.P. government in the name of DigiShakti (Swami Vivekananda Youth Empowerment Scheme) is distributing smart phones/tablets to students of different sections of the state through their respective university/college/institute. These digital devices provide a plethora of educational course materials available on web and mobile apps to students and make them aware about the various developmental schemes and programs of the government. Through the use of information and communication technologies (ICT), DigiShakti scheme facilitate students in enhancing their knowledge and skill sets. All state universities and colleges will be provided free wi-fi facilities and 10 new universities of international level will be opened up. The initiatives taken by the government from time to time has strengthened the education system of Uttar Pradesh.

## Conclusion & Recommendations

Education not only helps in the holistic development of an individual but also promotes national development. Taking into account interdependency of school education and higher education, quality of school education should be improved to lay down solid foundation on which strong building of higher education could be established. To enhance enrollment in higher education emphasis should be laid down to increase efficiency of school education. Quality of higher education can also be increased through conducting research and development activities which is not possible without adequate amount of funds. India spends merely 0.64 per cent of its GDP on R&D whereas developed countries spend 2 to 3 per cent of GDP on it. Government should allocate more resources to higher education. Infrastructure should be upgraded to provide students with a conducive learning environment.

Indian higher education system is often criticized on the ground that it does not make students employable. Higher education aspirants choose those streams that provide better employment opportunities. Therefore, higher education should be made compatible with the need of the job market. There is need to revamp academic curricula to align with industry demands. Upgradation in curriculum should be done regularly as it is the backbone of education system. Higher education institutions should run short term certificate and vocational courses so that students can learn various skills and can enhance their employability.

Digitalization provides flexibility to learn from your space and thus saves commutation time and money. Besides, it embraces inclusivity by giving opportunity to those from different backgrounds or with disabilities. Through digitalization higher education institutions increase the number of courses being offered, improve access, increase enrolment and provide opportunities for lifelong learning. Therefore, the

process of digitalization in higher education should be speed up to increase accessibility to higher education and emphasis should be given on hybrid education model. However, digitalization should not create digital divide between have and have nots.

Teachers play a significant role in shaping the minds of the youth. Higher education institutions in India have been suffering from the acute shortage of qualified faculties. Well educated teachers should be appointed. Though recruitment of faculties in higher education institution is being done in a mission mode these days yet still there are many vacant positions. Filling these vacant positions will not only improve student-teacher ratio but will also enhance the quality of teaching. Undoubtedly, gender gap in higher education further percolates gender disparity in labor force participation as well as in wage earnings. Increasing participation of women in higher education in recent years is a good signal but there is still a lot of scope for improvement.

Higher education should be made affordable as it will bring economically backward students into higher education. Education loan should be accessible to all economically weaker students and the process of securing scholarships and financial assistance should be made easier for them. To conclude, despite the growth of higher education in recent years Indian higher education system is still grappled with multifaceted challenges and concerted efforts from all stake holders require to mitigate these challenges.

## References

1. All India Survey on Higher Education, 2021-22, Ministry of Education, Department of Higher Education, Govt. of India, New Delhi.
2. Martin Hayden and Peter Carpenter (1990); From School to Higher Education in Australia, Higher Education, Vol. 20, No. 2, pp. 175-196.
3. Marta Rahona López (2009); Equality of Opportunities in Spanish Higher Education, Higher Education, Vol. 58, No. 3, pp. 285-306.
4. N. Jayaram (1979), Higher Education, Inequality and Social Change in India, Sociological Bulletin, Vol. 28, No. 1/2, pp. 46-58.
5. <https://educationforallindia.com/>

# Can Uttar Pradesh Become a One Trillion Economy through Tax Efficiency?

*Dr. Kanchan Singh<sup>1</sup>*

---

## ABSTRACT

*After the FRBM Act 2004, this paper has analyzed tax efficiency of Indian states with special reference to Uttar Pradesh through tax effort. The growth rate of Uttar Pradesh (UP) grew at 3.2% during 1992-97 and declined with 2% during 1997-2002 which period UP had been facing fiscal crisis. There are many reforms such as FRBM act, VAT and GST implementation helps the accelerating the UP's growth again and registering 10.2% in 2021-22 and further 8.3% in 2022-23. Different finance commissions have used tax effort as criteria for the transfer of resources from the union government to the states which helps to increasing public investment and improve the production capacity of states. But this devolution is not sufficient to meet the requirement of state governments in India. The states must to dependent on their tax revenue and measuring tax effort and tax efficiency. State governments can still differ tax efficiency with similar tax instruments. This study is based on secondary data which is collected form RBI during the period 1991-2022. This paper adopts regression approach for tax capacities and tax efficiency ranking of twenty states in India. At the end, this paper draws the conclusion and policy recommendations. If, independent variables have a positive association with tax efficiency with special reference to UP,so thatcan help to make a one trillion economy for the coming few years.*

**Key words:** *GSDP, Own Tax Revenue and Tax Effort.*

## Introduction

In the Indian economy, the tax system has been use as an important source of financial development. So the centre as well as states has been focused on tax revenue. It is a fact that, the Centre, several States are also facing deteriorating trend of tax revenue, with serious implications on their developmental efforts. Insufficient revenue sources, uncontrolled growth of current expenditures, and failure of central transfers to grow as fast as the States' own revenues have been the sources of the imbalances. In many respects, the situation of tax revenue in the States is more critical than that at the Centre as the States have the primary Constitutional responsibility for providing basic social and economic services.

The constitution assigns a number of important tax resources to central government and a limited amount of tax resources to the states. Most of the buoyant sources of revenue are in the purview of central government. But the fiscal responsibilities in meeting huge expenditure remained with state government (Jena, 2001). These factors have created acute problem for the fiscal adjustment in the states. RBI (1999)

---

<sup>1</sup> Assistant Professor, Department of Economics, J.M.S. College, Munger (U.P.)

study emphasized the structural nature of imbalance in state finance, stemming from the limited resource base in relation to growing expenditure commitments. Eleventh Finance Commission (2000) focused on a series of immediate and longer term issues of fiscal ailment. The phenomenon of expenditure growth outpacing the growth of revenue, noticed in the eighties, got widened in the mid nineties with stagnating revenue growth and fast expansion of expenditure.

In the late nineties, almost all states went through a difficult phase in respect of state finance, in a comparative perspective; however, Uttar Pradesh's fiscal imbalance has been one of the worst. As already mentioned, the ratio of revenue to fiscal deficit in undivided Uttar Pradesh was 74.76 percent in 1998-99, which was the highest among the states in that year. The finance of Uttar Pradesh show marked deterioration in revenue and fiscal balance relative to GSDP towards the end of the nineties. The outstanding feature of Uttar Pradesh's finances was the mounting fiscal imbalance where the revenue surplus of 0.66% of GSDP in 1987-88 transformed into a deficit in 1988-89 reaching a peak of 5.31% in 1998-99. In 1999-00, it improved to 4.12% of GSDP. The fiscal deficit increased from 2.64% in GSDP in 1987-88 to a peak of 7.11 % in 1998-99. It marginally improved to 6.31 % in 1999-00. In the late nineties, the deterioration is sharper, combining the influence both of salary revision and interest payments which had risen following the steadily rising fiscal deficit combined with the rising cost of borrowing in the nineties. The outstanding liabilities of the state government show an explosive growth since 1999-00. It rose from a level of 38.31 % of GSDP in 1998-99 to 53.76 % in 2003-04. From 1987-88 to 1998-99, the revenue of the state relative to GSDP declined by about 3% points from 13.3% to 10.4%. there has been an improvement since then. The revenue receipt in 2003-04 and 2004-05 are estimated at 14.2% and 14.3% of GSDP. The picture since 1990-00 shows improvement in own revenues, but expenditure still show arising trend. As a result, there is no improvement in fiscal imbalance. The eleventh finance commission had placed Uttar Pradesh among the five fiscally most vulnerable states. The long term deterioration occurred because of higher interest payments, higher pensions liabilities and declined in the share of central transfers (Uttar Pradesh Development Report, 2004).

In Uttar Pradesh, State Finance Commission (1994) recommended that local bodies be given regular shares of taxes, duties, tolls and fees levied by state government. Uttar Pradesh Resource Mobilization and Taxation Committee (1996) had observed about stamp duty. Realizing the un-sustainability of past trends and the need for reform of the government of Uttar Pradesh published a "White Paper" on fiscal situation in March 1998.

Twelfth Finance Commission (TFC) was mandated to review the Fiscal Reforms Facility introduced by the Central Government on the basis of the recommendations of the Eleventh Finance Commission and suggest measures for effective achievement of its objective. The TFC has not recommended continuation of FRF over the period 2005-10, and has suggested another scheme for achieving the same objective of eliminating revenue deficits, this time by end of the TFC period i.e. 2009-10, linked to States adopting a statutory route for revenue deficit elimination by passing Fiscal Responsibility legislation on the lines suggested by TFC. It recommend that each state should enact fiscal responsibility legislation. This legislation should, at a minimum, provide for

- I. Eliminating revenue deficit by 2008-09;
- II. Reducing fiscal deficit to 3 per cent of GSDP;
- III. Bringing out annual reduction targets of revenue and fiscal deficits;
- IV. Bringing out annual statement giving prospects for the state economy and related fiscal strategy;

- V Bringing out special statements along with the budget giving in detail number of employees in government, public sector, and aided institutions and related salaries (Srivastava, Rao and Gupta, 2005).

There has been some notable improvement in the institutional environment that can support fiscal reforms. The central government has enacted a Fiscal Responsibility and Management Act (FRBMA) in 2003, which had, under its rules, set the target for eliminating revenue deficit by 2007-08, and reducing fiscal deficit to 3 per cent of GDP. The July 2004 budget has ensured that the target year is shifted to 2008-09. The states of Karnataka, Kerala, Tamil Nadu, Punjab, and Uttar Pradesh have enacted fiscal responsibility legislations. Many states have drawn up their medium term reform programs with specific monitorable targets in the context of the Medium Term Fiscal Reform Facility instituted on the basis of EFC's recommendations (Ministry Of Finance, 2004).

**Table 1: Own Tax Revenue in Indian states (1991-2022): Average Annual growth(In Percent)**

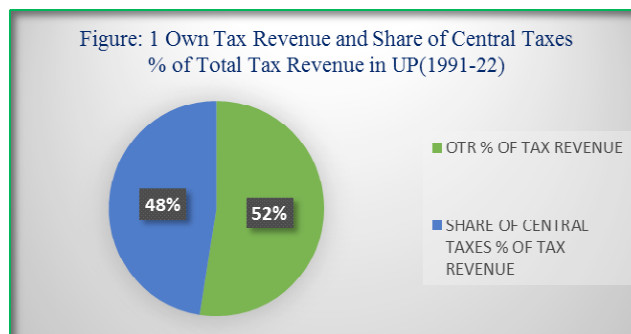
States	Pre FRBM (1991-2004)	Post FRBM (2005-22)	Direction of growth in Post FRBM as compared to Pre FRBM
Andhra Pradesh	13.72	16.41	Upward
Assam	13.80	14.55	Upward
Bihar	14.86	15.47	Upward
Gujarat	11.36	18.70	Upward
Haryana	13.79	19.27	Upward
Himachal Pradesh	14.15	13.64	Downward
Jammu& Kashmir	15.22	17.58	Upward
Karnataka	13.02	18.05	Upward
Kerala	14.45	15.82	Upward
Madhya Pradesh	14.22	15.68	Upward
Maharashtra	14.45	14.85	Upward
Manipur	12.96	17.06	Upward
Nagaland	13.95	15.37	Upward
Odisha	13.55	16.21	Upward
Punjab	12.66	19.06	Upward
Rajasthan	16.76	16.80	Upward
Tamil Nadu	10.49	17.67	Upward
Tripura	c13.67	16.47	Upward
Uttar Pradesh	12.52	13.98	Upward
West Bengal	12.57	13.83	Upward

# Author's calculation

Table.1 shows the average annual growth rate of own tax revenue in Indian states for pre FRBM act (1991-04) was low for Uttar Pradesh state as compared to developed states, middle group states and lower group states. For instance, average annual growth during the period 1991-2004, for Uttar Pradesh was found at 12.52percent, which was less as compared to Andhra Pradesh (13.80percent), Assam (13.80percent),

Bihar (14.86percent), Karnataka (13.02percent), Kerala (14.45percent), Odisha (13.55percent), Nagaland (13.95percent), Haryana (13.79percent), Himanchal Pradesh (14.15percent), Maharashtra (14.45percent) Madhya Pradesh (14.22), Rajasthan (16.76percent) and West Bengal (12.57percent). At the same period, it stood at 12.96percent, 12.66percent, 10.49percent and 11.36percent respectively for Manipur, Punjab, Tamil nadu and Gujarat which shown less average annual growth rate as compared to Uttar Pradesh respectively.

Further, average annual growth of own tax revenue in Indian states for post FRBM act (2005-2022), stood at 13.98percent for Uttar Pradesh. However, this figure was high for Andhra Pradesh (16.41percent), Assam (14.55percent), Bihar (15.47percent), Gujarat (18.70percent), Haryana (19.27percent), and Maharashtra (14.85percent) Madhya Pradesh (15.68percent), Rajasthan (16.80percent) Karnataka (18.05percent), Kerala (15.82percent), Odisha (16.21percent), Punjab (19.06percent), Nagaland (15.37percent), and Tamil nadu (17.67percent). At the same period, West Bengal and Himanchal Pradesh were noted at 13.83percent and 13.64percent respectively which has been shown less average annual growth rate as compared to Uttar Pradesh respectively.



Source: A Study of State Finance, RBI

Figure (1) shows that the Own Tax Revenue and Shares of Central Taxes as percentage of total tax revenue is marginally difference for Uttar Pradesh during the period 2000-22. The above figure clearly indicates that Shares of Central Taxes has recorded 48% of Total Tax Revenue for the period 2000-22, whereas the share of Own Tax Revenue has been recorded 52% as the percentage of Total Tax Revenue during the study period 2000-22.

For assessment of revenue performance, it has needed to evaluated tax effort and tax efficiency. Taxation enquiry commission (1953) explained that taxable capacity of different sections of the community may be said to refer to the degree of taxation, broadly speaking, beyond which productive effort and efficiency as a whole began to suffer. Taxable capacity is normally used in two senses: Absolute Taxable Capacity indicates the amount of money or proportion of national income that can be taken away by the government from people in the form of taxes without producing in favorable affect. On the other hand, Relative Taxable Capacity refers to the taxable capacity of one community as compared to that of another. If refers to the proportion in which two or more states in a federation should contribute to common expenditure through taxation (Tyagi, 2014). Tax effort of a government can be understand as a relationship between the tax collection and taxable capacity. At the same period, uttarpradesh stand at seventh rank among the sixteen Indian states. DipankorCoondoo, AmitaMajumder, Robin Mukherjee and ChiranjibNeogi (2001) have been measured the tax performance of an economy by Tax-SDP ratio (TSR). On the basis of

relative tax performance, Assam, Bihar, Uttar Pradesh, West Bengal and Orissa are the low TSR. However, the states of Karnataka, Kerala, Tamil Nadu, Goa, Gujarat and Maharashtra have shown high TSR.

In this paper, we have tried to focus own tax performance and tax effort of Uttar Pradesh as compared to 19 states from 1991-2022. The policy recommendation for Uttar Pradesh how to achieved one trillion economy. The present paper has been divided into three section including introduction. The second section is a brief discourse on methodology. Further, Last section shows conclusion and policy suggestions.

## Methodology

In the present study, regression approach and representative tax system have been applied for measuring taxable capacity. The steps of these two methods are given below:

### Regression Approach

The important studies have adopted regression approach are of Lotz and Morse (1967), Bahl (1971), Chelliah (1971), Reddy (1975), Dwivedi (1980) and Oommen (1987). Regression approach attempts to explain the variation across different entities or units. Generally, the variables used in the model depend upon the independent variables. For example, for estimating taxable capacity of the state one could use the

following variables: Ratio of state tax revenue to-state domestic income ( $\frac{T_t}{Y_t}$ ); income from agriculture ( $YA_t$ ); income from manufacturing ( $YB_t$ ); income from hotels, trade and commerce ( $YC_t$ ); and per capita state income ( $\frac{Y_t}{N_t}$ ). The equation would then be:

$$\frac{T_t}{Y_t} = \alpha + \beta \left( \frac{YA_t}{Y_t} \right) + \gamma \left( \frac{YB_t}{Y_t} \right) + \delta \left( \frac{YC_t}{Y_t} \right) + \theta \left( \frac{Y_t}{N_t} \right) + U_t$$

A variant of this method, known as the quantile regression method has been adopted in some studies. In this method, the time-series data on state-specific aggregate tax revenue (ATR) is used. Aggregate tax revenue of a particular state is obtained by adding up state taxes on income, taxes on property and capital transactions, land revenue, sales tax, state excise duty, tax on vehicles, entertainment tax, etc. The tax-SDP ratio (TSR) of each state is obtained by dividing aggregate tax revenue (ATR) by net state domestic product (NSDP). In this method the p<sup>th</sup>quantile regression equation is a linear equation of the form:

$$TSR_p = \alpha + \beta \log(SDP_{pc}) + U_t$$

Where,  $SDP_{pc}$  represents per capita SDP; and  $TSR_p$  refers to the estimated value of tax-SDP ratio of the state corresponding to the p<sup>th</sup>quantile. If the state's observed TSR value for the year is close to the value of corresponding to the state's observed value for that year, then the state's relative tax performance is said to be in the ordinal p<sup>th</sup>quantile group.

### Representative Tax System

The important studies have adopted the representative approach include Advisory Commission on Inter-governmental Relations (1962), Bahl (1972), Thimmaiah (1979) and Chelliah and Sinha (1982). In this

method, instead of taking proxies for potential tax bases such as degree of urbanization, share of agriculture in GSDP, etc, the attempt is to select potential bases of individual taxes. For each tax an appropriate base is identified and a representative set of tax rates is generated. This representative rate can be regarded as the average of the Effective Rate (ER) of the tax. The effective rate is the ratio of Actual Revenue (RA) and Potential Base (PB) of the tax:

$$ER = RA_{ij} / PB_{ij}$$

Where,  $i = 1, 2, 3, \dots, m$ , refers to the number of states,  $j = 1, 2, 3, \dots, n$ , refers to the number of taxes. Accordingly,  $RA_{ij}$  refers to actual revenue obtained from the  $j^{\text{th}}$  tax levied in the  $i^{\text{th}}$  state. Therefore, average effective rate (AER) is:

$$AER_i = 1/s(j) \sum_{i=1}^{s(j)} ER_{ij}$$

Where  $s(j)$  is the number of states in which the  $j^{\text{th}}$  tax is being levied. The average effective rate so obtained is multiplied with the potential base for each tax and the revenue yielding capacity of that tax is derived. The relative taxable capacity ( $T_i$ ) of each state can be obtained by summing up the revenue yielding capacity of individual taxes as given below:

$$T_i = \sum_j (AER)_j (PB)_{ij}$$

The tax effort ( $E_i$ ) of a particular state is nothing but the ratio of actual tax revenue obtained by the state ( $T_i$ ) and its taxable capacity ( $T_i$ ):

$$E_i = T_i / T_i$$

If  $E_i > 1$ , the state is making more than average effort to raise revenue. Conversely, if  $E_i < 1$ , the state is putting in less than average effort to raise revenue.

The present study adopts a combination of both the regression approach and the representative tax system for assessing potential tax revenue of the Indian states. Some of the tax studies have employed the former approach while a few used the latter approach. The tax potential was estimated using the estimated values of the dependent variable derived on the basis of these preferred equations. The ratio of the actual tax revenue to the estimated tax potential, equation the average for all 20 states to 100 yielded the relative tax effort index. We use carry out our exercise for a sample of 20 states and we use averages of the data for 33 years period of 1991-22.

The tax effort and taxable capacity is measured in terms of representative tax model and regression model. In the present study following regression model has been employed:

$$\log \left( \frac{T_t}{P_t} \right) = \alpha + \beta \log \left( \frac{Y_t}{P_t} \right) + U_t$$

Where,  $\frac{T_t}{P_t}$  is per capita tax revenue and  $\frac{Y_t}{P_t}$  is per capita per capita state income,  $\alpha$  and  $\hat{\alpha}$  are coefficient.

In the above regression, the estimated value of  $\hat{\beta}$  indicates the effective rate of potential revenue of states government.



$\beta$  shows average effective rate which obtained by regression result. The relative taxable capacity ( $T_i$ ) of each state can be obtained by summing up the revenue yielding capacity of individual taxes as given below:

$$T_i = \beta \cdot (PB)_{ij}$$

The tax effort ( $E_i$ ) of a particular state is nothing but the ratio of actual tax revenue obtained by the state ( $T_i$ ) and its taxable capacity ( $t_i$ ):

$$E_i = T_i / t_i$$

If  $E_i > 1$ , the state is making more than average effort to raise revenue. Conversely, if  $E_i < 1$ , the state is putting in less than average effort to raise revenue.

### Empirical Analysis

Table 2 presents to estimating the taxable capacity of Own Tax Revenue for all states and particular Uttar Pradesh, the study add the revenue of own taxes. For example, for estimating the tax revenue of Uttar Pradesh, the study adds the own tax revenue which levied by the state. A similar exercise has been done for other states. Further, the study calculates the efforts of all states. This is calculated as the ratio of actual revenue to taxable capacity for each states. The tax effort ratio indicates whether it is making less or more than the average efforts. Finally, the ranking have been computed on the basis of tax efforts.

**Table 2: Tax Effort of Own Tax in Indian States (1991-2022)**

States	Actual Revenue (1991-22) lakhs	Potential Revenue (1991-22) lakhs	Tax Effort	Rank
Andhra Pradesh	1605.82	53115.75	3.0232	5
Assam	633.1923	84191.28	0.7521	18
Bihar	340.4615	16332.91	2.0845	10
Gujarat	1890.852	58990.74	3.2053	4
Haryana	2240.004	68607.82	3.2649	3
Himachal Pradesh	1490.342	73466.49	2.0286	11
J&K	995.1341	126980.7	0.7837	17
Karnataka	2095.505	61843.63	3.3884	2
Kerala	2011.972	63148.15	3.1861	6
Madhya Pradesh	929.3555	33672.49	2.76	8
Maharashtra	2170.742	72786.82	2.9823	7
Manipur	278.7296	68470.88	0.4071	20
Nagaland	354.619	58937.66	0.6017	19
Odisha	791.7179	58471.93	1.354	14
Punjab	1975.393	101383.9	1.9484	12
Rajasthan	1012.724	46928.14	2.158	9
Tamil Nadu	2243.931	62002.78	3.6191	1
Tripura	519.3783	47316.99	1.0977	16
Uttar Pradesh	677.8654	54794.74	1.2371	15
West Bengal	832.4801	44175.36	1.8845	13

#author's calculation

The results indicate that during the period 1981-2013, TamilNadu stands at first rank, while Karnataka and Haryana stand at second and third rank. In the case of Uttar Pradesh, it stands at fifteenth rank among all the states. Based on the ranks among the states, Rajasthan, West Bengal, Punjab, Odisha, Nagaland, Kerala, Haryana, Jammu & Kashmir, Manipur and Assam have not tapped resources from the overall tax system.

## Conclusions

After the FRBM Act 2004, this paper has analyzed tax efficiency of Indian states with special reference to Uttar Pradesh through tax effort. The growth rate of Uttar Pradesh (UP) grew at 3.2% during 1992-97 and declined with 2% during 1997-2002 which period UP had been facing fiscal crisis. There are many reforms such as FRBM act, VAT and GST implementation helps the accelerating the UP's growth again and registering 10.2% in 2021-22 and further 8.3% in 2022-23. Different finance commissions have used tax effort as criteria for the transfer of resources from the union government to the states which helps to increasing public investment and improve the production capacity of states. But this devolution is not sufficient to meet the requirement of state governments in India. The states must too dependent on their tax revenue and measuring tax effort and tax efficiency. State governments can still differ tax efficiency with similar tax instruments. This study is based on secondary data which is collected form RBI during the period 1991-2022. This paper adopts regression approach for tax capacities and tax efficiency ranking of twenty states in India. At the end, this paper draws the conclusion and policy recommendations. If, independent variables have a positive association with tax efficiency with special reference to UP, so that can help to make a one trillion economy for the coming few years.

## Reference

1. Acharya, H. (2011). The Measurement of Tax Elasticity in India: A Time Series Approach. *MPRA Paper No. 47090*.
2. Agarwal, M.K. (2005). Budgetary Constraints and Growth Scenario in Uttar Pradesh. *National Institute of Public Finance and Policy*, New Delhi.
3. Alm J., P. Annez and A. Modi (2004). *Stamp Duties in Indian States: A Case for Reform*. Georgetown University Press, Washington D.C.
4. Bai, J and P Perron (2003). Computation and Analysis of Multiple Structural Change Models. *Journal of Applied Econometrics*, Vol 18, PP 1-22.
5. Bajaj, J.L. (1999). Impact of Pay Revision on State Government Finances. *Economic and Political weekly*, May 29.
6. Nayar, B.R, (2014). *Globalization and India's Economic Integration*. Georgetown University Press, Washington D.C.
7. Bhargava P.K. (1969). *Uttar Pradesh's Finance since Independence*. vora's company publishers private Ltd., Bombay.
8. Chelliah, R.J. and N. Sinha (1982). State Finances in India: The Measurement of Tax effort of State Governments during 1973-76. *World Bank Staff Working Papers* Washington DC.
9. Choubey, S.K., S. Choubey, N.G. Pendse and N. Shukla (2007). *Economic Reform In India: Needs, Effect And Suggestion*. Sarup & Sons, New Delhi.

10. Dholakia, A. (2005). Measuring Fiscal Performance of States: An Alternative Approach. *Economic and Political Weekly, July 30*, PP.3421-3429.
11. Dholakia, R.H. (Dholakia, 2003). Regional Sources of Growth Acceleration in India, *Economic and Political Weekly, Vol. 44*, pp. 67-74
12. Dwivedi, D.N. (1985). On measurement of tax effort of Indian state governments. *ArthaVijnana, Vol. 27, No. 2*, P. 115.
13. Enders, W. (2010). *Applied Econometrics Time Series*. New Jersey: John Wiley & Sons, Inc., Hoboken.
14. Garg, S., AshimaGoyal and Rupayan Pal (2014) .Why Tax Effort Falls Short of Capacity in Indian States: A Stochastic Frontier Approach. *WP-2014-032 Indira Gandhi Institute of Development Research*, Mumbai.
15. Gaur, A.K. (2006). *State Taxes in India: Need for Reforms*. In D.K. Srivastava and M. Narasimhulu (2006). *State Level Fiscal Reforms in the Indian Economy*, (PP. 875-892) Deep &Deep Publication Pvt. Ltd., New Delhi.
16. Government of India (2013). *Seventy Third Report of the Standing Committee on Finance (2012-2013)(Fifteenth Lok Sabha) on the Constitution(One Hundred Fifteenth Amendment) Bill, 2011*, Department of Revenue, Ministry of Finance, Government of India, New Delhi.
17. [http://fincomindia.nic.in/writereaddata/html\\_en\\_files/Report291209.pdf](http://fincomindia.nic.in/writereaddata/html_en_files/Report291209.pdf).
18. Government of India (2015). Annual Report of Empowered Committee of State Finance Ministers Ministry of Finance, New Delhi.
19. Government of Uttar Pradesh (2014). *Report of the Comptroller and Auditor General of revenue sector*. Finance Department, Uttar Pradesh.
20. Government of Uttar Pradesh (2016). *Report Of the Comptroller and Auditor General of India on State Finances*, Finance Department, Uttar Pradesh.
21. Gujarati, D. N. (2004). *Basic Econometrics*. New Delhi: Tata McGraw-Hill.
22. Gupta, J.R. (2001). *Fiscal Deficit of States in India*. Atlantic Publishers and Distributors, New Delhi.
23. Jha, R., M. S. Mohanty, S. Chatterjee and PuneetChitkara (1999). Tax Efficiency in Selected Indian States. *Empirical Economics (1999) 24*: PP. 641-654.
24. Kaur, P. (2007). Growth Acceleration in India. *Economic and Political Weekly, 42 (15)*, 1380-1386.
25. Krishnan, V.S. (2006). *Indirect Tax Reform: Challenge and Response*, Abhinav Publications, New Delhi.
26. Kurian, N.J. (1999). State Government Finances: A Survey of Recent Trends. *Economic and Political Weekly May 8*, PP 1116-1125.
27. Rao, M.G. and H.K. Amarnath (2005). Convergence of Incomes across Indian States: A Divergent View, *Economic and Political Weekly, Vol.A 34*, P.N. 769-778.
28. Macpherson, D. (1999). Semi Log Model. [www.samos.aegean.gr/actuar/a.../regression/logrthmic%20models.pdf](http://www.samos.aegean.gr/actuar/a.../regression/logrthmic%20models.pdf).
29. Mukherjee, C. (2009). Recent Trends in Indian GDP and Its Components: An Exploratory Analysis. *Economic and Political Weekly, 44 (41/42)*, 13-15.
30. Mukherjee, S. (2015). Present State of Goods and Services Tax (GST) Reform in India. *National Institute of Public Finance and Policy, Working Paper No. 2015-154*, New Delhi.
31. Naganathan, M. and K. J. Sivagnanam (2000). Federal Transfers and Tax Efforts of States in India. *The Indian Economic Journal, Vol. 47, No. 4*, PP. 101-10.

32. Naseem, A. Z (2002). Fiscal Stabilization & State Finances: A Case Study of Uttar Pradesh. *Business perspectives*, 4(1), Jan-June, 115-124
33. Oommen, M. A. (1987). Relative Tax Effort of States. *Economic and Political Weekly*, Vol. 22, No. 11, pp. 466-470.
34. Pai, S.(2007). *Political Process in Uttar Pradesh: Identity, Economic Reform and Governance*. Pearson, Longmans.
35. Panagariya A., P. Chakraborty and M.G. Rao (2014). *State Level Reforms, Growth and Development in Indian States*. Oxford University Press.
36. Prasad K. (2001). *Development of India's Financial System*. Sarup& Sons, New Delhi.
37. Prest, A.R. (1962). The Sensitivity of the Yield of Personal Income Tax in the United Kingdom. *The Economic Journal*, September

# An analysis of Growth Performance of Uttar Pradesh: Sector Level Analysis

*Dr. Pragyesh Nath Tripathi<sup>1</sup>*

---

## ABSTRACT

*The growth performance of Uttar Pradesh since Independence to till now shows the fluctuations in many times. It is the successes and failures over the period in the various areas of development in the country as a whole as well as in different states. The growth rate of the Uttar Pradesh has been too poor to make a serious dent into the problems of poverty and low standard of living. Through improvement has taken place in most of the development indicators, the relative performance has been poor as compared to most of the other states (Singh 2023). The main responsible factor for this underdevelopment in Uttar Pradesh has been arises by the researcher are the slow process of structural change in favour of non-agriculture sector. Therefore, the major policy suggestion and development strategy in the state is accelerating the process of a shift to non-agriculture activities. The government of Uttar Pradesh has required to special attention to rural economy through promotion of rural industries as well as rural infrastructure. Finally, when the growth performance of Uttar Pradesh, by and large show better performance, when the agriculture sector, which have require the diversified to a much greater extent through promotion of high- value groups and allied activities such as dairying, animal husbandry, poultry, fishery, etc, for which potential exits in the state.*

**Keywords:** *Agriculture, Industry, Services, Uttar Pradesh and India.*

## Introduction

Uttar Pradesh is the most populous state in India with a population of nearly 240 million people. The economy of Uttar Pradesh is the fifth largest among states in India. At current prices, the gross state domestic product (GSDP) of Uttar Pradesh is estimated to be Rs. 24.99 trillion (US\$313 billion) in 2024–25. Merchandise exports from Uttar Pradesh reached US\$21.03 billion in FY22. Uttar Pradesh is the largest producer of food grains in India and accounted for about 17.83% share in the country's total food grain output in 2016–17. Food grain production in the state stood at 49,903.1 thousand tonnes in 2016-17 and 51,252.7 thousand tonnes in 2017–18. Major food grains produced in the state include rice, wheat, maize, millet (bajra), gram, pea and lentils.

---

<sup>1</sup> Assistant Professor, Department of Economics, Siddharth University, Kapilvastu, Siddharthnagar, Uttar Pradesh

## **Agriculture, Livestock and Fishing**

Uttar Pradesh is a major contributor to the national food grain stock. In FY 2020–21, the state produced 5.81 crores (58.10 million) tonnes of food grain, 18.68% of the country's total production. This is partly due to the fertile regions of the Indo-Gangetic plain and also the well-developed irrigation facilities such as canals and tube wells. It has been the foremost producer of food grains in India since the 1950s, due to high-yielding varieties of seed, greater availability of fertilisers, and increased use of irrigation.

Western Uttar Pradesh is more advanced in terms of agriculture as compared to the other regions in the state. The majority of the state's population depends upon farming activities. Wheat, rice, pulses, oilseeds, and potatoes are major agricultural products. Sugarcane is the most important cash crop throughout the state. Uttar Pradesh is one of the most important states in India as far as horticulture is concerned. Mangoes are extensively grown in the state.

## **Industry**

Uttar Pradesh has a robust industrial infrastructure, including 15 industrial areas, 12 specialised parks, four growth centres and industrial infrastructure development centres (IIDC). As of January 2019, Uttar Pradesh had 21 notified, 12 operational SEZs and 24 formally approved SEZs.

The Noida-Greater Noida- Yamuna Expressway belt has been a keen choice for many IT/ITES and electronic manufacturing firms. This belt alone has contributed about 40 percent to the manufacturing of mobiles in the country and about 55 per cent of their components.

There are a huge quantity of mineral resources found in the Vindhya mountain range of Uttar Pradesh. Uttar Pradesh has many resources like limestone, Magnesite, Copper, Gypsum. There are several cement plants in Mirzapur in the Vindhya region, a bauxite-based aluminium plant in the Banda region, and the Sonbhadra region. Coal deposits are found in the Singrauli region.

## **Services**

Uttar Pradesh is the 'IT-Hub' of northern India, with a share of software exports next to that of Karnataka. IT enterprises are limited to particular areas, such as Noida, Greater Noida and Ghaziabad, which lie in the National Capital Region (NCR), commercial capital Kanpur and in the state capital Lucknow.

Noida is also famous for TV News broadcasters. Almost all News channels such as ABP News, Zee News and Mahua News are located in Film City.

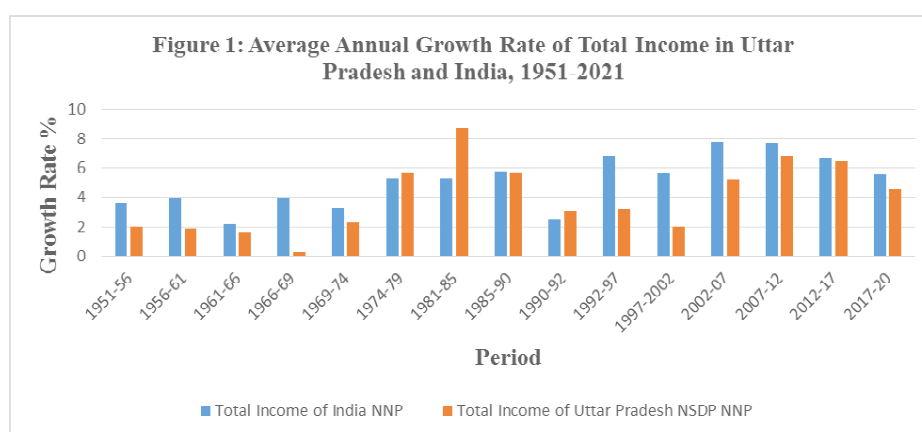
Therefore, Economic growth is essentially a process of structural break/change in the economy time to time. Structural shift/change is frequently used term by the economists as well as policy maker to show the any policy changes have been happened in the economy. In the present study, focuses on the growth of multi-sectoral perspective of the economy of Uttar Pradesh.

**Economic Growth**

**Table 1: Average Annual Growth Rate of Total and Per Capita Income in Uttar Pradesh and India- 1951-2021 (%)**

Period	Total Income		Per Capita Income	
	India	Uttar Pradesh	India	Uttar Pradesh
	NNP	NSDP	NNP	NSDP
1951-56	3.6	2.0	1.7	0.5
1956-61	4.0	1.9	1.9	0.3
1961-66	2.2	1.6	0.0	-0.2
1966-69	4.0	0.3	1.8	-1.5
1969-74	3.3	2.3	1.1	0.4
1974-79	5.3	5.7	2.9	3.3
1981-85	5.3	8.7	3.1	6.3
1985-90	5.8	5.7	3.6	3.3
1990-92	2.5	3.1	0.4	1.1
1992-97	6.8	3.2	4.9	1.4
1997-2002	5.6	2.0	3.6	-0.4
2002-07	7.8	5.2	6.1	3.2
2007-12	7.7	6.8	6.3	4.9
2012-17	6.7	6.5	5.5	5.0
2017-20	5.5	4.6	4.4	3.0

Source: Singh (2023).



Source: Based on Table 1.

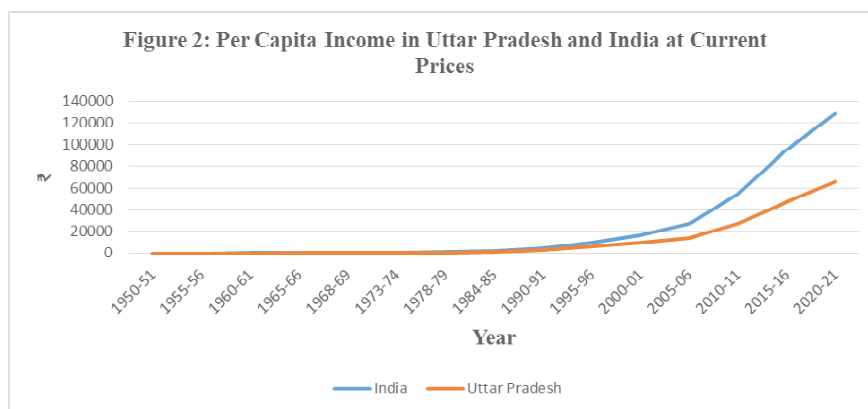
Table (1) and Figure (1) indicate the average annual growth rate of total and per capita income in Uttar Pradesh and India- 1951-2021. The average annual growth rate of Uttar Pradesh is always below the national level except for the year 1981-85. The growth rate of the economy of UP declined in the 1990s

coming down to 3.2% during 1992-97 and further to 2% during 1997-2002. This was the period under a several fiscal crisis leading to a decline in the public investment. The fiscal situation is improved in the first decade of the first this century, the growth rate of UP's economy again picked up, registering 5.2% during 2002-07 and further to 6.8% during 2007-12 and remained at 6.5% during 2012-17. There was, however, a sharp deceleration in economic growth after 2017 with growth rate coming down to 4.6% per annum during 2017-20 (Singh, 2023). Thus, the main cause of the declined of this growth time to time is mainly depends upon the fiscal situation of the UP. And the recent time the overall countries growth performance is disturb due to covid-19 pandemic, this is the one of the important cause of UP economy also.

**Table 2: Per Capita Income in Uttar Pradesh and India at Current Prices (₹)**

Period	India	Uttar Pradesh	Gap (2-3)	Gap as Percentage of India
1	2	3	4	5
1950-51	267	259	8	3.00
1955-56	255	213	42	16.47
1960-61	306	252	54	17.65
1965-66	426	373	53	12.44
1968-69	552	453	99	17.93
1973-74	871	669	202	23.19
1978-79	1253	935	318	25.38
1984-85	2504	1784	720	28.75
1990-91	4983	3590	1393	27.96
1995-96	10149	6331	3818	37.62
2000-01	16688	9799	6889	41.28
2005-06	27131	14221	12910	47.58
2010-11	54021	26698	27323	50.58
2015-16	94797	47118	47679	50.30
2020-21	128829	65704	63125	49.00

Source: Singh (2023).



Source: Based on Table 2.



Table (2) and Figure (2) show the per capita income in UP and India during the period 1950-51 to 2021-21. The growth performance of UP affects the state per capita income resulted to increase the Gap as compare to the national income in India. Therefore, the gap is only 3% in 1950-51, it was increased to 28% in 1990-91 and to 41.3% by 2000-01. And since 2005-06, the per capita income gap of UP and India has been noted around 50% continuously.

### Sectoral Growth Rate:

**Table 3: Sectoral Growth Rates in UP- 1951-2021 (% per annum)**

Period	Primary Sector	Secondary Sector	Tertiary Sector	Total State Income
1951-56	1.8	1.6	3.0	2.0
1956-61	1.5	3.2	2.3	1.9
1961-66	-0.2	9.2	2.6	1.6
1966-69	0.6	-3.8	1.9	0.3
1969-74	0.9	6.7	2.9	2.3
1974-79	5.5	7.3	5.3	5.7
1981-85	2.3	6.8	5.0	3.9
1985-90	2.7	8.8	8.0	5.7
1990-92	5.4	1.2	1.6	3.1
1992-97	2.5	3.3	3.9	3.2
1997-2002	1.6	-0.9	3.8	2.0
2002-07	1.8	10.8	5.2	5.2
2007-12	3.0	5.5	9.5	6.9
2012-17	2.7	10.4	6.2	6.5
2017-22	3.0	0.2	5.1	2.9

**Source:** Singh (2023).

Table (3) depicts the sectoral growth rates (% per annum) in UP during the period 1951-2021. The table clearly indicates that the stagnation all the three major sectors in mid-1970s. The performance of all sectors improved markedly after that. This sectoral pattern of growth suggest that the momentum witnessed during 1975-90 was mainly generated by the successful implemented of the green revolution in the state. The deceleration of the growth rate of agriculture in the 1990s has again affects the overall economic performance of the economy of UP. After, 2002, the growth rates of all the sectors again moved upward, particularly secondary sector. Through, the service sector growth in UP remained much lower than the national level. And again decline the sectors growth rates specially secondary as well as tertiary sector in recent time.

**Shift in Structure of State Income:****Table 4: Shift in Sectoral Shares in State Income in Uttar Pradesh- 1961-2021 (%)**

Period	Primary Sector	Secondary Sector	Tertiary Sector	Total State Income
1960-61	60.2	11.1	28.7	100.0
1965-66	61.2	12.5	26.3	100.0
1970-71	60.2	14.9	24.9	100.0
1975-76	54.0	16.3	29.7	100.0
1980-81	52.3	15.3	32.4	100.0
1985-86	45.2	18.5	36.3	100.0
1990-91	42.6	20.8	36.6	100.0
1995-96	42.0	20.3	37.7	100.0
2000-01	35.2	21.1	43.7	100.0
2005-06	30.2	23.1	46.7	100.0
2010-11	28.5	22.3	49.2	100.0
2015-16	26.8	25.5	47.7	100.0
2020-21	27.5	23.6	48.9	100.0

**Source:** Singh (2023).

Table (4) shows the shift in sectoral share in state income in UP during the period 1961-2021. The sectoral composition of Income in UP indicates in this century is more or less same pattern or income share did not change much. The table also indicates that after 1970-71, the share of primary sector in the State Domestic Product (SDP) has been noted declining trend upto 2000-01 and at a same time the share of secondary sector as well as tertiary sectors have been observed increasing trend. Therefore, the important point observed in this table that the primary sector is dominance in UP economy and its share is much more as we compare to the national economy. And the condition of service sector is also lower than the national level service sector growth.

**Conclusions**

This study basically focused upon the sectoral performance in UP during 1950s to 2021. The main conclusion of this studies are as followings:

- The average annual growth rate of Uttar Pradesh is always below the national level except for the year 1981-85. The growth rate of the economy of UP declined in the 1990s coming down to 3.2% during 1992-97 and further to 2% during 1997-2002. This was the period under a several fiscal crisis leading to a decline in the public investment. The fiscal situation is improved in the first decade of the first this century, the growth rate of UP's economy again picked up, registering 5.2% during 2002-07 and further to 6.8% during 2007-12 and remained at 6.5% during 2012-17. There was, however, a sharp deceleration in economic growth after 2017 with growth rate coming down to 4.6% per annum during 2017-20 (Singh, 2023). Thus, the main cause of the declined of this growth time to time is mainly

depends upon the fiscal situation of the UP. And the recent time the overall countries growth performance is disturb due to covid-19 pandemic, this is the one of the important cause of UP economy also.

- The growth performance of UP affects the state per capita income resulted to increase the Gap as compare to the national income in India. Therefore, the gap is only 3% in 1950-51, it was increased to 28% in 1990-91 and to 41.3% by 2000-01. And since 2005-06, the per capita income gap of UP and India has been noted around 50% continuously.
- The table clearly indicates that the stagnation all the three major sectors in mid-1970s. The performance of all sectors improved markedly after that. This sectoral pattern of growth suggest that the momentum witnessed during 1975-90 was mainly generated by the successful implemented of the green revolution in the state. The deceleration of the growth rate of agriculture in the 1990s has again affects the overall economic performance of the economy of UP. After, 2002, the growth rates of all the sectors again moved upward, particularly secondary sector. Through, the service sector growth in UP remained much lower than the national level. And again decline the sectors growth rates specially secondary as well as tertiary sector in recent time.
- The sectoral composition of Income in UP indicates in this century is more or less same pattern or income share did not change much. The table also indicates that after 1970-71, the share of primary sector in the State Domestic Product (SDP) has been noted declining trend upto 2000-01 and at a same time the share of secondary sector as well as tertiary sectors have been observed increasing trend. Therefore, the important point observed in this table that the primary sector is dominance in UP economy and its share is much more as we compare to the national economy. And the condition of service sector is also lower than the national level service sector growth.

### References:

1. Ahluwalia, M S (2000): 'Economic Performance of States in Post Reform Period', *Economic Political Weekly*, 6 May.
2. Chenery, H B (1979): *Structural Change and Development Policy*, Oxford University Press, New York.
3. Government of Uttar Pradesh (Various Years): *Statistical Abstract*, Division of Economic and Statistics, State Planning Institute, UP, Lucknow.
4. M, B S (2005): 'India's Recent Economic Growth: Some Limits and Limitations', *Economic Political Weekly*, pp 3249-3252.
5. Parikh, K S, P P Ghosh and H P B Mkhize (2013): 'Double Digit Inclusive Growth: not without Robust Agriculture Growth', *Economic Political Weekly*, pp 68-73.
6. Sastry, D V S, B Singh, K Bhattacharya and N K Unnikrishnan (2003): 'Sectoral Linkages and Growth Prospects: Reflections on the Indian Economy', *Economic Political Weekly*, pp 2390-2397.
7. Singh, A K (2023): 'Seventy-five Years of Uttar Pradesh Economy' *Economic Political Weekly*, pp. 56-63.

# ODOP's Integral Role in Driving Uttar Pradesh's Economic Growth

Sweta Singh<sup>1</sup> & Dr. Devesh Ranjan Tripathi<sup>1</sup>

---

## ABSTRACT

*The indigenous/native crafts & products manufactured at a district level in Uttar Pradesh under the flagship 'One District One Product' (ODOP) scheme have generated huge demands even outside the country in the past few years. Government data said that the total value of exports of ODOP products from the state increased from Rs 58,000 crore in FY17-18 to Rs 96,000 crore in FY21-22. As a result, the purpose of this study is to address the role of One District One Product (ODOP), which was firstly implemented in Uttar Pradesh in India in 2018, and to analyze its influence on job creation, export promotion, and economic growth in the state from 2018 to 2023 as measured by GSDP, per capita income, and so on.*

*Secondary data sources include study by scholars, international agencies, official publications, websites, news reports, and ODOP summit reports, among others. As a result, the findings and discussion in this paper are based on significant research and case studies.*

*Thus this paper also offers some suggestions and strategies which may serve as an agent of change and be of immense help to administration in solving the problems of economic inequalities and regional imbalances spread across the state.*

**Keywords:** *One District One Product (ODOP), Gross State Domestic Product (GSDP), Per Capita Income, Employment, Export, Skill Development.*

## 1.1 Introduction

Uttar Pradesh is the 4<sup>th</sup> largest state encompassing 7.3% of total area of India. As per 2011 census, UP has the highest population, hosting 16.5 percent of total population of India. As per data from the RBI & National Statistical Office (NSO), UP is presently the 3<sup>rd</sup> largest economy after Maharashtra & Tamil Nadu. For 2019-20, the state's Gross State Domestic Product (GSDP)-at current prices stood at Rs 16.87 lakh crore against Tamil Nadu's Rs 17.97 lakh crore and leader Maharashtra's Rs 28.18 lakh crore. As per the state government's Directorate of Economic and Statistics, GSDP estimates for 2021-2022 is Rs 19.10 lakh crore. For 2022-23, its nominal GSDP is estimated to touch Rs 20.48 lakh crore. So to achieve the 2027 target, the state will have to get a GSDP of around Rs 79 lakh crore, in the coming next 5 years.

---

<sup>1</sup> Research Scholar, Associate Professor, Business Administration & Business Mgt. Business Management, SOMS, UPRTOU. SOMS, UPRTOU.

The MSME sector is the chief contributor of exports from the state & has the second largest MSME base in the country. This sector has the highest employment generator after agriculture. Since the last 5 years, exports from UP have grown at a compounded annual growth rate (CAGR) of 6.5% as against national average 3.61%. The state contributes to 16.56% of the Handicraft's exports, 10.27% of processed meat exports, 39.52% of carpets exports and 25.5% of Leather and leather articles exports from India.

So taking a step forward, the **Government of Uttar Pradesh** announced “**One District One Product**” to give boost to the traditional industries, enabling the people to gain expertise in one product, by value addition of the product and hence improvement in the growth of states' GSDP. However ODOP focuses on all the 75 districts in the state and is beneficial for the local craftsmen through employment generation at district level to integrate with **Make in India** initiative taken by Government of India.

## 1.2 ODOP Initiative

Uttar Pradesh has been a confluence of cultures, religions, and businesses after the independence. The vibrantly rich art and craft heritage define value inculcation within UP, which are not only famous across India but all over the world. Therefore being rich in geographical & cultural diversity and natural resources in abundance, it has great potential for economic development. Taking advantage of it, the Government of Uttar Pradesh has decided to implement the novel concept of “**One District One Product**” (ODOP) on January 24, 2018 covering all its 75 districts.

The aim of ODOP is to make product-specific industrial hubs in 75 districts of UP, giving boost to the indigenous industries of handicrafts, carpets, processed foods, readymade garments and other traditional products manufactured by local, micro, small & medium enterprises (MSME).

In this regard, ODOP initiative is a transformational step aimed at manifesting the vision of the Hon'ble Chief Minister of UP to convert every district, into an export hub through the promotion of the product in which the district specializes in. The initiative plans to accomplish this by scaling manufacturing, supporting local businesses, investors and so on, thus helping to achieve the 'Aatmanirbhar Bharat' vision of our Hon'ble Prime Minister.

**Table: 1, (Source: <https://odopup.in/>)<sup>9</sup>**

<b>Name of Scheme</b>	One District One Product
<b>Initially Released Year</b>	24 January 2018
<b>Initially Allotted Budget</b>	Rs. 25, 000 crores
<b>Beneficiary States /Beneficiaries</b>	All 75 Districts of UP
<b>Category</b>	State Government Scheme
<b>Started By</b>	Government of Uttar Pradesh
<b>Official Website</b>	<a href="http://odopup.in/">http://odopup.in/</a>
<b>Helpline Number</b>	18001800888

## 1.3 Objectives of Scheme:

The primary goal of this scheme is to realize the advantage of scale for optimum utilization of 4M (i.e. men, machine, material, money) as inputs. One District One Product scheme provides the basis to develop value chains and align infrastructure to support them. Therefore following are the main objectives:

- To preserve and to promote regional arts and crafts/skill.
- To add in the incomes/wages&boosting local employment (mitigating the migration for employment).
- To promote the service and manufacturing industries, this in turn generate local employment opportunities within the District.
- To enhance skill development and product quality.
- To transform the products into artistic way (through packaging, branding).
- To establish a link between tourism and production (Live demo and sale outlet-gifts and souvenir).
- To address the problems of regional imbalance and economic disparity.
- To identify potential buyers outside India in the hope of encouraging exports.
- To assist local exporters/manufacturers in scaling up production and addressing bottlenecks in shipping these items.
- To take the concept of ODOP to national level after successful implementation at State level.

#### 1.4 Components of Scheme:

This scheme structured with four components, such as:

- Scheme of Common Facility Centre (CFC),
- Scheme of Marketing Development Assistance (MDA),
- Scheme of Finance Assistance (also called Margin Money Scheme) and
- Scheme of Skill Development.

For ODOP CFC includes setting up of testing labs, design development, technical research and a raft of similar services. MDA is aimed at achieving fair pricing for the artisans, weavers, entrepreneurs and exporters of the ODOP products through better marketing. FAS provide financial assistance to participants of national and international fairs/exhibitions for display and sale of their products selected under ODOP project. SDS scheme intends to equip artisans / workers through distribution of advanced tool kits.

#### 1.5 Significance of Scheme:

The significance of the ODOP scheme are:

- It is helpful to increase the economy's growth, employment and rural entrepreneurialism. (Atmanirbhar Bharat's goal)
- It is helpful for all regions to benefit from a holistic socio-economic expansion.
- Helpful to increase exports and manufacturing within the district by attracting investors.
- It is playing an important role to create an environment that promotes innovation and the application of technology in the district to be competitive for all segments of market.

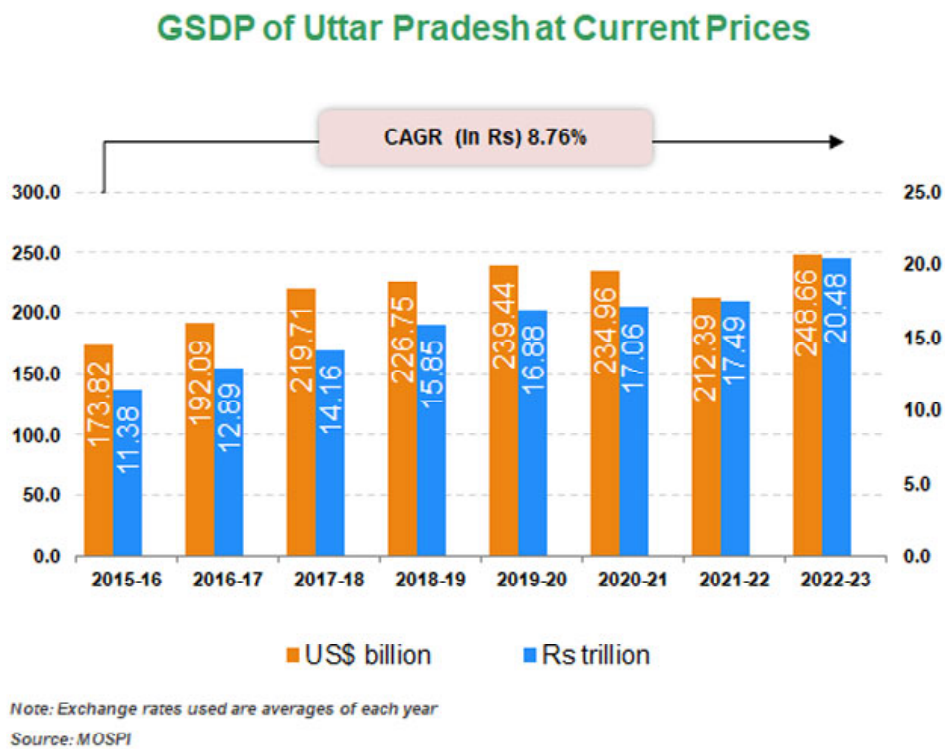
#### 1.6 Impact on Economic Environment:

Therefore in order to examine the impact of ODOP on economic environment, data published by the State Export Promotion Council, Economics and Statistics Division of Uttar Pradesh's State Planning

Institute and database of Reserve Bank of India (2022) have been compiled and analyzed. Let’s analyze its impact on following one by one:

### 1. GSDP

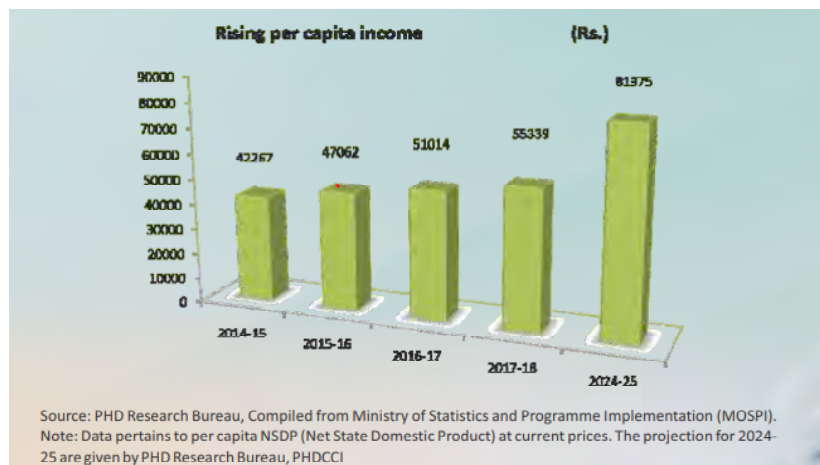
The Gross State Domestic Product (GSDP) of the state for 2022-23 (at current prices) is estimated to be INR 20,48,234 crore. The Gross State Domestic Product (GSDP) of Uttar Pradesh for 2023-24 (at current prices) is projected to be Rs 24,39,171 crore, amounting to growth of 19% over 2022-23. GSDP data of the state for different years have recorded a consistent upward trend even amidst the global pandemic of Covid-19. The following data are represented by below graph:



(Source: <https://www.ibef.org/states/uttar-pradesh-presentation>)<sup>5</sup>

### 2. Per-Capita Income

The data of **per-capita income** of the state have also recorded the **increasing trend** with INR 42,270 in 2015-16, followed by INR 47,120 in 2016-17, INR 52,670 in 2017-18, INR 58,820 in 2018-19, INR 62,510 in 2019-20, INR 65,677 in 2020-21 and INR 70,419 in the Year 2021-22 which shows remarkable success. The following data are represented by below graph<sup>11</sup>:



### 3. Exports

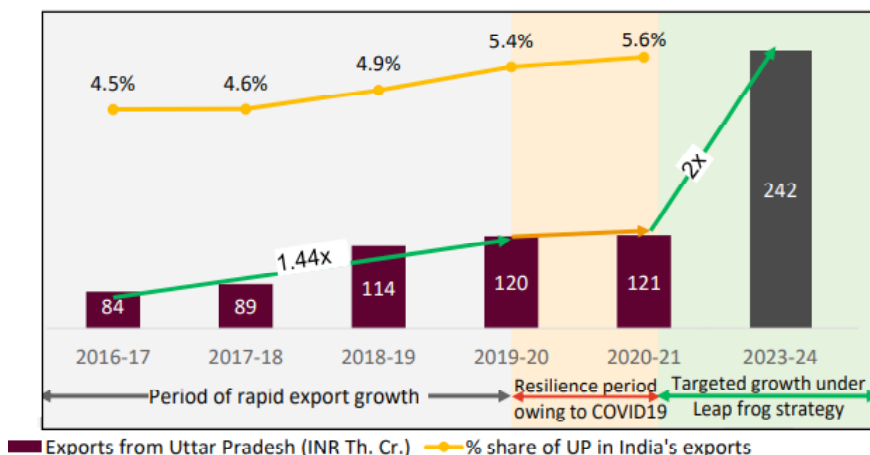
**Exports** from UP have illustrated strong growth. In 2019-20 the total commodity exports from the state stood at INR 1,20,356.33 crores, which is 5.42% of India's exports. Uttar Pradesh is the 4th largest exporter state from India and 1st amongst the land-locked state. The state contributes to 16.56% of the Handicraft's exports from India, 10.27% of processed meat exports, 39.52% of carpets exports and 25.5% of Leather and Leather articles exports from India. Therefore in last five years, Uttar Pradesh witnessed gradual **increase in its exports** from INR 81,218 crore in 2015-16 to INR 1,20,356 crore in 2019-20 – a substantial jump of 48 percent – with the highest increase in 2018-19.

Henceforth, the success of the ODOP scheme may be validated from the fact that central Government of India has adopted it as **Central Scheme** and has implemented it across the nation. It is worth mentioning that our neighboring countries like Nepal, Bangladesh, and South Asian countries received a large number of ODOP products from Uttar Pradesh. During the global pandemic of Covid-19, goods worth INR 72,508 crore were exported from Uttar Pradesh between April and November 2020. In the fiscal year 2020-21 amidst pandemic induced lockdown, the exports in the ODOP category fell to INR 65,982 crore (estimated).

Year	Size of Exports (INR)
2015-16	81,218 Crore
2016-17	83,999 Crore
2017-18	88,967 Crore
2018-19	1,14,042 Crore
2019-20	1,20,356 Crore
2020-21	1,21,567 Crore
2021-22	1,40,123.55 Crore



Table:2,(Source: Niryat\_Patrika\_Jan\_2022)<sup>8</sup>



Source: (Niryat\_Patrika\_Jan\_2022)<sup>8</sup>

Getting aligned to the central government’s aim of increasing exports, the government of Uttar Pradesh has set for itself a highly ambitious target of exporting goods worth INR 3 lakh crore in the next four years from the present INR 1.4 lakh crore, which is an increase of nearly 250 percent and the only base for doing so is through ODOP.

#### 4. Employment & Entrepreneurship:

According to the statistics, more than 11,000 ODOP products are available on online shopping major Amazon and over 50,000 products worth INR 24 crore have already been sold so far. The MSME, umbrella department of ODOP, had given financial assistance of INR 3,134 Crore to 916 entrepreneurs in the financial year 2018-19 and provided employment opportunities to 10,733 people in this period. Similarly, during 2019-20, as many as 1,442 entrepreneurs were offered financial assistance of over INR 4,353 Crore and 15,253 people also got employment. In the financial year 2020-21 until August, 236 entrepreneurs have been given financial assistance of about INR 8 Crore, and 2,114 people were given employment (ANI, 2020). Therefore table 3 represent the current status of financial support provided by the state government:

#### Current Status of financial support:

Table: 3 (Source: ANI (2020))<sup>1</sup>

Year	Amount of financial Support given	Number of Entrepreneurs benefited	Number of people Employed
2018-19	Rs 3,134 Crore	916 entrepreneurs	10,733 people
2019-20	Rs 4,353 Crore	1,442 entrepreneurs	15,253 people
2020-21	Rs 8 Crore	236 entrepreneurs	2,114 people (until August)

### 1.7 Current Status:

As per the above discussions following are the observations about the current status of the scheme:

1. This initiative of government has emerged as a transformational step towards realization of the true potential of all 75 district of the state. It has not only stimulated economic growth, but also created local jobs and raised the living standards of local artisans/craftsmen/entrepreneurs, etc.
2. Through **Marketing Development Assistance (MDA)** the objective of the Scheme is to ensure fair pricing for the entrepreneurs, weavers, artisans and exporters of the ODOP products through improved and planned marketing. This scheme offers financial assistance to the participants of national and international fairs/exhibitions for demonstration, promotion and sale of the products selected under the ODOP project. Therefore the Unique Selling Proposition of ODOP model is its implementation as a Sensitization Programme for the local involved community.
3. Financial as well as non-financial support of government is offered to them under Finance Assistance Scheme (i.e. Margin Money Scheme). All Nationalized Banks, Regional Rural Banks and other scheduled banks shall finance the scheme. All the trained artisans are provided with an advanced toolkit, free of cost, by the department.
4. Under this plan, the unique identifiable local product has considerably obtained national as well as global identity in the world, and it is very well commercialized on various e-commerce platforms. The existence of specified products from various districts throughout the state on online buying portals such as Amazon attests to this.
5. Successful implementation of this scheme has helped UP in achieving the goal of “**Atma-Nirbhar Bharat**” also known as “Self-Reliant India”, (a scheme of Central Government of India). Therefore with its impact & importance, the Government of India has now decided to implement it across the nation.
6. As per the reports, magnitude of its success can also be measured by the fact that in 2020, **Department of Commerce** through Director General-Foreign Trade has started the engagement with the other states and central government agencies to promote ODOP (under Ministry of Commerce and Industry, (2020). Therefore at central level, 106 products have been identified from 103 districts across 27 states.

### 1.8 Strategic Roadmap:

The preceding discussion has clearly demonstrated the efficacy of this system. On the other hand, this scheme has a lot of potential to contribute in state's economic development. Let us mention a few tactics to reframe this scheme in a more result-oriented manner, so that it becomes a blockbuster strategy to make Uttar Pradesh the first state in India to have a trillion-dollar economy. Following are some important strategies:

1. **Marketing assistance** by Ministry of Commerce and Industry should be given to industries of ODOP, for participation in Virtual and physical exhibitions, trade fairs, and buyer – seller meets.
2. **Ease of doing Export** – A single window platform should be provided to reduce procedural formalities for export through ODOP by faster processing of export-related documents by different agencies of the State Government, as well as speedy redressal of exporters' grievances etc. through Uttar Pradesh Export Promotion Bureau.

3. To handle complaints from exporters and matters pertaining to exports, a **Grievance Cell** ought to be established.
4. Developing and promoting the ODOP brand under “**Make in Uttar Pradesh**”.
5. Organize **awareness/ training programs** to promote producers for adoption of internationally recognized quality standards.
6. The need of the hour is to replicate the success of ‘**MahaKumbh**’, along with ODOP products an event highly appreciated domestically as well as internationally, a huge opportunity to showcase(promote) the ODOP products.
7. Identification, assistance in registration and **branding of Geographical Indication (GI) products in collaboration with ODOP products**, since G.I. certification boosts the product’s exports and offers stakeholders recognition and protection. The local economy will profit greatly from the G.I.’s acknowledgment of ODOP products. It offers a chance for craftsmen to become self-employed and enabling them to capitalize on their abilities.
8. To provide an enabling ecosystem for ODOP and world class infrastructure to the exporters, the state government should setup cluster oriented or services based **Special Economic Zones (SEZ)** in districts with high export potential of these unique products.
9. Organize an annual state level **Producer and Exporter conclave** which will address the challenges faced by producers and exporters and deliberate on potential solutions.
10. **Financial incentives** should be given by Uttar Pradesh Export Promotion council like:
  - Subsidy on stall charges
  - Subsidy on economy class air fare
  - Subsidy on printing product catalogues for marketing
  - Subsidy on cost of sending samples to buyers
  - Subsidy on air freight charge
  - Gateway port subsidy to transport shipments from origin to Seaport
  - Subsidy on certification cost for quality compliance

} **Export Events**

} **Transportation**

} **Quality**
11. **Encourage MoU** between industries from same and different states, educational institutions and product based industrial associations to encourage exports from the state.
12. **Capacity development programs and workshops** for encouraging entrepreneurship in the districts should be organized by **UPEPB/ UPEPC** in areas with potential for industries and export development as well as to create awareness amongst the manufacturers and exporters of the state.
13. **Digital Presence:** Finally, but most importantly the items included in the ODOP scheme must be in the **digital space** in order to grab a substantial portion of the market by addressing the largest segment in the cloud market. As a result, producers must pay special attention to the usage of result-oriented **digital marketing tools**, which must be checked and updated on a regular basis in order to interact with identified potential target groups.

## Conclusion

As we know majority of population lives in rural areas and they depend on agriculture, livestock and various other crafts for their livelihood. Most of artisans and craftsmen are struggling to preserve the

legacy of their family, village and districts as many of Indian heritage skills are at risks of being lost forever. This resulted artisans to move towards the urban areas for other employment opportunities and better living standard. This led the UP government to come up with a well-planned strategy which may alleviate and restore the lost identity of local artisans and crafts, thereby ensuring balanced and inclusive economic development in the state. The One District One Product (ODOP) scheme has proven to be a successful initiative for promoting industrial growth along with rural development in Uttar Pradesh. The focus on traditional and indigenous products has boosted local entrepreneurship and provided opportunities for employment and economic prosperity.

Henceforth, Uttar Pradesh Export Promotion Council should prepare a road map of export promotion to provide a thrust to exports growth from the state, which includes identifying priority products & markets, strategically networking with stakeholders in target markets through trade missions, exposure visits, participation in trade events, etc. Therefore, ODOP growth in Uttar Pradesh paints a promising future for sustainable economic and social development in the state. Thus it will be a milestone towards achieving one trillion economy of Uttar Pradesh.

## References

1. Asian News International (ANI) (2020), "One District One Product Scheme given boost to traditional industries: UP Govt", 8 November, Business World, available at: <http://www.businessworld.in/article/-One-District-One-Product-scheme-given-boost-to-traditional-industries-UP-govt/08-11-2020-340673/> (accessed 15 May 2023).
2. Department of MSME and Export Promotion (2020a), "Success Stories", One District One Product, Uttar Pradesh, available at: <http://odopup.in/en/page/-success-stories> (accessed 20 May 2023).
3. Department of MSME and Export Promotion (2020b), "Frequently Asked Questions", One District One Product, Uttar Pradesh, available at: [http://odopup.in/en/page/frequently-asked-questions-\(faqs\)](http://odopup.in/en/page/frequently-asked-questions-(faqs)) (accessed 20-May-2023).
4. Directorate of Economics and Statistics, Government of Uttar Pradesh (2022), "State Domestic Product", available at: [http://updes.up.nic.in/esd/STATE\\_ACC\\_STATISTICS/State\\_Domestic\\_Product/23-2-21/3GSDP\\_2019\\_20\\_current\\_prices.pdf](http://updes.up.nic.in/esd/STATE_ACC_STATISTICS/State_Domestic_Product/23-2-21/3GSDP_2019_20_current_prices.pdf) (accessed 21-May-2023).
5. IBEF- India Brand Equity Foundation, available at: <https://www.ibef.org/states/uttar-pradesh-presentation>, (accessed on 21-May-2023)
6. Impact of an economic revitalization programme on export and employment generation: a case study of One District One Product Programme in Uttar Pradesh, India Aditya P. Tripathi Shyam and Noopur Agrawal. . Published in Public Administration and Policy. Published by Emerald Publishing Limited.
7. Md. Shamim Hossain and Mst. Farjana Rahman, "Tools of Online Marketing", International Journal of Science and Business, Volume:01, Issue:01(2017) pp:1-7.
8. Niryat Patrika, a monthly newsletter- January 2022.
9. "One District One Product Uttar Pradesh, Department of MSME and Export Promotion", available at: <https://www.odopup.in/en> (accessed 14MAY 2023).
10. Rehman, A. (2020), "Despite lockdown impact, UP govt hopeful of growth momentum in export revenue", The Indian Express, 7 September. available at: <https://indianexpress.com/article/business/economy/despite-lockdown-impact-up-govt-hopeful-of-growth-momentum-in-export-revenue-6585935/>(accessed 15 May 2023)
11. Rising Uttar Pradesh, ONE DISTRICT ONE PRODUCT-August 2018, Summit Report by PHD CHAMBER OF COMMERCE AND INDUSTRY.
12. Udit Agarwal, Dr. Rajesh Verma, "Emerging Trends in Digital Marketing", International Research Journal of Engineering and Technology (IRJET), Volume:06 Issue:05 (2019).
13. Uttar Pradesh Export Promotion Policy – 2020-25.
14. Uttar Pradesh Export Promotion Council, <https://upepc.org/>,(accessed 15 May 2023)

# Disbursal of Loan under Pradhan Mantri Mudra Yojana (PMMY) in Uttar Pradesh: A Trend Analysis

*Ashish Kumar Chaurasiya<sup>1</sup>*

---

## ABSTRACT

*PMMY is an important scheme for providing cheap loans without any collateral to those businesses that are small and cannot easily avail of loans - Funding the unfunded. The PMMY is one of the flagship schemes of the Union government to encourage self-employment. The scheme targets micro and own-account enterprises that constitute a vibrant business ecosystem in India. Indian economy is a fast-growing economy and a substantial part of Gross Domestic Product (GDP) comes from the unorganized sector. This scheme is doing a decent job in this direction. The objectives of the present study are (i) to analyse the trend of disbursal of loans under PMMY in Uttar Pradesh (U.P.) for the period of FY 2015-16 to FY 2023-24; (ii) to compare it with the national-level performance of this scheme. The present study will help to identify the growth in PMMY loans and the possible areas in which it has made an impact. The trends analysis of the loan disbursal under PMMY will provide the progress of the scheme which can be further utilized to reach the beneficiaries which in turn helps in increasing growth and creating employment. The scheme has largely seen an increase in loan disbursals since its inception and has successfully funded the MSME Sector.*

**Key Word:** Mudra Yojana, Trend, Loan Disbursal, Unorganised Sector, Growth

## INTRODUCTION

In India, being a developing country, financial inclusion is key for promoting growth and improving the living standards of the population living in poverty. MUDRA refers to Micro Units Development Refinance Agency, which gives loans to individuals who lack access to credit. Those who are in need of microfinance are often people vulnerable to mistakes, fraud, and agent commissions due to lack of education, financial knowledge, documents necessary to satisfy banks, or collateral to secure their loans. Typical customers of microfinance are people who live on subsistence level livelihoods, such as, small and marginal farmers, wage labourers, hawkers, petty traders, providers of different kinds of services, skilled workers. MUDRA will serve millions of small borrowers by governing MFIs offering suitable products at affordable costs in a better way and thereby ensure growth and strengthening of the microfinance sector in India. The field of work of MUDRA consists of income generating micro enterprises engaged in manufacturing, trading and services sectors for loans.

As we know that implementation of financial inclusion programme in the country is based on three pillars, namely,

1. **Banking the Unbanked**-A large number of people, especially in rural areas did not have a bank account and zero balance accounts were opened for them under Jan Dhan Yojana.
2. **Securing the Unsecured**- India did not have insurance programmes for poor in the country and a cheap scheme with low premium were launched, namely Pradhan Mantri Suraksha Bima Yojana and Pradhan Mantri Jeevan Jyoti Yojana and
3. **Funding the Unfunded**-Loans were not available easily for the small businesses which had to rely on money lenders for funding.

MUDRA scheme was launched to help these businesses to secure loans for themselves. The scheme has three categories which are as follows:

- **Shishu:** Shishu is a Hindi word which means child. As the name suggests, the Shishu loan is for startups requiring a small funding. One can avail a loan up to Rs 50,000/- under the Shishu Mudra Loan Scheme for working capital.
- **Kishore:** The Kishore Mudra loan ranges between Rs 50,000/- to 5 Lakh to be used by adolescent businesses. Borrowing amount depends on individual's eligibility and business's scale. It can help to meet day to day expenses and finance fixed investments like buying machineries and equipments.
- **Tarun:** Tarun meaning young adult is the perfect financing one can avail for expanding one's business and growing it. Funding under it ranges from 5,00,000 to 10,00,000 even though it does not require collateral security, the banks may charge processing fee for this loan.

Regarding the MUDRA Scheme, honourable Finance Minister Smt. Nirmala Sitharaman stated that the MUDRA Scheme helped in generation of large-scale employment opportunities at grassroots level and also proved a game changer while boosting Indian economy.

## REVIEW OF LITERATURE

**Rupesh Roshan Singh, (2022):** All of these schemes specifically aim to benefit the small business setups including manufacturing and services to make people independent and to create more job opportunities for the youth and it will surely bring a change in the entire Indian economy. It would be ensured that maximum benefit and promotion should be given to people who desire and are capable of starting new ventures by starting.

**C. U. Tripura Sundari (2021):** Pradhan Mantri Mudra Yojana (PMMY) is one of the most important schemes for the promotion of financial inclusion in India. Under this scheme, people can take a loan of up to Rs. 10 lakhs to start their businesses. This paper aims to highlight the opportunities, benefits, and performance of PMMY in India.

**Dr. Yogesh D. Mahajan, (2019):** author focused on problems faced by the Indian Micro, small and medium concern businesses. This paper also focused on the MUDRA scheme loan application procedures and duration for sanction of the loan amount, as per a study on MUDRA scheme loan sanction more than 90% is belonging to the Shishu category (50000). In the study, author mentioned that comparing 2016 and 2017 MUDRA loan is growing in terms of sanction of loan amount by 40% and the author analyzed the MUDRA performance based on state wise performance. As per author MUDRA scheme is providing more support for women entrepreneur.

**Poonam M. Mirwani & Vijay Maruti Gawde,(2019)** Government initiatives to encourage young, educated and skilful entrepreneurs are useful tool in employment generation and economic development. It not only meant to provide platform to new business and employment generation but also plays a vital role in women empowerment.

**Dr. Anugrah Rohini Lall, (2018):** It is found that most people borrow loans from theunorganized sector. Financial inclusion through the latest scheme would be instrumental in bringing economic change. The paper throws light on the performance of the Scheme in India and also brings out the performance of the Mudra Yojana in Uttarakhand.

**OBJECTIVES OF THE STUDY:**

Any scheme launched by the government needs to be analysed carefully so that its performance can be evaluated and future implementation strategy can be chalked out. Public funds need to be used in best possible way so that maximum utility can be derived from it. Against this backdrop, this study aims for following:

- To evaluate the performance of Pradhan Mantri Mudra Yojana (PMMY) in Utter Pradesh
- To analyze the trend of disbursal of loans under PMMY in Uttar Pradesh (U.P.) during FY 2015-16 to FY 2022-23
- To compare it with the national-level performance of PMMY

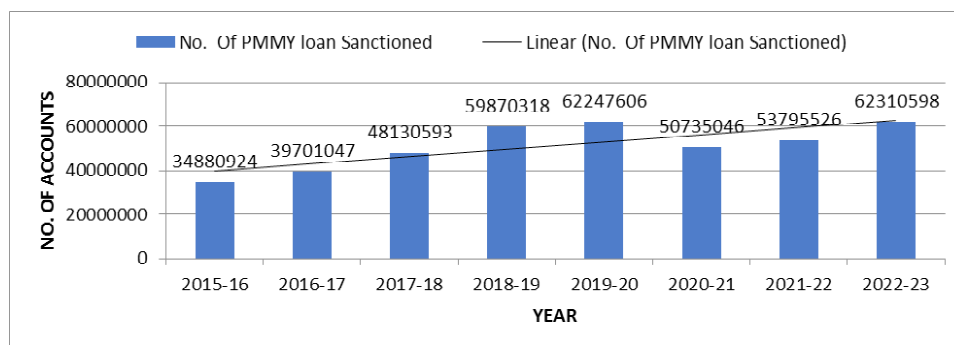
**DATA COLLECTION:**

The nature of study is analytical, based on secondary data collected from MUDRA website; Annual Report published by MUDRA and published articles. The period of study undertaken is the financial year starting from 2015-16 to 2022-23 . Data analysis and interpretation is done through graphic presentation, pie chart, and trend analysis.

**DATA ANALYSIS:**

This section represents data analysis regarding many variables selected for the study.

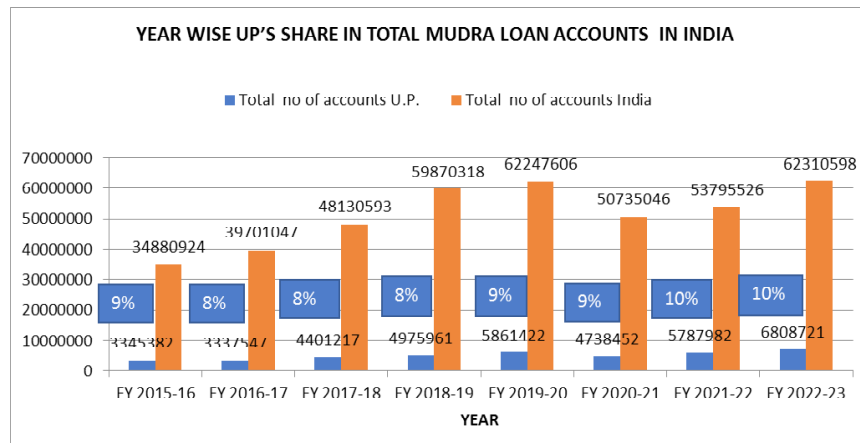
**Figure 1: NUMBER OF PMMY LOAN SANCTIONED IN INDIA**



Source: www.mudra.org.in/ (Compiled by author)

Figure 1 represents the number of PMMY loan sanctioned in India. Initially, the number of loans sanctioned increased rapidly, indicating strong demand for such loans. Beginning years had a growth rate of 13.82% in 2016-17 which further increased to 21% in 2017-18 and 24% in 2018-19 after which the Covid years began. In the Covid affected years, the increase rate slowed down to 3% 2019-20 and a decline of 18% in 2020-21. After this the increase in loan picked up yet again by 6% in 2021-22 and 15.8% in 2022-23 which is an indication of a revival in economic activity after Covid.

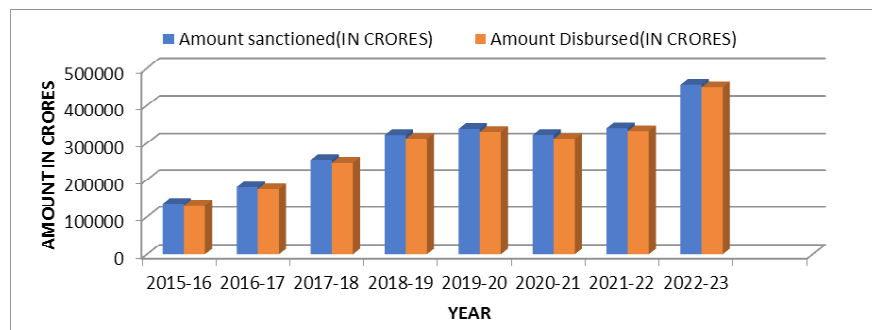
**Figure 2: MUDRA LOAN ACCOUNTS IN INDIA IS SHOWN IN THE BELOW**



Source: www.mudra.org.in/ (Compiled by author)

Figure 2 indicates Year wise UP’s share in Total MUDRA Loan Accounts opened in India is shown in the above. There has been an almost equal share of around 10% each year. This shows that out of 10 Mudra Loans accounts opened in India, one is in UP.

**Figure 3: DIFFERENCE BETWEEN THE AMOUNT OF LOAN SANCTIONED AND AMOUNT DISBURSED IN INDIA.**



Source: www.mudra.org.in/ (Compiled by author)

Figure 3 indicates that there is no significant difference between the amount of loan sanctioned and amount disbursed which shows that the scheme is effective. The entire amount sanctioned is readily disbursed.



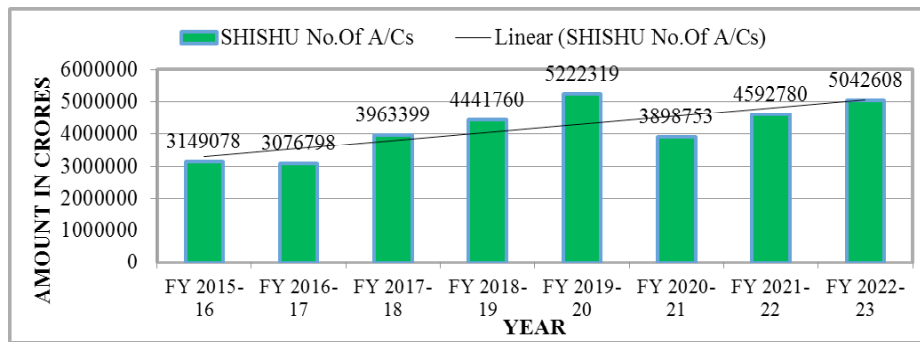
**TREND ANALYSIS OF PERFORMANCE OF PMMY IN UTTAR PRADESH:**

Given below is the performance of Mudra Yojana in the state of Uttar Pradesh Year wise: As per the Annual Report of MUDRA here we show data analysis part regarding the various variables which have been selected for the study.

**NUMBER OF ACCOUNT OPENED UNDER MUDRA YOJANA**

MUDRA loan accounts are opened under three categories, depending upon loan amount which are Shishu (upto 50, 0000/-), Kishore (50, 0000/- to 5 Lakh) and Tarun (5 Lakh to 10 Lakh)

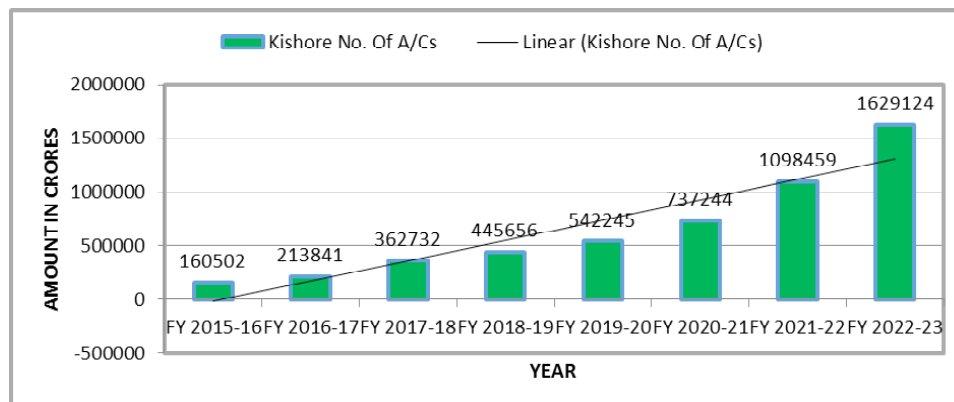
**Figure 4.1: NUMBER OF ACCOUNT UNDER SHISHU CATEGORY**



Source: www.mudra.org.in/ (Compiled by author)

Figure 4.1 indicates Shishu loan accounts are the most widely opened MUDRA loan account. There has been constant increase in accounts opened as shown by the trend line, FY 2020-21 had lesser accounts opened than the previous years due to COVID 19 lockdown. It has been observed that after the subsequent COVID years, the account opened has returned to normal.

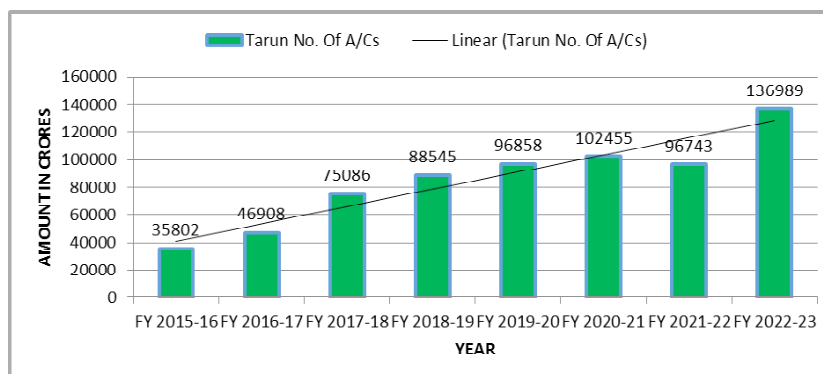
**Figure 4.2: NUMBER OF ACCOUNTS UNDER KISHORE CATEGORY**



Source: www.mudra.org.in/ (Compiled by author)

Figure 4.2 indicates Kishore accounts are the second most widely opened accounts. The number of loans accounts has continually increased each year. There was slight decline in the Covid affected year but after that, the number of loan accounts has again picked up.

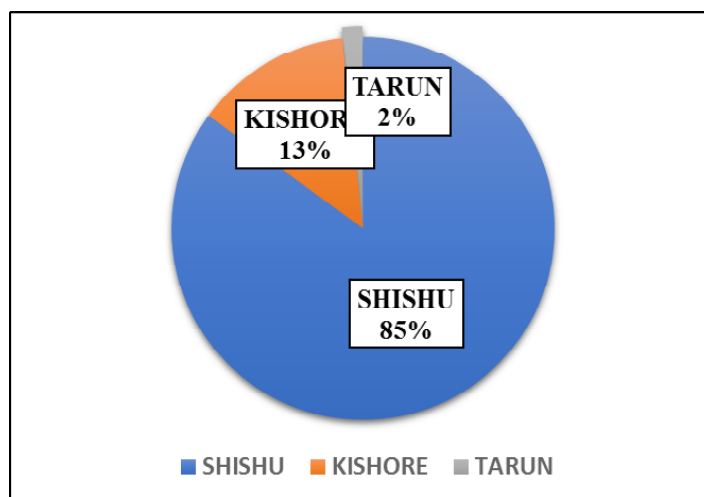
**Figure 4.3: NUMBER OF ACCOUNTS UNDER TARUN CATEGORY**



**Source:** www.mudra.org.in/ (Compiled by author)

Figure 4.3 indicates Tarun accounts are the third most widely opened accounts. The number of loans accounts has continually increased each year. There was slight decline in the Covid affected year but after that, the number of loan accounts has again picked up.

**Figure 4.4: SHARE OF ACCOUNT OPENED IN DIFFRENT CATEGORY IN U.P.**

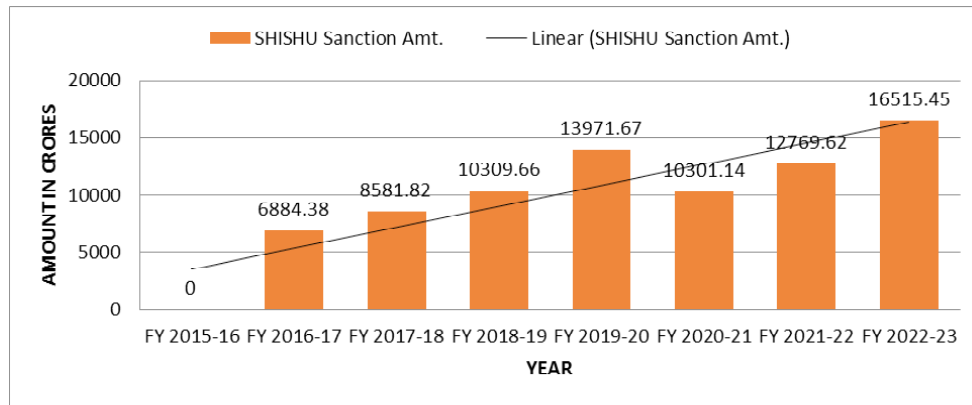


**Source:** www.mudra.org.in/ (Compiled by author)

Figure 4.4 indicates that 85% accounts were opened in Shishu category which was highest, followed by Kishore category which had 13% accounts opened in it. Tarun category accounted for only 2% of the loans opened under Mudra scheme.

**SANCTION AMOUNT OFFERED UNDER MUDRA YOJANA:**

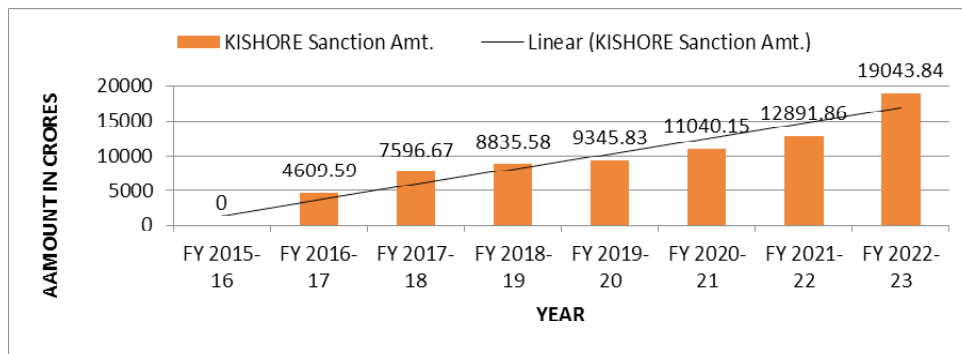
**Figure 5.1: SHISHU SANCTION AMT. UNDER MUDRA YOJANA**



Source: www.mudra.org.in/ (Compiled by author)

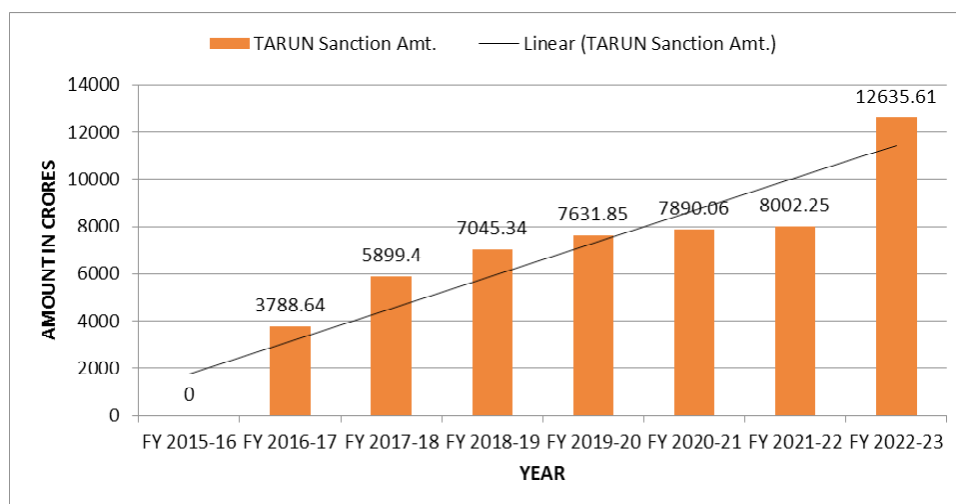
Figure 5.1 indicates the amount sanctioned under Shishu Category. The First year saw nearly 7000 Crores worth loans issued which increased by almost 25% in the first year to 8500 Crores and subsequently by 20% in the following year. The Covid affected year saw a decline of 27% in sanctioned amount. In 2022-23, the amount sanctioned is almost 2.5 times the amount sanctioned in the first year.

**Figure 5.2: KISHORE SANCTION AMT. UNDER MUDRA YOJANA**



Source: www.mudra.org.in/ (Compiled by author)

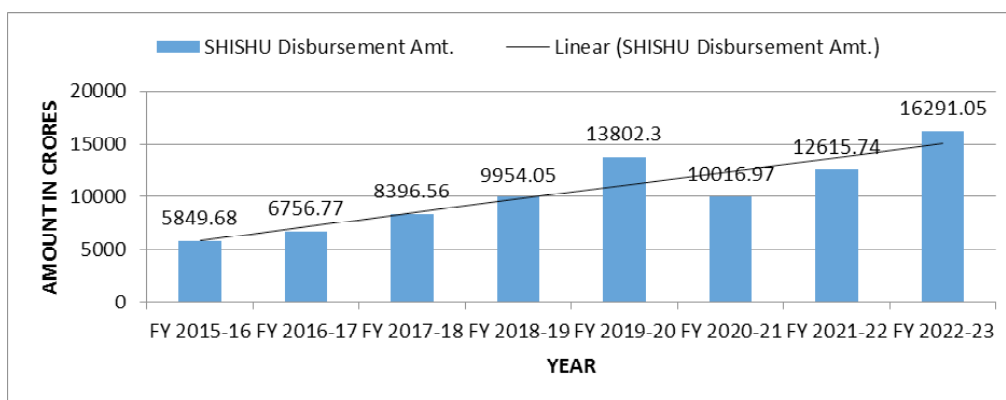
Figure 5.2 represents the amount sanctioned under Kishore category of Mudra Scheme. The first year saw nearly 4600 Crore sanctioned which saw a growth of almost 65% in the following year to 7500 Crores. The remarkable fact that was seen in this category is that the amount sanctioned has continually increased and there was no decline even during Covid affected year. Another observation worth noting is that the amount in 2022-23 under this category is nearly 19000 Crores which is more than the approx. 16500 Crore amount sanctioned in Shishu category. This means that businesses are growing and more people are becoming eligible for this category of loans.

**Figure 5.3: TARUN SANCTION AMT. UNDER MUDRA YOJANA**

Source: www.mudra.org.in/ (Compiled by author)

Figure 5.3 indicates the trend in sanction of loan in Tarun Category of Mudra scheme. The amount sanctioned in this category has also continually increased, even in Covid years. The scheme saw an initial growth of nearly 55% in first year after which the sanctioned amount remained in the range of 7000-8000 Crores in the next 3-4 years. Financial year 2022-23 saw a rapid growth of almost 58% which shows that more businesses are nurturing now and can avail this loan for expansion.

### DISBURSEMENT AMOUNT OFFEREDT UNDER MUDRA YOJANA:

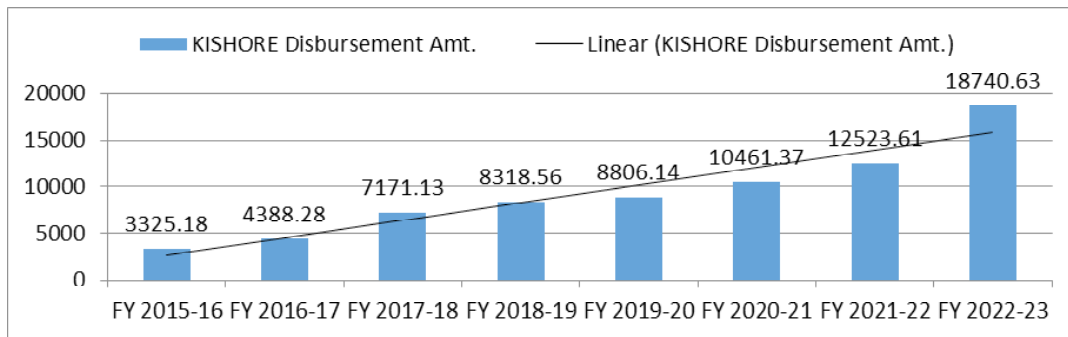
**Figure 6.1: SHISHU DISBURSEMENT AMT. UNDER MUDRA YOJANA**

Source: www.mudra.org.in/ (Compiled by author)

Figure 6.1 represents the amount disbursed under Shishu Category. The First year saw nearly 6000 Crores worth loans disbursed which increased by almost 16% in the first year to nearly 6700 Crores and

subsequently by 24% in the following year. The Covid affected year saw a decline of 27% in disbursal amount. In 2022-23, the amount disbursed is almost 2.7 times the amount disbursed in the first year.

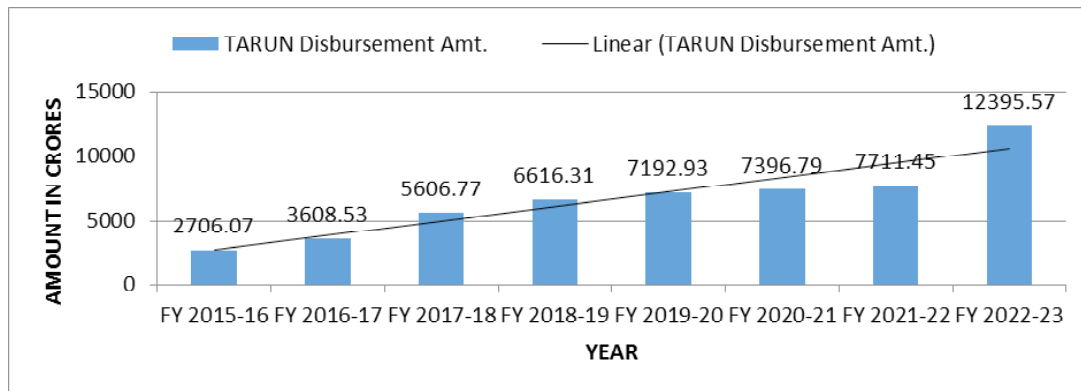
**Figure 6.2: KISHORE DISBURSEMENT AMT. UNDER MUDRA YOJANA**



Source: www.mudra.org.in/ (Compiled by author)

Figure 6.2 indicates the amount disbursed under Kishore category of Mudra Scheme. The first year saw nearly 3300 Crores disbursed which saw a growth of almost 32% in the following year to nearly 4300 Crores. The remarkable fact that was seen in this category is that the amount disbursed has continually increased and there was no decline even during Covid affected year. Another observation worth noting is that the amount disbursed in 2022-23 under this category is nearly 19000 Crores which is more than the approx. 16200 Crore amount disbursed in Shishu category. This means that businesses are growing and more people are becoming eligible for this category of loans.

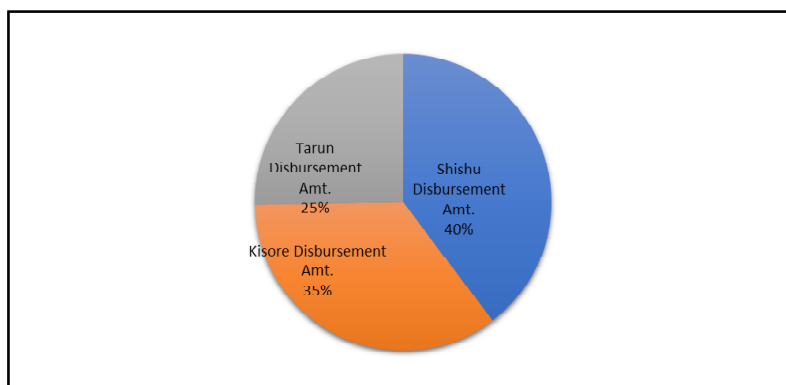
**Figure 6.3: TARUN DISBURSEMENT AMT. UNDER MUDRA YOJANA**



Source: www.mudra.org.in/ (Compiled by author)

Figure 6.3 indicates of amount disbursed in Uttar Pradesh since 2015-16. It reveals an increase in TARUN amount disbursed of amount in the Utter Pradesh. During Covid there was no significant decline in disbursal . The disbursal reached all time high 12395.57 Cr. in FY2022-23 as well, which is more than 4.5 times at the beginning.

FIGURE 6.4: SHARE OF DISBURSEMENT AMT. IN DIFFRENT CATEGORY



Source: [www.mudra.org.in/](http://www.mudra.org.in/) (Compiled by author)

Figure 6.4 indicates Shishu category has highest 40% disbursement amount and second highest share of disbursement amt. is in Kishore category which is 35% & lowest disbursement amt. is in Tarun category which is 25%.

#### MAJOR FINDINGS:

- Mudra loans have seen steady increase in sanction of loan to micro enterprises in India.
- Out of Total MUDRA Loan Accounts opened in India, almost equal share of around 10% each year are opened in U.P. This shows that out of 10 Mudra Loans accounts opened in India, one is in UP.
- Major portion of loan category belongs to Shishu category and minor portion to Kishore and Tarun category.
- There is an constant increase in year on year growth in both disbursal amount and the number of Mudra Loan Accounts.
- Although the number of accounts opened under Shishu loans is much more than Kishore loans, amount disbursed under Kishore loan is almost equal to that in Shishu loans.
- Tarun Loans accounts are almost constant and there is no significant increase in the loans issued under Tarun head, indicating the nature of demand for loans by MSME sector is more.
- Shishu category has highest 40% disbursement amount and second highest share of disbursement amt. is in Kishore category which is 35% & lowest disbursement amt. is in Tarun category which is 25%.
- 85% accounts were opened in Shishu category which was highest, followed by Kishore category which had 13% accounts opened in it. Tarun category accounted for only 2% of the loans opened under Mudra scheme.
- Tarun and Kishore category of loans remained unaffected even during the Covid period and there is no significant decline in the amount sanctioned and disbursed.
- Small businesses were more affected by Covid which is seen in the decline in the amount sanctioned under Shishu loan category.

## CONCLUSION

Pradhan Mantri Mudra Yojana is an important initiative of the government of India for the encouragement of the Micro and Small industries in India. This scheme helps in funding the unfunded entrepreneurs and is helpful in the creation of jobs for Micro, Small and Medium level Enterprises. Mudra loans have seen steady increase in sanction of loan to micro enterprises in India. Major portion of loan category belongs to Shishu category and minor portion to Kishore & Tarun category. There is a constant increase in year-on-year growth in both disbursement amount and the number of Mudra Loan Accounts. Although the number of accounts opened under Shishu loans is much more than Kishore loans, amount disbursed under Kishore loan is almost equal to that in Shishu loans. Mudra loan scheme was an important support during the Covid affected as can be seen by no decline in the amount of loans sanctioned under Tarun and Kishore category. Small businesses were more affected by Covid which is seen in the decline in the amount sanctioned under Shishu loan category.

Prime Minister Mudra Yojana needs to be implemented effectively in all the states. In this context financial awareness programme should be conducted regularly and should reach the ground level. However, the initiative under PMMY is indeed a game changer in long run and is helping the entrepreneurial culture evolve in India which can be seen in increasing loan amount sanctioned under Kishore & Tarun category.

## REFERENCES

1. Lall, A. R. (2018). A Study on Critical Analysis of Mudra Yojana in Uttarakhand. *International Journal of Social Science and Economic Research*, 03(07), 1-15.
2. Mahajan, Yogesh D. (2019). A Study and Review of Pradhan Mantri Mudra Yojana (PMMY) In the State Of Maharashtra. *International Journal of Advance and Innovative Research*, 6(2), 1-7.
3. Singh, R. R., & Bindal, Anita. (2019). Growth of Pradhan Mantri Mudra Yojna (PMMY) in Haryana State, *International Journal of Innovative Technology and Exploring Engineering (IJITEE)*, 8(12), 2956-2961.
4. Mirwani, P. M., & Gawde, V. M. (2019) A Study on Critical Analysis Of Prime Minister Mudra Yojana In The State Of Maharashtra.
5. Tripura Sundari, C. U. (2021). MUDRA - A Resourceful Resolution Bank of India. In *Organising Entrepreneurship and MSMEs across India*, 5(4), 185-203.
6. Web site: <https://www.mudra.org.in/>
7. (2015-16). Annual Report. New Delhi: MUDRA.
8. (2016-17). Annual Report. New Delhi: MUDRA.
9. (2017-18). Annual Report. New Delhi: MUDRA.
10. (2018-19). Annual Report. New Delhi: MUDRA.
11. (2019-20). Annual Report. New Delhi: MUDRA.
12. (2020-21). Annual Report. New Delhi: MUDRA.
13. (2021-22). Annual Report. New Delhi: MUDRA.
14. (2022-23). Annual Report. New Delhi: MUDRA.

# Recent Developments in Higher Education in Uttar Pradesh: Trends and Implications

*Rajani Rawat<sup>1</sup> & Prof S. Shujat Husain<sup>2</sup>*

---

## ABSTRACT

*This paper presents an outline of the latest advancements in higher education within Uttar Pradesh, India. Uttar Pradesh, known for its large population, has been undergoing significant changes in its higher education landscape. The state has been concentrating on several endeavors aimed at improving the accessibility, quality, and pertinence of higher education to cater to the diverse student population's evolving requirements. One notable trend is the adoption of digital technologies in higher education, encompassing initiatives to utilize technology for online learning, e-governance solutions, and digital educational materials. Furthermore, there has been a noticeable expansion in higher education infrastructure, including the establishment of new educational institutions in previously underserved areas. Government policies and reforms have also played a pivotal role in shaping Uttar Pradesh's higher education sector. These initiatives encompass measures to elevate teaching standards, update curriculum to match industry demands, and foster transparency and accountability in the education system. Additionally, efforts have been made to cultivate international collaborations to enrich global exposure and opportunities for both students and faculty. Lastly, there has been a concerted drive to promote equity and inclusivity in higher education, involving endeavors to enhance enrollment from marginalized communities and foster a more inclusive learning atmosphere. In essence, the recent developments in higher education within Uttar Pradesh signify a transition towards a more accessible, quality-focused, and globally-oriented higher education framework, with a dedication to fulfilling the diverse needs of students and the requirements of the contemporary job market.*

**Keywords:** Higher Education, Technology, Uttar Pradesh, Government.

## Introduction

Uttar Pradesh, often abbreviated as UP, is one of the most populous and culturally rich states in India. Located in the northern part of the country, it has a long and illustrious history, deeply intertwined with Indian civilization and culture.

**Geography:** Uttar Pradesh is bordered by the Indian states of Uttarakhand, Himachal Pradesh, Haryana, Rajasthan, Madhya Pradesh, Chhattisgarh, Jharkhand, and Bihar. The state capital is Lucknow, a city

---

<sup>1</sup> Research Scholar, Department of Commerce, University of Lucknow, Lucknow (U.P.)

<sup>2</sup> Professor, Department of Commerce, Shia PG College, University of Lucknow, Lucknow (U.P.)



renowned for its historical significance and cultural heritage. The Ganges River, one of the holiest rivers in Hinduism, flows through the state, shaping its geography and culture.

**History:** Uttar Pradesh has been a cradle of ancient civilizations, with archaeological evidence suggesting human habitation dating back to prehistoric times. It has been ruled by numerous empires and dynasties, including the Mauryas, Guptas, Mughals, and British. The region has witnessed pivotal events in Indian history, such as the birth of Buddhism in Sarnath, the reign of the powerful Mughal emperors in Agra, and the Sepoy Mutiny of 1857, which played a significant role in India's struggle for independence.

**Culture:** The culture of Uttar Pradesh is a vibrant tapestry woven with diverse traditions, languages, and arts. Hindi is the official language, but various dialects are spoken across different regions. The state is renowned for its rich literary heritage, with poets like Kabir, Tulsidas, and Surdas hailing from this land. Uttar Pradesh is also famous for its classical music and dance forms, including Kathak, which originated in the courts of the Mughal rulers.

**Economy:** Agriculture forms the backbone of Uttar Pradesh's economy, with the state being one of the largest producers of wheat, rice, sugarcane, and potatoes in India. Apart from agriculture, the state has a growing industrial sector, with manufacturing, textiles, and handicrafts being significant contributors to its economy. Uttar Pradesh is also a major tourist destination, attracting millions of visitors each year to its historical monuments, pilgrimage sites, and natural beauty.

## Higher Education in Uttar Pradesh

Higher education is a crucial component of any society's development and growth. Uttar Pradesh, located in Northern India, has a rich history of traditional forms of higher education, such as gurukuls and madrasas. Over the years, the state has witnessed significant changes and developments in its higher education system. This paper aims to explore the evolution of higher education in Uttar Pradesh, tracing the key milestones that have shaped the sector. In doing so, we will examine traditional forms of higher education in the state, how they have evolved, and the notable achievements that have occurred in the sector. Additionally, we will explore the current state of higher education in Uttar Pradesh and the challenges that must be addressed to ensure its continued growth and development. By examining the historical, current, and future state of higher education in Uttar Pradesh, this research paper aims to provide a comprehensive understanding of the sector's evolution and its potential for future growth.

Higher education in Uttar Pradesh encompasses a diverse range of institutions offering opportunities for academic and professional advancement. Here's an overview:

**Universities:** Uttar Pradesh is home to several universities offering a wide array of undergraduate, postgraduate, and doctoral programs in various disciplines. Some prominent universities include:

1. **University of Lucknow:** Established in 1921, it is one of the oldest and most prestigious universities in Uttar Pradesh, offering programs in arts, science, commerce, law, and management.
2. **Banaras Hindu University (BHU):** Located in Varanasi, BHU is a renowned institution offering courses in disciplines such as engineering, medicine, agriculture, arts, social sciences, and management.
3. **Aligarh Muslim University (AMU):** Another esteemed institution, AMU offers programs in fields like engineering, medicine, law, arts, and social sciences.
4. **Dr. A.P.J. Abdul Kalam Technical University (AKTU):** Formerly known as Uttar Pradesh Technical University (UPTU), AKTU specializes in engineering, technology, management, and pharmacy.
5. **Chaudhary Charan Singh University (CCSU):** Situated in Meerut, CCSU offers programs in arts, science, commerce, education, and law.

**Colleges:** Apart from universities, Uttar Pradesh boasts numerous colleges affiliated with these universities, offering undergraduate and postgraduate degrees in various disciplines such as engineering, medicine, management, humanities, and social sciences.

**Professional Institutes:** The state is also home to several professional institutes focusing on specialized fields such as medicine, engineering, management, law, and agriculture. Some notable examples include IIT Kanpur, IIM Lucknow, King George's Medical University (KGMU), and National Institute of Fashion Technology (NIFT) in Noida.

**Research Institutions:** Uttar Pradesh hosts various research institutions and centers of excellence conducting cutting-edge research in fields such as science, technology, agriculture, and social sciences.

**Challenges:** While Uttar Pradesh has a rich educational landscape, it also faces challenges such as inadequate infrastructure, faculty shortages, lack of quality education in rural areas, and issues related to access and affordability. The government and other stakeholders are working towards addressing these challenges to ensure equitable access to quality higher education across the state. Overall, higher education in Uttar Pradesh offers a diverse and dynamic environment for learning, research, and innovation, contributing significantly to the intellectual and socio-economic development of the region.

### Challenges in Higher Education in Uttar Pradesh

Higher education in Uttar Pradesh faces several challenges that hinder its effectiveness and accessibility. Some of these challenges include:

1. **Infrastructure Deficiency:** Many educational institutions in Uttar Pradesh suffer from inadequate infrastructure, including outdated classrooms, laboratories, libraries, and dormitories. This deficiency affects the quality of education and overall learning experience.
2. **Faculty Shortage:** There is a significant shortage of qualified faculty members in many colleges and universities across Uttar Pradesh. This shortage not only affects the quality of teaching but also limits opportunities for research and academic development.
3. **Quality of Education:** While there are many educational institutions in Uttar Pradesh, the quality of education varies widely. Some institutions lack proper accreditation, curriculum updates, and quality assurance mechanisms, leading to disparities in educational standards.
4. **Access and Affordability:** Accessibility to higher education remains a challenge, especially for students from marginalized communities and rural areas. Issues such as high tuition fees, lack of scholarships, and inadequate transportation infrastructure make it difficult for many students to pursue higher education.
5. **Gender Disparities:** Despite efforts to promote gender equality in education, gender disparities persist in Uttar Pradesh, particularly in higher education. Cultural and societal norms, as well as safety concerns, often deter girls from accessing education beyond a certain level.
6. **Employability:** There is a gap between the skills imparted by educational institutions and the demands of the job market. Many graduates lack employable skills, leading to high levels of unemployment and underemployment in the state.
7. **Research and Innovation:** While there are some research institutions in Uttar Pradesh, there is a need for greater investment in research and innovation. Limited funding, outdated facilities, and a lack of collaboration between academia and industry hinder the state's ability to contribute significantly to research and development.

8. **Political Interference:** Political interference in academic matters, including appointments, curriculum decisions, and funding allocations, can undermine the autonomy and integrity of educational institutions.

Addressing these challenges requires concerted efforts from the government, educational institutions, civil society organizations, and other stakeholders. Strategies such as infrastructure development, faculty capacity building, promoting inclusive education, enhancing employability skills, and fostering a culture of research and innovation are essential for improving higher education in Uttar Pradesh.

### Recent trends in higher education in Uttar Pradesh

Recent trends in higher education in Uttar Pradesh reflect a mix of challenges, innovations, and reforms aimed at improving the quality and accessibility of education in the state. Some notable trends include:

1. **Digitalization and Online Learning:** The COVID-19 pandemic accelerated the adoption of digital learning platforms and online teaching methods. Universities and colleges in Uttar Pradesh have increasingly incorporated technology into their educational delivery systems, facilitating remote learning and expanding access to courses.
2. **Skill Development Initiatives:** There has been a growing emphasis on aligning higher education curricula with industry needs. Skill development programs, vocational courses, and industry-academia partnerships have been established to enhance students' employability and address the demand for skilled professionals in various sectors.
3. **Research and Innovation:** Uttar Pradesh is witnessing a surge in research and innovation activities across its higher education institutions. There's a push towards fostering a culture of research, with increased funding, grants, and incentives provided to support faculty and student research projects in diverse fields.
4. **Quality Assurance Measures:** Ensuring quality standards in higher education has become a priority. Accreditation processes, quality assessment frameworks, and regulatory reforms have been introduced to enhance accountability, transparency, and the overall quality of educational institutions in the state.
5. **Inclusive Education:** Efforts are being made to promote inclusivity and diversity in higher education. Special initiatives target marginalized communities, economically disadvantaged students, and individuals with disabilities, aiming to provide equal opportunities for education and skill development.
6. **Internationalization:** Universities in Uttar Pradesh are increasingly engaging in international collaborations and partnerships. Exchange programs, joint research projects, and efforts to attract foreign students contribute to enhancing global perspectives and academic excellence in higher education.
7. **Entrepreneurship and Innovation:** There is a growing focus on fostering entrepreneurship and innovation among students and faculty members. Business incubation centers, startup accelerators, and entrepreneurship courses aim to nurture entrepreneurial skills and support the development of innovative ventures.

These trends underscore the evolving landscape of higher education in Uttar Pradesh, with stakeholders striving to address emerging challenges and leverage opportunities for enhancing educational outcomes and fostering socio-economic development in the state.

### Key Milestones in the Development of Higher Education in Uttar Pradesh?

The development of higher education in Uttar Pradesh has been a major focus in recent years, with the aim of empowering individuals and communities to thrive in the modern world [5]. The state government has made significant investments in knowledge, enriching the educational landscape and paving the way for economic prosperity and social advancement [5]. The Rs 740 crore grant for higher education is a key milestone in the development of higher education in Uttar Pradesh, benefiting students and faculty while contributing to the overall development of the state [5]. Furthermore, several universities in the state have achieved A++ accreditation, while others are striving for higher QS and National Institutional Ranking Framework ranking, indicating significant progress in the quality of education being offered in the state [4]. The establishment of Uttar Pradesh Centre for Ranking, Accreditation and Mentoring (UPCRAM) is another significant milestone in the development of higher education in Uttar Pradesh, as it aims to assess student performance and mentor universities to improve their performance at national and international levels [4]. The rejuvenated higher education ecosystem in Uttar Pradesh is also attracting enormous attention from the private sector, with several leading universities exploring investment prospects in the state [4]. The RashtriyaUchcharShikshaAbhiyan (RUSA) has also supported initiatives to improve higher education in Uttar Pradesh, further contributing to the growth of the sector [6].

The development of higher education in Uttar Pradesh has been a long-standing issue, with the education system waiting for reforms for decades. The history of education in the state dates back to the Vedic period, with Sanskrit-based learning being the major part of education until the Gupta period. The Department of Higher Education, Uttar Pradesh administers and controls colleges in the state, while private institutions like IIMT Group of Institutions have also been established to contribute to the growth of the sector. The RashtriyaUchcharShikshaAbhiyan(RUSA) has supported initiatives to improve higher education in Uttar Pradesh. The government has also established 137 government degree colleges to provide higher education to scholars interested in various coursework and programs. The rejuvenated higher education ecosystem in Uttar Pradesh is attracting enormous attention from the private sector, with several leading universities exploring investment prospects in the state. However, there is no specific information provided about traditional forms of higher education in Uttar Pradesh, which presents a gap in the study. Future research could focus on exploring traditional forms of higher education in Uttar Pradesh and identifying ways to integrate them into the current education system. Overall, the discussion highlights the progress made in higher education in Uttar Pradesh, while also identifying areas for further research and improvement.

### References

1. Sanjeev Kumar. (2023). Employability and Higher Education in India: An Empirical Analysis of Uttar Pradesh. *European Economic Letters (EEL)*, 13(1), 199–208. <https://doi.org/10.52783/eel.v13i1.152>
2. AISHE. (2022). *All India Survey of Higher Education, final report 2021-22*. Ministry of Education, Government of India. <https://aishe.gov.in/aishe/viewDocument.action;jsessionid=60929E47B75218596A9AC7C2AD3A14E6?documentId=353>
3. University Grants Commission (UGC) (various years): Annual Reports, UGC. New Delhi.
4. Government of Uttar Pradesh. Department of Higher Education, Uttar Pradesh Administration.

# Role of One District One Product (ODOP) for the State's GSDP

*Ashish Kumar Yadav<sup>1</sup> & Dr. Ved Prakash Mishra<sup>2</sup>*

---

## ABSTRACT

*One District One Product (ODOP) initiative aims to boost economic growth and development by leveraging each district's unique strengths and resources. By identifying and promoting a single product for each district, ODOP seeks to maximize productivity, enhance competitiveness, and stimulate job creation. This approach fosters localized development strategies tailored to the specific needs and capabilities of each district, thereby contributing to overall state Gross State Domestic Product (GSDP) growth. ODOP fosters economic diversification and reduces dependency on traditional sectors by encouraging the development of niche products and value chains. By focusing on the district's inherent strengths and market potential, ODOP promotes sustainable and inclusive growth across rural and urban areas. The initiative also facilitates the integration of small and medium enterprises (SMEs) into global supply chains, fostering entrepreneurship and innovation. ODOP enhances the visibility of local products and crafts, promoting tourism and cultural heritage preservation. By creating a conducive ecosystem for business development and investment, ODOP attracts private sector participation and stimulates infrastructure development. Overall, ODOP plays a pivotal role in driving inclusive and balanced economic growth, ultimately contributing to the state's overall GSDP expansion and prosperity.*

**Keywords:-** *One District One Product, District-specific products, Economic Development, Entrepreneurship*

## Introduction

The One District One Product (ODOP) initiative has emerged as a key strategy in several Indian states to bolster economic growth and development at the grassroots level. Originating from Uttar Pradesh in 2018, the ODOP scheme has gained traction across various states, aiming to harness the unique resources and capabilities of each district to drive overall state Gross State Domestic Product (GSDP) growth. This introduction discusses the pivotal role of ODOP in fostering economic prosperity and diversification while addressing regional disparities. ODOP represents a paradigm shift in economic planning, departing from traditional sector-based approaches to a more nuanced district-centric strategy. The initiative seeks to identify and promote a single flagship product or craft for each district, based on its comparative advantage, local resources, and market potential. By focusing on specialization rather than diversification, ODOP aims

---

<sup>1</sup> Research Scholar, Department of Economics, Iswar Saran P.G. Collage, University of Allahabad (U.P.)

<sup>2</sup> Assistant Professor, Department of Economics, Iswar Saran P.G. Collage, University of Allahabad (U.P.)

to maximize productivity, competitiveness, and value addition within each district. By empowering districts to capitalize on their distinct advantages and fostering entrepreneurship and innovation, ODOP contributes significantly to the state's overall GSDP growth while fostering resilience and self-reliance at the grassroots level.

### **One District One Product (ODOP) Scheme**

The One District One Product (ODOP) scheme is a strategic initiative implemented by various state governments in India to promote localized economic development. The concept behind ODOP is to identify and promote a specific product or craft that each district is known for or has the potential to excel in. By focusing on the unique strengths and specialties of each district, the ODOP scheme seeks to boost entrepreneurship, generate employment, and enhance income levels within the region.

Overall, the ODOP scheme aims to leverage the unique strengths and potential of each district to promote inclusive and sustainable economic growth. By empowering local communities and fostering entrepreneurship, the ODOP scheme contributes to the overall development of the region and the country as a whole.

### **Importance of the Study**

The study on One District One Product (ODOP) is of paramount importance for several reasons. A novel approach to economic development that focuses on leveraging local resources and capabilities to drive growth at the grassroots level. By understanding the impact and effectiveness of ODOP initiatives, policymakers can refine strategies to promote inclusive and sustainable development across regions. The study sheds light on the role of ODOP in enhancing economic diversification, job creation, and entrepreneurship, particularly in rural areas where traditional industries may be declining. This understanding is crucial for designing targeted interventions and support mechanisms to empower local communities and SMEs. The study contributes to the broader discourse on decentralized governance and regional development by highlighting the importance of place-based policies and strategies. By showcasing successful ODOP implementations and identifying challenges, the study informs future policy decisions aimed at fostering balanced and equitable growth nationwide.

### **Literature Review**

In the case of the One District One Product (ODOP) initiative, which commenced in Uttar Pradesh in 2018, the researcher focused on gathering studies specifically related to ODOP from 2018 to 2023. Studies predating this period, originating from other countries, were deemed irrelevant in this context. The researcher explored studies addressing various issues within the ODOP framework, such as administration and its role, spanning from 2014 to 2023. Additionally, the study focused on the perfume industry in Kannauj district, serving as the basis for examining employment scope, sectoral development, and the industry's significance. Relevant research on these aspects from 2014 to 2023 was considered in the present study. These include studies elucidating the administration's role in ODOP implementation, analyses of employment dynamics and sectoral growth within the perfume industry, and assessments of the industry's potential as a distinguished economic sector. By synthesizing and referencing these contributions, the present study aims to build upon existing knowledge and provide valuable insights into the ODOP initiative's efficacy and implications for regional development.

**Shave and Hofisi (2017)** highlight the pervasive impact of public administration on various facets of daily life. They emphasize that nearly every aspect of our routine interactions is influenced by the practice of creating and executing government policies by bureaucrats, politicians, managers, and officials. From the number of hours worked to the quality of the air we breathe, access to healthcare, and the condition of roads, public administrators' decisions play a significant role. However, the extent of governmental influence on society varies regionally. This insightful introduction delves into the structures, procedures, and achievements of public administration, shedding light on the roles and objectives of administrators. It underscores the importance of understanding the complexities and nuances of public administration, given its profound impact on society and governance.

**T. G. W. (2017)** employs a sociological approach combined with a judicial-empirical research method to examine hand-rolled kretek as a handicraft product with geographical indication in the Kudus District. The aim is to assess whether hand-rolled kretek meets the legal criteria to be classified as a Geographical Indication Product of Handicraft, and to explore the implications of such classification. Primary data for the study are gathered from relevant individuals and institutions, supplemented by literature, documents, and comparisons with regulations from other countries. The findings of the study indicate that hand-rolled kretek has the potential to be recognized as a product of geographical indication due to its historical significance, distinct characteristics, and economic viability. The product is found to comply with established standards about morality, religion, and public opinion. This research sheds light on the legal and socio-economic aspects surrounding hand-rolled kretek, providing insights into its potential classification as a Geographical Indication Product of Handicraft.

**Yadav, S. K., Chaudhary, R. C., & Sahani, A. (2018)** propose that Geographical Indication (GI) of Goods and Services serves as a designation or symbol utilized to distinguish products originating from a specific geographical area, possessing characteristics or a reputation unique to that locale. A clear indication of a product's origin in a particular location is essential for it to qualify as a GI. Notably, in 2004, Darjeeling Tea attained the distinction of being the first product to be granted a GI tag following the enactment of GI regulations. Subsequently, India has issued over 289 GI tags for agricultural products, with only 24 attributed to goods originating from Uttar Pradesh. Recognizing the potential of GI as a powerful tool for safeguarding ownership rights over natural resources, initiatives have been undertaken to promote and protect the geographical indications associated with products originating from various regions.

### Important facts about the One District One Product (ODOP) scheme

Facts	Details
Objective	Promote localized economic development by identifying and promoting a specific product or craft in each district.
Launch Year	Introduced in various states of India, with Uttar Pradesh being one of the first to implement the scheme in 2018.
Key Focus Areas	Identifying indigenous products or crafts, promoting entrepreneurship, generating employment, and enhancing income levels within districts.
Product Identification Process	Conducting thorough assessments to identify products with historical significance or potential for development in each district.
Promotion and Marketing Strategies	Showcasing district specialties through exhibitions, trade fairs, promotional campaigns, and digital marketing initiatives.

Skill Development Initiatives	Providing training programs and workshops to enhance the skills and capabilities of local artisans, entrepreneurs, and workers.
Infrastructure Development	Investing in infrastructure projects such as industrial parks, cluster development, and improving connectivity to support ODOP industries.
Financial Support	Offering financial assistance, subsidies, and incentives to entrepreneurs and artisans engaged in ODOP-related activities.
Impact and Benefits	Stimulating entrepreneurship, fostering economic growth, generating employment opportunities, and preserving local heritage and traditions.
Monitoring and Evaluation	Implementing mechanisms to monitor progress, evaluate outcomes, and make necessary adjustments to ensure the scheme's effectiveness.

The One District One Product (ODOP) initiative is a concerted effort to promote balanced regional development across every district in the country. Its primary objective is to identify, brand, and champion at least one unique product from each district, thereby encapsulating the ethos of "One District - One Product." This initiative is designed to catalyze comprehensive socioeconomic progress across all regions of the nation. Through the ODOP Initiative, a total of 1102 distinctive products have been identified, representing a wide spectrum of regional specialties. These products hail from 761 districts spread across the length and breadth of the country. By highlighting and promoting these diverse products, the initiative aims to unlock the full potential of each district, fostering inclusive growth and prosperity. The ODOP initiative underscores the significance of leveraging local resources, traditional skills, and cultural heritage to drive economic development. By empowering districts to showcase their unique offerings, the initiative paves the way for holistic socioeconomic advancement, ensuring that no region is left behind in the journey toward progress and prosperity.

The selection of all products under the One District One Product (ODOP) initiative has been meticulously carried out by the respective States/Union Territories (UTs). This selection process involves a comprehensive assessment of the existing ecosystem on the ground, with particular emphasis placed on products identified under Districts as Export Hubs (DEH), as well as those with Geographical Indication (GI) tags. Once the products are finalized, the relevant Department of States/UTs communicates the list to the Department for Promotion of Industry and Internal Trade (DPIIT). Subsequently, all activities related to the ODOP initiative, including exhibitions, capacity-building programs, and promotional events, are conducted at both the State/UT and district levels. These activities are carried out in close consultation and coordination with the respective States/UTs, ensuring effective implementation and alignment with local priorities and objectives. By involving States/UTs in the selection process and subsequent implementation of ODOP activities, the initiative benefits from localized knowledge and expertise. This collaborative approach fosters greater ownership and commitment at the grassroots level, ultimately leading to the successful promotion and development of district-specific products across the country.

### **Impact of ODOP to Enhance State GSDP**

The study focuses on understanding the role of the One District One Product (ODOP) initiative in contributing to the Gross State Domestic Product (GSDP) of a state. GSDP is a crucial indicator of a state's economic performance, reflecting the total value of goods and services produced within its boundaries. By investigating the impact of ODOP on GSDP, this research seeks to evaluate the effectiveness of the initiative in driving economic growth and development at the state level. The study aims to analyze how

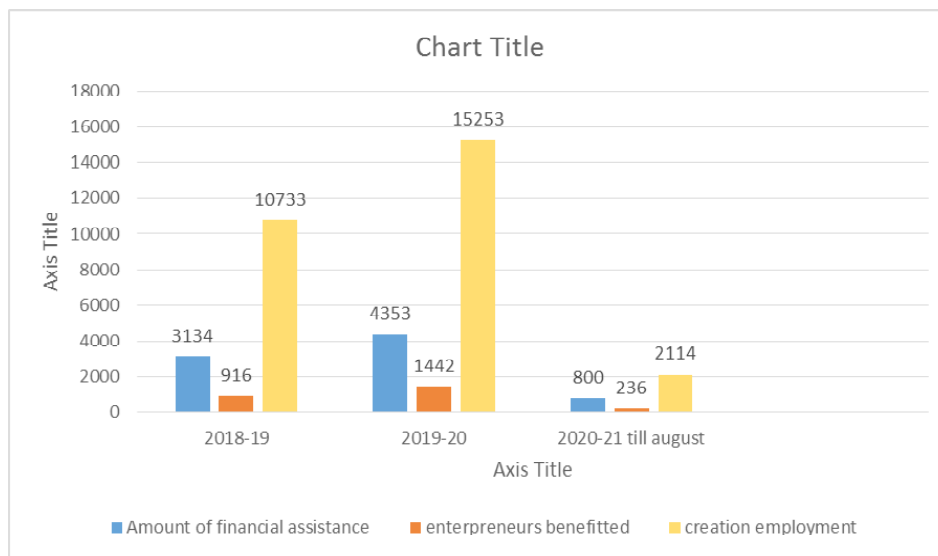


ODOP has influenced various factors contributing to GSDP, such as industrial output, employment generation, income levels, and overall economic diversification. By examining these dynamics, the research seeks to identify the extent to which ODOP has contributed to enhancing the state’s economic prosperity and reducing regional disparities. the research problem delves into understanding the mechanisms through which ODOP fosters GSDP growth, including its role in promoting entrepreneurship, leveraging local resources, enhancing market access for district-specific products, and fostering innovation and value addition. By gaining insights into these aspects, the study aims to provide policymakers, stakeholders, and practitioners with valuable insights and recommendations for optimizing the ODOP initiative’s impact on the state’s GSDP and fostering sustainable economic development.

The MSME, the umbrella department of ODOP, has given financial assistance of Rs 31.34 crore to 916 entrepreneurs in the financial year 2018-19. The ODOP scheme has also provided employment opportunities to 10, 733 people in this period. Similarly, during 2019-20, 1442 entrepreneurs were given financial assistance of over Rs 43.53 crore and 15,253 people also got employment. In the current financial year, 236 entrepreneurs have been given financial assistance of Rs 7.96 crore in financial 2020-21 till August while 2114 people were given employment.(ANI 2020)

Year	Amount of Financial Assistance	Entrepreneurs Benefited	Creation of Employment
2018-19	Rs. 3134 lakh	916 entrepreneurs	10,733 people
2019-20	Rs. 4353lakh	1,442 entrepreneurs	15,253 people
2020-21	Rs. 800 lakh (till August 2020)	236 entrepreneurs	2,114 people

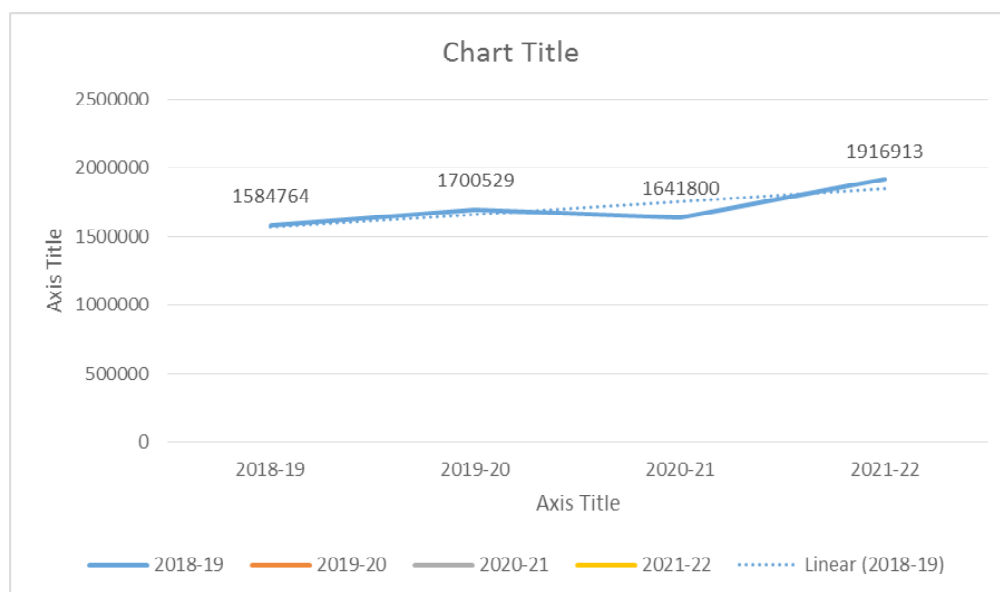
Source: ANI (2020)



The GSDP data of Uttar Pradesh for different years have shown a continuous upward trend even amidst the global pandemic of COVID-19. The per capita income data of U.P have also shown an increasing trend from INR 53,113 in 2015-16 to INR 72,792 in 2020-21, which shows the remarkable success of the implementation of the ODOD scheme.

Parameters	2018-19	2019-20	2020-21	2021-22
GSDP at Current Prices	1,584,764 INR Crore	1700529 INR Crore	1641800 INR Crore	1916913 INR Crore

Source: Ministry of Statistics and Programme Implementation (2021)



## Conclusion

The One District One Product (ODOP) initiative represents a transformative approach to economic development that harnesses the unique strengths and resources of each district to drive overall state growth. Through our study, we have highlighted the significance of ODOP in fostering inclusive and sustainable development, particularly in rural and underserved areas.

By focusing on a single flagship product or craft, ODOP encourages specialization, value addition, and market integration, thereby enhancing competitiveness and resilience at the grassroots level. Our study emphasizes the role of ODOP in empowering local entrepreneurs, promoting job creation, and preserving traditional knowledge and skills. By fostering entrepreneurship and innovation, ODOP contributes to building vibrant local economies and reducing dependency on a few urban centers. While ODOP holds immense promise, our study also highlights the need for tailored interventions and capacity-building efforts to overcome implementation challenges and maximize impact. Addressing issues such as infrastructure bottlenecks, access to finance, and market linkages will be crucial to realizing the full potential of ODOP and ensuring equitable development across regions. ODOP represents a paradigm shift in economic planning, emphasizing the importance of bottom-up approaches and participatory decision-making in driving inclusive and sustainable growth. As policymakers continue to refine and scale up ODOP initiatives, it is imperative to learn from successes and failures to build a more resilient and prosperous future for all.

## Way Forward

The future scope of research on the role of One District One Product (ODOP) for the state's Gross State Domestic Product (GSDP) presents several avenues for further exploration and analysis. Firstly, future studies could delve deeper into assessing the long-term impact of ODOP on GSDP growth trends over multiple years, allowing for a more comprehensive understanding of its effectiveness in driving sustained economic development. research could focus on evaluating the socio-economic implications of ODOP beyond GSDP, including its effects on employment generation, poverty alleviation, and overall human development indicators within the state. exploring the role of ODOP in promoting sustainable development practices, fostering innovation and technology adoption, and enhancing market access for district-specific products could provide valuable insights for policymakers and practitioners.

## References

1. Costantini, A., De Paola, F., Ceschi, A., Sartori, R., Meneghini, A. M., & Di Fabio, A. (2017). Work engagement and psychological capital in the Italian public administration: A new resource-based intervention program. *SA Journal of Industrial Psychology*, 43(1), 1-11.
2. Hassan, B., Bhattacharjee, D. M., & Wani, D. S. (2020). Value-chain analysis of horticultural crops-regional analysis in Indian horticultural scenario. *Int J Appl Res*, 6(12), 367-373
3. Jaiswal, G. (2018). Business Viability of Street Vending: A Study of Various Factors of Pest Model of Street Vending in The Geographical Area of Uttar Pradesh, *Journal of Management Research and Analysis (JMRA)*, ISSN: 2394- 2770, Impact Factor: 4.878, Volume 05 Issue 02, June 2018, Pages: 25-28
4. Jaiswal Gautam. (2018) Emerging trends in street vending businesses and its relation with street vending: a business acceptance and viability study of street vending business in Uttar Pradesh, *International Research Journal of Management and Commerce* 2018, 5(2). ISSN: (2348-9766) February 2018
5. Jaiswal, G. (2020). A quantitative evaluation of customer marketing impact by artificial intelligence in the hospitality industry. *Pranjana: The Journal of Management Awareness*, 23(2), 40-44.
6. Jaiswal Gautam, S. D. Sharma, Saman Khan, (2019). Identifying Informal Markets for Sustainable Urbanization: Developing Sustainability Index for Informal Economy, *Sri JNPG College COMMERCE TODAY (A Peer Reviewed Annual Journal)* Vol. 14, No. 1 (2019), 45-49
7. Jaiswal, G. (2019), Emerging Trends in Informal Economy in the Context of Street Vending, PhD Thesis, IFTM University, Moradabad, <http://hdl.handle.net/10603/256773>
8. Mehrotra, M. S., Sharma, S. D., & Jaiswal, G. (2019). A descriptive study of transformational leadership style on employees' innovative work behavior and organizational performance (A case study on employees of Tata group). *JETIR*, April 2019, Volume 6, Issue 4 [www.jetir.org](http://www.jetir.org) (ISSN2349-5162)
9. Mehrotra, M. S., Sharma, S. D., & Jaiswal, G. (2018), A Systematic Review of Transformational leadership upon vital organizational aspects: An Imitation of Meta-Analysis methodologies of PRISMA and Meta Essentials., *IJARIIIEISSN(O)-2395-4396*, Vol-4 Issue-1 2018
10. Misra, r., maurya, n. K., & Tewari, s. (2020). One district one product (odop) scheme: a tale of two agricultural products in eastern UttarPradesh. *Productivity*, 62(1)
11. Pratama, T. G. W. (2017). The urgency of protection of hand-rolled kretek as handicraft product of geographical indication of Kudus District. *Fiat Justisia J Ilmu Hukum*, 11(2), 133
12. Ryu, S., & Christensen, R. K. (2019). Organization performance in turbulent environments: the contingent role of administrative intensity in Hurricane Rita. *The American Review of Public Administration*, 49(5), 519-531

13. Sarman, M. (2019). Capitalize Local Resources with the OVOP Model: Concepts and praxis and beyond. In Annual International Conference of Business and Public Administration (AICoBPA 2018) (pp. 148-151). Atlantis Press.
14. Shava, E., & Hofisi, C. (2017). Challenges and opportunities for public administration in the Fourth Industrial Revolution. *African Journal of Public Affairs*, 9(9), 203-215
15. Srivastava, M., Sharma, S. D., & Jaiswal, G. (2020). An Evaluation of The Effect of Banking Sector Reforms on Service Quality Of Public And Private Sector Banks: A Comparative Case Study Of SBI And ICICI Bank In Uttar Pradesh. *Webology*, 18(5), 2454-2465
16. Srivastava, M., Sharma, S. D., & Jaiswal, G. (2020). An Evaluation of The Effect of Banking Sector Reforms on Service Quality of Public and Private Sector Banks: A Comparative Case Study of SBI And ICICI Bank In Uttar Pradesh. *Webology*, 18(1), 1188-1200.
17. Uma Shankar Yadav, & Ravindra Tripathi. (2020). India's toy industries and markets competition with global toys: An overview of the toy industry and how the sector is gearing up for an Aatmanirbhar Bharat. *Bank and Policy*, 2(2), 86–110. <https://doi.org/10.5281/zenodo.6460167>
18. Yadav, S. K., Chaudhary, R. C., & Sahani, A. (2018). Geographical Indication and Registration for it in Uttar Pradesh, India: Present and Future Potential. *International Journal of Research in Agricultural Sciences*, Volume 5, Issue 1, ISSN (Online): 2348 – 3997

# Study of the Impact of One District, One Product Scheme of Government of India on Economic Condition of Wooden Craft Workers in Saharanpur (U.P)

Dr. Pooja Jain<sup>1</sup>

---

## ABSTRACT

*India is a country of unity in diversity, diversity in every term. This diversity makes India a very rich country in terms of various skills and potential too. Analyzing this potential Uttar Pradesh government launched the “One District One Product” (ODOP) scheme in August 2018 and got success and so the Government of India has launched this scheme in March 2021 for all states of India. The study area selected for the study includes Saharanpur, a city lies in the state of Uttar Pradesh. In a study of Saharanpur, Uttar Pradesh will be an assessment study and will be based on finding opportunities. The data will be covered in a way so that the representation of different dimensions and segments could be insured.*

*The idea behind One Village One Product (OVOP) was developed in Oita, Japan, in the 1980s. The tale was inspired by a group of women who made homemade cookies to sell in a neighboring farmer’s market. The cookies quickly gained popularity in the market, and the women who were making them began learning new skills like bookkeeping, marketing, etc. With more people becoming conscious of the product, the quality and packaging of the product eventually improved as well. Additionally, they frequently visited local markets and adjusted their goods to meet consumer expectations (UNDP, 2017).*

*With regard to both people and area, Uttar Pradesh is the fourth-largest state in the nation. The state has a tremendous amount of both physical and cultural variety. In Uttar Pradesh, you can find hand-knotted carpets, metal sculptures, wooden utensils, and textiles with handmade prints. Carache products .Saharanpur, is significant state as a craft centre. Uttar Pradesh accounts for about 22.41% of the nation’s handicraft units and about 60% of its overall exports of handicrafts.*

## REVIEW OF RELATED LITERATURE

Sarder (1997) conducted primary research on 161 small businesses in Bangladesh and came to the conclusion that businesses receiving support services from public or private organizations such as common facilities, marketing and technical services, etc., experienced a noticeable increase in the amount of sales, the creation of jobs, and productivity.

---

<sup>1</sup> Dean & Professor, School of Management & Commerce Studies, Shri Guru Ram Rai University Dehradun

Regarding the implications for policy, a study found that small rural entrepreneurs need serious and strong government support in the marketing and distribution of their goods in order to succeed in their businesses, regardless of whether they are covered by the OVOP, OTOP, or any other programs. This represents the helplessness with which the local workforce is confronted (Kader et al., 2009). Numerous research studies had also demonstrated the importance of the local community in the accomplishment of OVOP programs.

Sarkar (2011) concluded that the complete handicraft and handloom industry is located in a geographic area of concentration known as a cluster. He also highlighted the difficulties that these clusters' artisans experience because there is no connection between them and the buyers.

This research investigates the development of the One Tambon, One Product (OTOP) programme in Thailand, based on the earlier experience of the One Village, One Product (OVOP) movement in Japan. Conceived in Japan as a policy to reverse rural depopulation, in Thailand it has become more focussed on poverty alleviation. We show the OTOP programme to have been providing communities with the chance to market local output and to create employment opportunities. The paper shows the sample survey of Chiang Mai province's OTOP, and an enterprise case study.

Khan & Amir (2013) emphasized that the handicraft industry lacks government support in terms of how well artisans can create an item of handicraft and how they introduced it, as well as the four ps of location, price, production, and marketing.

In its truest form, OVOP—an endogenous model of development—is a strategic initiative for and of the local populace to find goods in their community that they can be proud of. Additionally, it suggests transforming these identified products into competitive goods that will ultimately help to revitalise the local economy by becoming accepted on both the domestic and international markets (Issa and Lawal, 2014).

According to Yoshimura's research, which (Joseph Sega & Kanichiro, 2018) reference, successful OTOP and OVOP entrepreneurs in Thailand and Japan, respectively, were mutually supported by their local community capital in addition to receiving significant government support.

The impact of the One District, One Product (ODOP) Scheme on the economic conditions of wooden artisans after the study, observed effects are meaningful and have a substantial influence on the economic well-being of wooden artisans. Here's a detailed exploration:

- **Increased Income Levels:**

A significant impact on the economic conditions of wooden artisans suggests that the ODOP Scheme has led to increased income levels. This could result from higher demand for wooden products, improved market access, and effective marketing strategies under the scheme.

- **Market Expansion and Demand:**

If the impact is significant, it indicates that the ODOP Scheme has successfully expanded the market for wooden products. The increased demand for these products could lead to higher sales and, consequently, improved economic conditions for the artisans.

- **Diversification of Products:**

The scheme's impact could be seen in the diversification of wooden products. If artisans are producing a broader range of items, it not only signifies creativity and innovation but also an expansion of market opportunities, potentially contributing to economic growth.

- **Entrepreneurial Development:**

A significant impact suggests that the scheme has facilitated entrepreneurial development among wooden artisans. This could include support for business skills, access to credit, and other resources that empower artisans to manage and grow their enterprises.

- **Access to Financial Resources:**

Improved economic conditions may indicate that the artisans have better access to financial resources. This could involve financial assistance, credit facilities, or other forms of support that enable them to invest in their businesses and improve overall economic sustainability.

- **Employment Generation:**

The scheme's significant impact on economic conditions implies that it has been successful in generating employment opportunities within the wooden artisan sector. This could lead to reduced unemployment rates and improved economic stability at the community level.

## CONCLUSION

In conclusion, a significant difference in the impact of the One District, One Product Scheme on the economic conditions of wooden artisans suggests that the initiative has effectively contributed to economic development within the artisan community. The "One District, One Product" (ODOP) scheme, implemented by the Government of India, has played a pivotal role in the economic development of wooden craft workers in Saharanpur, Uttar Pradesh.

## REFERENCES

1. Denpaiboon, C., & Amatasawatdee, K. (2012). *Similarity and Difference of One Village One Product (OVOP) for Rural Development Strategy in Japan and Thailand*.
2. Fund, I. M. (2020). *World Economic Outlook, April 2020: The Great Lockdown*. <https://www.imf.org/en/Publications/WEO/Issues/2020/04/14/weo-april-2020>
3. Issa, F., & Lawal, O. A. (n.d.). *ONE-VILLAGE ONE-PRODUCT (OVOP): A TOOL FOR SUSTAINABLE RURAL TRANSFORMATION IN NIGERIA*. 2014. Retrieved March 6, 2023, from [https://www.researchgate.net/publication/353103625\\_ONE-VILLAGE\\_ONE-PRODUCT\\_OVOP\\_A\\_TOOL\\_FOR\\_SUSTAINABLE\\_RURAL\\_TRANSFORMATION\\_IN\\_NIGERIA](https://www.researchgate.net/publication/353103625_ONE-VILLAGE_ONE-PRODUCT_OVOP_A_TOOL_FOR_SUSTAINABLE_RURAL_TRANSFORMATION_IN_NIGERIA)
4. Joseph Segal, N., & Kanichiro, S. (2018). The OVOP as a Tool to Develop Small and Medium-Sized Enterprises: Insights from OVOP Entrepreneurial Experience in Senegal. *International Journal of Education and Research*, 6(3). [www.ijern.com](http://www.ijern.com)
5. Kader, R. A., Mohamad, M. R. Bin, & Ibrahim, A. A. H. C. (2009). Success Factors for Small Rural Entrepreneurs under the One-District-One-Industry Programme in Malaysia. *Contemporary Management Research*, 5(2). <https://doi.org/10.7903/CMR.1173>

6. Khan, W. A., & Amir, Z. (2013). Study of Handicraft Marketing Strategies of Artisans in Uttar Pradesh and Its Implications. *Research Journal of Management Sciences* \_\_\_\_\_ISSN, 2(2), 23–26. www.isca.in
7. Pradhan, K. C. (2017). Unacknowledged urbanisation: The new census towns in India. *Exploring Urban Change in South Asia*, 39–66. [https://doi.org/10.1007/978-81-322-3616-0\\_2/COVER](https://doi.org/10.1007/978-81-322-3616-0_2/COVER)
8. Sarder, J.H. (1997), “The importance of support services to small enterprises in Bangladesh”, *Journal of Small Business Management*, Vol. 35 No. 2, pp. 26-36.
9. Sarkar, T., (2011) *Artisanal cluster towards a bright future*, Yojana.
10. UmaShankar Yadav, Ravindra Tripathi, ManoAshsishTripathi.(2022).One district one product (ODOP) of Uttar Pradesh:New initiative for developing Global Handicraft Index.Int. J. Adv. Multidiscip. Res. 9(2): 1-23. DOI: <http://dx.doi.org/10.22192/ijamr.2022.09.02.001>
11. UNDP. (2017). *One Village One Product: How a Japanese Idea is Changing Lives and Helping Rural Communities*. <https://reliefweb.int/report/afghanistan/one-village-one-product-how-japanese-idea-changing-lives-and-helping-rural>



# Perception of the Local Community towards Homestay Accommodations as an Instrument for Economic Growth in Tehri District of Uttarakhand

*Kapil Lakhera<sup>1</sup> & Prof. Rachna Dixit<sup>2</sup>*

---

## ABSTRACT

*The research probes into the transformative impact of tourism within Uttarakhand, focusing on the growing prominence of Homestays as integral contributors to local economic development. Through an exploration of the tourism landscape in Tehri District, characterized by its diverse topography and cultural richness, the study illuminates the multifaceted role of Homestays in shaping the economic dynamics of the region. Drawing from primary data, the educational background and working status of community members are analysed, revealing a diverse demographic profile with significant engagement in agriculture alongside employment in the private, government, and business sectors. The community perceptions regarding income and employment opportunities generated by Homestays are examined, indicating a widespread belief in their positive impact on economic empowerment. These findings underscore the vital role of Homestays as catalysts for economic growth and community development within the region, highlighting the need for continued exploration and support of sustainable tourism initiatives.*

**Keywords:** Homestay. Community Perception. Economic benefits

## INTRODUCTION

Uttarakhand has long been celebrated for its natural landscapes and cultural heritage. In recent years, the state has undergone a transformative shift in its economic dynamics due to the rise of the tourism sector as a cornerstone of the economic development of residing communities. The infusion of tourist interest has not only altered the economic landscape but has also engendered exploration of the role played by various elements within the tourism domain. Tourism, once a secondary economic player has now ascended to a position of prominence within Uttarakhand's economic framework. The state's allure, emanating from its scenic splendour and cultural richness, has positioned it as a coveted destination for travellers seeking respite and cultural immersion. As tourism prospers its impact on local economies increases (Uttarakhand Tourism Development Board 2023). Amidst the evolving tourism landscape,

---

<sup>1</sup> Research Scholar and Professor<sup>2</sup> Department of Economics, D.A.V (P.G.) College, Dehradun- 248001  
Affiliated to Hemvati Nandan Bahuguna Garhwal University (A Central University) Srinagar- 246174, Dist. Garhwal (Uttarakhand), India

Homestay accommodations have emerged as notable contributors to economic growth (Wang, 2007). Unlike conventional lodging options, Homestays offer visitors an immersive experience by integrating them into the local authenticity (Agyeiwaah, 2014). In the case of Uttarakhand and more specifically Tehri district, the role of Homestays is accentuated, becoming integral components in the economic machinery. Tehri district serves as a representative of Uttarakhand and encapsulates the state's rich diversity. Its topography is a variety of landscapes ranging from undulating hills and valleys. The weather patterns, marked by distinct seasons add a layer of dynamic variability to the appeal of the district. This blend of geographical diversity and climatic nuances provides a fertile ground for the flourishing of tourism, and within it, the unique experience offered by Homestays. The diverse topography of Tehri district significantly influences the Homestay experience. Homestays nestled in the hills offer panoramic views and a serene environment, while those near the Tehri Dam provide a different perspective, enhancing the range of adventurous experiences available to visitors. This geographical diversity creates a canvas upon which Homestays tailor their offerings, thereby enriching the overall tourism experience and contributing to the economic vibrancy of the region. The weather patterns ranging from the crispness of winter to the blossoming of spring, not only contribute to the aesthetic appeal but also shape the type of experiences that are offered by Homestays throughout the year. Tehri district also encompasses a vibrant demography, with diverse local communities and indigenous traditions. This cultural richness becomes an intrinsic part of the Homestay experience, distinguishing it from more conventional forms of accommodation (Jamal, 2011).

## REVIEW OF LITERATURE

**Kasuma et al. (2006)** conducted a comprehensive investigation into the intricacies of tourist perceptions, focusing on service quality, infrastructure, promotion, and products in the context of Homestay businesses. Their recent study, based on 319 returned questionnaires, rigorously analysed 300 valid responses through regression analysis, revealing a moderate to strong relationship between tourist perceptions and the specified elements. Noteworthy findings include the influential roles of service quality and promotion in shaping tourist perceptions and subsequently impacting overall satisfaction. This research significantly augments the existing knowledge base by providing a nuanced understanding of the interplay between tourist perceptions and key factors within the Homestay sector. The practical implications of these insights extend to stakeholders in the hospitality industry, enhancing their comprehension of the determinants of tourist satisfaction and their contributions to the overall success of Homestay businesses.

**Shukor et al. (2014)** underscored the multifaceted benefits accruable to communities through their engagement in Homestay development, spanning economic, social, cultural, and environmental realms. The findings revealed that economic and cultural dimensions significantly contribute to the impacts experienced by operators in Malaysia. The study indicated a positive relationship between these impacts and the development of Homestay tourism. To further enhance Homestay demand, a robust collaboration among operators, government, and marketing agencies is essential for sustaining Malaysia's Homestay industry development. They found that it was imperative to enhance and sustain community participation in Homestay initiatives given the anticipated advantages and the potential for heightened demand both domestically and internationally. Homestay operators should endeavour to offer competitive pricing to tourism agencies, fostering a mutually beneficial relationship that further stimulates demand and sustains the growth of the Homestay sector.

**Affizah et al. (2017)** investigated into the dimensionality of perceived value within the context of community-based Homestay tourism in Kuching, Sarawak, reflected six dimensions that measure satisfaction

levels through a structural construct, including emotional value, experiential value (host-guest interaction), experiential value (activity, culture and knowledge), functional value (establishment), functional value (price), and functional value (service). The findings emphasize the pivotal roles of emotional, experiential, and functional dimensions as significant determinants of perceived value, thereby influencing visitors' satisfaction levels within the Homestay tourism context. Notably, the statistical results reveal that five dimensions positively contribute to satisfaction levels, while functional value (establishment) exhibits a noteworthy negative impact, prompting a call for further examination into the nuanced aspects of this particular dimension within the Homestay context.

### OBJECTIVES

The study aims to conduct a comprehensive examination of the educational background and the prevailing occupational scenarios among community members residing in the Tehri District. It further probes into the perceptions held by the local population concerning the economic dynamics facilitated by Homestay accommodations. Finally, the research objects to offer actionable recommendations aimed at promotion of sustainable tourism development and community engagement and participation in Homestay initiatives.

### RESEARCH METHODOLOGY

The research design adopted a non-probability sampling technique, specifically employing a sample size of 63 community members residing near Homestay accommodations within Tehri District, Uttarakhand. Through the application of a purposive sampling method, participants were deliberately chosen based on their willingness to partake in unstructured personal interviews, facilitating an in-depth exploration of their perceptions concerning the diverse economic impacts of Homestay accommodations. The interviews encompassed a comprehensive examination of various aspects, including the community's views on the economic effects attributed to the presence of Homestay accommodations. The data analysis primarily involved the presentation and interpretation of findings from descriptive statistical analyses. The data from the survey responses were tabulated and presented in tables.

### RESULTS AND INTERPRETATION

**Table 1: Educational Background of Community Members**

S.No.	Education Level	Responses	Percentage
1	Secondary Education	14	22 %
2	Graduation	21	34 %
3	Post Graduation	17	27 %
4	Diploma	11	17 %
	<b>Total</b>	<b>63</b>	<b>100 %</b>

**Source:** Primary Data

Table 1 presents a comprehensive overview of the educational distribution among community members in Tehri District. The table is structured to showcase the number of responses and corresponding

percentages for each educational level. The educational composition of the Tehri District community, as elucidated in Table 1, reveals that a significant portion, constituting 22% of the total respondents has completed secondary education, amounting to 14 community members. Moving to higher educational levels 34% of the respondents totalling 21 individuals, have attained graduation degrees. A noteworthy 27% of the community, comprising 17 individuals has pursued post-graduate studies, reflecting a commitment to advanced education. Simultaneously 17% of the respondents, accounting for 11 community members, have completed diploma programs. This educational landscape provides valuable insights, suggesting a diverse range of academic achievements within the community.

**Table 2: Working Status of Community Members**

S. No.	Working Status	Responses	Percentage
1	Agriculture Work	28	45 %
2	Private Employee	12	19 %
3	Government Employee	13	20 %
4	Business Work	10	16 %
	<b>Total</b>	<b>63</b>	<b>100 %</b>

**Source:** Primary Data

Table 2 provides an inclusive representation of the working status of community members in Tehri District, revealing a diversified occupational landscape. A significant majority with 45% of the total respondents constituting 28 individuals, engages in agriculture work, underscoring the central role of agriculture as a primary occupation within the community. The private sector employs 19% of the respondents reflecting a noteworthy but comparatively smaller segment participating in non-agricultural employment. Government employment stands at 20% with 13 respondents showcasing a substantial presence within the public sector. 16% of the community members are involved in business-related activities, indicating entrepreneurial endeavours. These findings indicate a multifaceted economy where agriculture plays a pivotal role alongside contributions from private, government, and business sectors.

**Table 3: Generation of income opportunities for the community through Homestays**

S. No	Statements	Responses	Percentage
1	Strongly Agree	21	34 %
2	Agree	26	42 %
3	Disagree	15	24 %
	<b>Total</b>	<b>63</b>	<b>100 %</b>

**Source:** Primary Data

Table 3 presents the community's perception of income generation opportunities through Homestays, with responses categorized into three statements: "Strongly Agree," "Agree," and "Disagree." Top of Form A substantial portion, constituting 34%, strongly agrees with the view that Homestays contribute to income generation within the community. This sentiment is further reinforced by 42% of respondents who agree with the statement. Such widespread support likely stems from the tangible economic benefits

experienced by community members involved in Homestay ventures, such as job creation. However, it's noteworthy that 24% of respondents disagree with the idea of Homestays generating income opportunities. This dissenting view is influenced by factors such as limited awareness of Homestay benefits, concerns about competition and challenges associated with Homestay operations. The majority of respondent's positive perception underscores the significance of Homestays as catalysts for economic empowerment within the community.

**Table 4: Creation of employment opportunities in Homestays for local communities**

S. No	Statements	Responses	Percentage
1	Strongly Agree	25	40 %
2	Agree	25	40 %
3	Disagree	13	21 %
	<b>Total</b>	<b>63</b>	<b>100 %</b>

**Source:** Primary Data

Table 4 delineates the community's perception of employment opportunities generated by Homestays, revealing a diverse range of viewpoints among respondents. A significant proportion, comprising 40% strongly agrees that Homestays contribute to creating employment opportunities for local communities, reflecting a widespread belief in the positive impact of Homestay ventures on job creation. This sentiment is further echoed by another 40% of respondents who agree with this statement, indicating a prevailing consensus among community members regarding the employment benefits associated with Homestays. This positive sentiment likely stems from observed instances where Homestay operations have indeed led to job creation, such as hiring locals for hosting, cooking, or guiding tourists. However, it's notable that 21% of respondents hold a differing perspective, expressing disagreement with the notion of Homestays creating employment opportunities. This dissenting view is influenced by factors such as limited job availability in Homestays, challenges in accessing employment due to skill requirements and competition. Top of Form

**Table 5: Creation of supplementary income through Homestays**

S. No	Statements	Responses	Percentage
1	Strongly Agree	19	30 %
2	Agree	29	46 %
3	Disagree	15	24 %
	<b>Total</b>	<b>63</b>	<b>100 %</b>

**Source:** Primary Data

Table 5 provides insight into the community's perceptions regarding the creation of supplemental income through Homestays, revealing a varied range of viewpoints among respondents.

30% strongly agree and 46% agree that Homestays contribute to supplemental income, indicating a prevalent belief among community members in the financial benefits associated with Homestay ventures. Homestay operations have provided additional financial resources to households, such as rental income from hosting guests. However, 24% of respondents express disagreement with this notion, suggesting

scepticism or limited awareness of the income-generating potential of Homestays. This dissenting view was influenced by factors such as lack of exposure to successful Homestay models, concerns about profitability and misconceptions about the economic viability of Homestay ventures.

## CONCLUSION

The study contributes valuable insights into the socio-economic dynamics and the potential of Homestay accommodations as instruments for economic growth and community development in Tehri District and similar contexts. In conclusion, the findings shed light on various aspects of the socio-economic landscape in Tehri District concerning Homestay accommodations. The educational distribution among community members reflects a diverse range of academic achievements, underscoring the importance of education in shaping local dynamics. The diversified occupational landscape highlights the significant role of agriculture alongside contributions from other sectors in driving the local economy. The study further reveals mixed perceptions regarding the income and employment opportunities generated by Homestays, with a substantial portion of respondents agreeing with the positive impacts while others hold dissenting views. These findings underscore the complexity of community perceptions and suggest the need for further research and strategic interventions to address concerns and promote greater understanding and support for Homestay initiatives.

## RECOMMENDATIONS

To address divergence in perceptions among community members regarding Homestay accommodations, several strategies can be employed. Firstly, conducting additional qualitative research, such as focus groups or interviews, can provide deeper insights into the underlying reasons for differing opinions, exploring factors like individual experiences and cultural beliefs. Secondly, enhancing communication through community forums, workshops, and Village meetings fosters open dialogue, mutual understanding, and consensus-building. Thirdly, increasing awareness through education and awareness campaigns helps dispel misconceptions and promotes informed decision-making. Additionally, addressing specific concerns raised by community members and implementing measures to mitigate potential negative perceptions demonstrates responsiveness and accountability. Furthermore, facilitating collaboration and partnerships between stakeholders fosters a sense of ownership and shared responsibility, leading to greater acceptance and support for Homestay initiatives. Promoting cultural sensitivity ensures that Homestay accommodations respect and preserve local heritage and identity. Moreover, offering incentives such as revenue-sharing agreements or training programs incentivizes community participation and support.

## REFERENCES

1. Kasuma, J., Esmado, M. I., Yacob, Y., Kanyan, A., & Nahar, H. (2016). Tourist perception towards Homestay businesses: Sabah experience. *Journal of Scientific Research and Development*, 3(2), 7-12.
2. Shukor, S., Salleh, N. H. M., Othman, R., & Idris, S. H. M. (2014). Perception of Homestay Operators towards Homestay Development in Malaysia. *JurnalPengurusan*, 42.
3. Affizah, A. D., Melissa, W., & Muhammad Ashraf, R. (2017). Sustainable community development through Homestay programme. *Journal of Public Administration and Governance*, 7(1), 71-86.
4. Ramkissoon, H. (2023). Perceived social impacts of tourism and quality-of-life: A new conceptual model. *Journal of Sustainable Tourism*, 31(2), 442-459.

5. Wang, Y. (2007). CUSTOMIZED AUTHENTICITY BEGINS AT HOME. *Annals of Tourism Research*, pp.789–804.
6. Agyeiwaah, E., Akyeampong, O., Amenumey, E. & Boakye, K.A. (2014). Accommodation preference among international volunteer tourists in the Kumasi Metropolis of Ghana. *Tourism Management Perspectives* 10, pp.7–10.
7. Uttarakhand Tourism Development Board. (2024). Destination Newtehari. Retrieved January 5, 2024, from <https://uttarakhandtourism.gov.in/destination/new-tehri>.
8. Jamal, S.A., Othman, N. & Muhammad, N.M.N. (2011). Tourist perceived value in a community-based Homestay visit: An investigation into the functional and experiential aspect of value. *Journal of Vacation Marketing*, pp.5-15.

# Income Disparities between Male and Female Migrant Workers: A Case Study of Jhansi District, Uttar Pradesh

*Amisha Mahune<sup>1</sup> & Shambhu Nath Singh<sup>2</sup>*

---

## ABSTRACT

*Labour migration in Jhansi district has emerged as a significant phenomenon, where the majority of the workers migrate to metropolitan cities in search of better livelihood opportunities. However, within this migrant workforce, there persists gender income inequalities, with female workers facing substantial income disparities as compared to male co-workers. The purpose of this study is to investigate the extent of this wage disparity and examine the underlying factors that contribute to it. Through the detailed analysis of primary data collected from 100 respondents (50 male and 50 female) from Jhansi district currently working in big cities, the study highlights significant income inequalities faced by women workers. Using statistical techniques such as descriptive statistics, t-tests, ANOVA, and regression analysis, the study revealed a significant difference between male and female workers income levels, even after controlling factors like education, occupation type, and experience. The results underline the urgent need to address this critical issue of wage disparity and create equal opportunities within the labour market. The findings of the study will aid the researchers, decision makers, policy makers and government for better policy implications. The present study is confined to the migrant workers of Jhansi district only.*

**Keywords:** *Migrant workers, Income-inequalities, Gender gap, t-test, ANOVA, Regression analysis.*

## Introduction

India is a developing nation on the path of growth, which has created regional disparities and socio-economic challenges such as uneven development, unemployment, poverty, and so on. India is an agricultural economy where the majority of the population resides in rural areas, while development is currently concentrated in urban centers. This type of uneven development motivates mass migration from rural areas to urban areas. Individuals from rural areas mostly come from agricultural and labor backgrounds. Labour migration has emerged as one of the major livelihood strategies for rural populations. People migrate from remote areas to urban centers due to various reasons, such as unemployment, poverty, better job opportunities, etc. The academic literature revealed that the majority of these migrant workers belong to economically disadvantaged groups. Migrant workers are often called the constructors of the urban

---

<sup>1</sup> Research Scholar, Department of Banking, Economics and Finance, Bundelkhand University, Jhansi (U.P.)

<sup>2</sup> Associate Professor, Department of Banking, Economics and Finance, Bundelkhand University, Jhansi (U.P.)



economy, as they provide their skills and labor to drive urban development. Despite their major contribution to the development of the economy, migrant workers face multifaceted problems at their destination places. One such challenge is gender-based income disparities between male and female migrant workers.

The Census and NSSO data revealed that Uttar Pradesh is one of the major suppliers of migrant workers to metropolitan cities. Jhansi district is situated in the Bundelkhand region of Uttar Pradesh. Jhansi district itself has witnessed significant outmigration of workers to the big cities in recent years. Many residents of Jhansi and its neighboring rural areas are migrating to seek better job opportunities beyond the district's boundaries. There is a limited extent of industrial and manufacturing activities in the area, which ultimately compels skilled, semi-skilled, and unskilled workers to undertake seasonal or long-term migration to other states like Maharashtra, Gujrat, Delhi, etc., individually or along with their families. A significant portion of these migrant workers are absorbed by the construction sector, manufacturing industries, and domestic services.

While migration has provided job opportunities and economic welfare for many, there are significant gender inequalities in the labor market. Female migrant workers often find themselves in a disadvantaged position as compared to their male co-workers, in the form of low wages, discrimination, low working conditions, and so on, affecting the overall well-being of female workers and their families.

The present study aims to shed light on the wage gap between male and female migrant workers by analyzing various factors such as gender, education, occupation types, and experience that contribute to the wage differentials. The present research also attempts to find out the extent of the wage gap between male and female migrant workers from Jhansi district.

## Review of Literature

**Marie H. Slettebak's (2020)** study explored the relationship between migration and income inequality in Norway. The findings suggested that the increase in labour migration from the European Union to Norway led to a rise in overall income inequalities within the country. Controlling other immigrant groups, such as refugees, professional migrants, and family migrants, shows the significant effect of labour migrants on income inequality, especially in rural areas. This clearly suggests that not all migrant groups affect income inequalities, but a specific group of labour migrants increases the inequalities. After the immigration of labour, employers were allowed to create low-paying jobs with no job security.

**Barik, S., & Baig (2022)** conducted the study in urban Odisha to analyze the income differentials between male and female workers working in the informal sector. It was found in the study that there exists a significant difference in the average income of a male and female worker. Gender, employment types, social groups, place, education level, social category, etc. play a significant role in determining the wages of the workers. One of the major findings of the study is that the average income of migrant workers was higher than the average income of non-migrant workers. It was observed in the study that the education level of workers was so poor that they could not even bargain for the change in wages.

**Thampi A. (2022)** examined the socio-economic conditions of the inter-state migrant workers in Kozhikhode district of Kerala. The analysis of the study shows that the majority of the workers get timely payment, but other than these wages, they don't get any other allowances or social security amounts. Most of the migrant workers have no experience, so they get on-the-job training that extends their working hours and does not get paid for that overtime work. Interestingly, no respondents were aware of or part of any collective bargaining organization.

**Bhagat, T., & Singh, G. C. (2023)**, studied the causes and impact of agricultural Labour migration in Ranchi district. The data revealed that labour migrants face multiple challenges at their destination, such as reduced wages, social issues, crime, drug abuse, and exploitation. The study shed light on the fact that Punjabi migrant workers were preferred over local workers because of their easy availability and risk-taking behavior. Also, workers from other states agree to work on low wages.

### **Objectives**

1. To examine the wage gap between male and female migrant workers in Jhansi district of Uttar Pradesh.

### **Hypothesis**

**H<sub>0</sub>** : There is no significant wage difference between male and female migrant workers of Jhansi district of Uttar Pradesh.

**H<sub>1</sub>** : There is significant wage difference between male and female migrant workers of Jhansi district of Uttar Pradesh.

### **Research methodology**

#### **Data Collection:**

The present study collected data from primary survey through structured survey from 100 migrant workers ( 50 male and female ) from Jhansi district of Uttar Pradesh. The survey gathered detailed information about the migrant workers, including demographic features, occupation types, income levels and other relevant information. The majority of the respondents were seasonal migrant workers employed in the construction sector, manufacturing industries, domestic services across metropolitan cities like Delhi, Gujrat, Maharashtra.

#### **Sampling technique:**

For the present study, the researcher used stratified random sampling. The population of migrant workers was stratified based on gender, occupation types, and employment locations. Random samples were drawn from the stratum to gain the required sample size of 50 male and female migrant workers.

#### **Survey method:**

The research used a structured survey schedule designed by the researcher itself in order to gain relevant information. The schedule was filled by the researcher and the emunerator. The schedule included questions like gender, age, income level, occupation, education, working and living conditions, and other relevant data. The interview was conducted through face-to-face contact.

#### **Data Analysis:**

To examine the wage gap between male and female migrant workers and to identify the factors that contribute to income differences, the study employed various statistical tools such as mean, median, mode, t-test, ANOVA, and regression analysis. The data was analyzed in MS Excel.

## Results and Discussions:

**Table 1: Statistics of Income for both male and female migrant worker**

Statistic	Male workers	Female workers
Mean Income (in thousands)	21.21	15.80
Median Income (in thousands)	21	21.35
Mode Income (in thousands)	Multiple modes	17.3
Standard deviation	2.68	2.32

Table 1 shows the income distribution between male and female migrant workers. The average income for male workers is 21200 rupees, whereas for female workers, the average income is 15800 rupees. There is a significant difference in the average income of male and female workers. The other statistics, i.e., median and mode, also depicted a similar pattern.

**Table 2: Depicts the t- test results**

Null Hypothesis	t-statistic	p-value	Result
$\mu_{\text{male}} - \mu_{\text{female}} = 0$	10.77	<0.001	Null hypothesis rejected at 5% significant level

Table 2 shows the results of the t-statistic to analyze the income differentials between male and female migrant workers. The calculated t-statistic is 10.77, which is significantly less than the p-value. Hence, it provides strong evidence to reject the null hypothesis at the 5% significant level. It can be concluded that there is a significant wage difference between male and female migrant workers.

**Table 3: Depicts Multiple-Regression results**

Variable	Co-efficient	p-value
Constant	20.18	1.25
Gender	-5.524	4.4
Education	0.094	0.27
Experience	-0.024	0.82
Occupation type	0.29	0.34

To analyze the factors contributing to these income disparities between male and female workers, the study employed multiple-regression analysis. The results are presented in Table 3. The regression model used variables like gender, education, experience, and occupation type. The value of the correlation coefficient stood at 0.743, which indicates a strong positive relationship between dependent and independent variables. The coefficient for the gender variable stood at -5.24, indicating that, holding other variables, i.e., education, occupation, and experience, constant, being a female worker is associated with a reduction in expected income of Rs. 5,524 every month as compared to male co-workers. The value of adjusted  $R^2$  stood at 0.534, indicating that there is 53.4% variation in the income levels of the workers.

Hence, the findings suggest that even after controlling for other factors like education, experience, and occupation type, being a female worker is associated with a significant reduction in the expected income of the workers. These findings clearly support the alternative hypothesis that there is a significant wage difference between male and female migrant workers in Jhansi district of Uttar Pradesh, even after controlling for other relevant factors.

## Conclusion

The study revealed that there are significant wage differences between male and female migrant workers at the destination place. This wage difference between men and women migrant workers has a significant impact on families, especially those of female workers. Even after working long hours, female workers earn less than male workers. This makes the existing gender inequalities even worse. This wage-pay gap also exaggerates the situation of poverty, leaving female migrant workers caught in a vicious circle of poverty. Such inequalities contribute to the perpetuation of gender stereotypes, hinder women's empowerment, and weaken their ability to participate in the labor market. The findings of the study underline the urgent need for policy interventions and initiatives to address gender-based disparities to promote equal pay for equal work and create more job opportunities for female workers from Jhansi district and other regions of Uttar Pradesh.

## References

1. Home | Government of India. (n.d.). Retrieved February 11, 2023, from <https://censusindia.gov.in/census.website/>
2. Das, M. S. (2019). Labour Migration Within India: Motivations and Social Networks. *South Asia Research*, 125-142.
3. Devi, N. M. (2016). Analysis of Factors Affecting Internal Migration in India . *Amity Journal of Economics*, 34-51.
4. Islam, S. (2022). The Rural-Urban Migration and its Socio-Economic Consequences: A Study on the Rayerbazar Area of Dhaka City. *International Journal of Publication and Social Studies*, 12-18.
5. J, S. (2022). Socio-Economic Background of Long Distance Inter-State Migrants in Kerala. *Journal of Research in Humanities and Social Science*, 22-30.
6. (n.d.). Retrieved from Ministry of Statistics and Programme Implementation: <https://www.mospi.gov.in/publication/annual-report-plfs-2021-22>
7. Slettebak, M. H. (2020). Labour Migration and Increasing Inequality in Norway. *Acta Sociologica*, 314-330.
8. Suvendu Barik, M. A. (2022). Income Differentials between Migrant and Non-Migrant Informal Workers: A Study of Urban Odisha. *Thailand and The World Economy*, 15-32.
9. Tara Bhagat, D. G. (2023). Causes and Impact of Agricultural Labour Migration: A Case Study of Ranchi District . *International Journal for Multidisciplinary Research*, 1-8.
10. Thampi, A. (2022). Socio economic conditions of interstate migrant workers in Kozhikode district of Kerala. *Journal of Research in Humanities and Social Science*, 178-191.
11. Viswanath, M. P. (2015). Socio-Economic Conditions of Migrant Labourers - An Empirical Study in Kerala. *Indian Journal of Applied Research*, 88-92.

# Problems and Prospects of Sugarcane Mills and Associated Farmers in Uttar Pradesh: An Empirical Study

*Shishu Pal Rathor<sup>1</sup> & Prof. (Dr.) Reena Agrawala<sup>2</sup>*

---

## ABSTRACT

*Sugarcane cultivation is one of the assemble farming sectors, which is unbroken linked to the sugar industry and plays a dominant role in the economic development of our country. The sugarcane farmers have more importance to the agricultural & industrial economy of the rural territory of nation. The study purpose to highlight the problems faced by sugarcane mills and farmers in Uttar Pradesh and also to find out the relationship between area and production of sugarcane. The study establishes that there is a negative correlation between two variables. It is concluded that decrease or increase in area leads to decrease or increase in production. The government required to focus more to take measures to overcome the problems faced by sugarcane mills and farmers.*

**Key Words:** *Sugarcane Policy, Sugar mills, Sugarcane farmers, FRP.*

## 1. INTRODUCTION

The sugar industry is the second largest industry after the textile industry and plays an important contributor in Indian Economic development. The sugar industry depends on the agricultural economy. In rural region's the sugar industry is an agricultural sector. The most prominent aspect of this industry is the relationship between the factory and the farmer, whose interests and safety are interdependent. Due to its seasonal nature, the sugar industry directly depends on the rainy season to provide sufficient Sugarcane. India is largest consumer of sugar and the second largest sugar producer in the world, accounting for over 15% of global sugar production from more than 500 sugar factories beyond the country.

Due to population growth sugar demand increasing so that prices of sugar also increasing and the increasing demand for sugar from the confectionary, beverage and other fast-food industries, sugarcane production needs to be significantly increased. This problem can only be solved by increasing the yield, recovery of sugarcane and the production of sugarcane per hectare. In almost over the world's main sugar producing countries, depend the price of sugar cane paid to farmers and sale of sugar. Therefore, central government should pay serious concentration to the issue of sugarcane prices which should be connect to the price of sugar. The government is processing the appropriate steps to announce the Council of

---

1 Research Scholar (Bareilly College Bareilly)/Assistant Professor-CGC Bhadpura, Nawabganj, Bareilly (U.P.)

2 (Supervisor) Head Department of Economics Bareilly College Bareilly (U.P.)

Ministers and state government intervention has been effectively lifted, making them responsible for fixing prices above the Council of Ministers.

Most of the problems are facing by India's sugarcane industry today due to the fact that it is the only industry cracking down on the nations liberal economic policies, various controls, particularly on pricing, permits, packaging, etc., those are the targets of the sugar industry and obstruct of industrial growth. As a result of this control, the price of sugar will largely below the cost of production.

## 2. REVIEW OF LITERATURE

**1. Masud Karim and M. Delwar Hossain (1993)** "Analysis of Farmers' Agricultural Knowledge in Sugarcane Cultivation" In this study to assess farmers' agricultural knowledge in sugarcane cultivation. The specific objectives of the study were to i) describe the selected characteristics of the farmers, ii) determine the extent of farmers agricultural knowledge in sugarcane cultivation, and iii) determine the relationships between the selected characteristics of the farmers and their agricultural knowledge in sugarcane cultivation. Data were collected from a randomly selected 140 farmers through interview schedule.

**2. R. Jagadeswaran (2004):** In his article, he explained that the sugar industry is one of the most important agro-based industries in India. Adjacent to textiles, it is the largest industry employing 3.7 lakh ware workers and supporting an estimated 3.9 million farmers involved in sugarcane production. Some sugarcane companies need to be identified on the basis of reliable production quality and proper packaging standards, and all of their production needs to be used for export.

**3. Suresh Kumar (2006):** His article pointed out that the sugar industry, with strong rural connections, provided direct and indirect employment to more than five low-skilled and unskilled workers in rural areas. This sector also contributed 53 projected Rs. 16,000 cores per year for central and state treasury.

**4. P. Datta (2008):** In his article stated that the government's proposal to abolish sugar and the decision to abolish the exemption rule were convincing because a timely decision effectively limited freedom to receive compensation. An important rule determining the state of the industry is the government setting minimum prices for sugarcane supply and location policies, with sugar producers and sugar mills obliging each other to sell and buy reeds.

**5. M. R. Subramani (2008):** He says in the article that "farmers have switched to other crops due to lower sugar prices and delays in payments". Soybeans and maize are the crops that have benefited from this shift. Although statistics show that the sugar acreage increased to 51.04 hectares per hectare last year from 48.3 hectares per hectare last year, losses were observed from the point of view of some farmers selling sugarcane for animal feed.

## 3. OBJECTIVES OF THE STUDY

1. To study the problems and prospects of Sugarcane Mills and associated Farmers.
3. To explore the relationship between Area and Sugarcane cultivation.

## 4. RESEARCH HYPOTHESIS:

1. H1: There is no problems of sugarcane mills and associated farmers.
2. H2: There is a relationship between Area and Sugarcane cultivation.

## 5. RESEARCH METHODOLOGY:

**Research Design:** The study is analytical in nature using secondary data for interpretation.

## 6. PROBLEMS OF SUGARCANE MILLS:

**1. Low Yield of Sugarcane:** Although India has the biggest sugarcane area but the yield per hectare is low compare to some of the biggest sugarcane producers in the world. This outcome in low gross production and a lack of sugarcane for sugar mills. Efforts are being made to address this issue by introducing highyielding sugarcane varieties, early ripening, frost-resistant and high sucrose treatment, and controlling diseases and pests that are harmful to sugarcane.

**2. Short crushing season:** Production of sugar is a seasonal phenomenon with a short harvest season usually Between 4 and 6 months every year. Its workers lost their jobs as the years went on, which Created financial problems for workers. One feasible way to expand the sugarcane harvest season is by sowing and harvesting sugarcane at suitable intervals in many areas next to the sugar factory. This will expand the duration of delivery of sugarcane to the sugar factory.

**3. Fluctuating Production Trends:** Sugarcane has to compete with a lot of other foods and pastures such as vegetable oil, cotton, rice etc. Therefore, the land where sugarcane is planted is not the same and the total sugarcane production varies. This has an effect on the supply of sugarcane to the factory, and sugar production also depends from year to year.

**4. Low rate of recovery:** India's recovery rate is under 12 percent, quite low compared to other highest sugar producing nations.

**5. High cost of production:** Sugarcane prices, ineffectual technology, ineffectual production processes and high taxes of consumption result in high production costs. Costs of Sugar production in India are the highest in the world. Intensive research is needed to improve sugarcane production in agriculture and launch anew technology for production efficiency in sugar mills such as Production costs can also be reduced through the appropriate use of industrial sector.

**6. Old and obsolete machinery:** Most of the machinery used in Indian sugar industry, particularly Uttar Pradesh is older and obsolete, being 50-60 years old and needs rehabilitation.

**7. Competition with Khandsari and Gur:** Khandsari and Gur were produced in the organized sector in rural India long before the sugar industry. Because the industry was practically exempt from customs, it was able to offer sugarcane farmers high prices for needs. In India a third part of sugarcane production is used for pumpkin and hand production. This causes the lack of raw materials for sugar factories.

**8. Regional imbalances in distribution:** More than half of the sugar factories are situated in Maharashtra and Uttar Pradesh, and about 65% of their production comes from these two states. On the other hand, there are several states in the northeast, Jammu and Kashmir and Orissa, where there is no real growth in this industry. This results in regional imbalances which have consequences.

## 7. DATA ANALYSIS AND INTERPRETAION:

Table No.1: Year-wise Increase / Decrease of Area and Production of Sugarcane in Uttar

Year	Area (In Lakh Hectares)	Production (Production in million tonnes)	Increase/Decrease in Area (%)	Increase/Decrease in Production (%)
2017-2018	22.34	177.03	Nil	Nil
2018-2019	22.24	179.71	-0.45	1.50
2019-2020	22.08	179.54	-0.73	-0.10
2020-2021	21.80	177.67	-1.29	-1.10
2021-2022	21.77	179.17	-0.14	0.84

(Source: Economic Survey GOI)

Karl Pearson's Coefficient of Correlation is -0.1543 from two variables.

The above table no. 1 represents the year-wise Increase Decrease of Area and Production of Sugarcane in Uttar Pradesh. The year 2017-2018 is accounted for more Area of Sugarcane farming (22.34 Lakh hectares) as compared to remaining years, and 2021-2022 year is witnessed for less Area of sugarcane farming (21.77 Lakh hectares). 2018-2019 year was accounted for the highest production of sugarcane (179.71 Million tonnes), and the lowest (177.03 Million tonnes) in the year 2017-2018. It is proved that there is a relationship between Area and Production of Sugarcane.

In the years 2018-2019 & 2021-2022 there is a negative change in Area of sugarcane farming i.e. -0.45 & -0.14%. The highest change (1.50%) in production of sugarcane in the year 2018-19 and lowest in the year 2019-2020 (-0.10).

Area and production of sugarcane continuously changes because of many influencing factors like, Rainfall, Drought, Flood, Tsunami, availability labours, Irrigation etc., due to these many factors these is a highest production of sugarcane (179.71 million tonnes) in the year 2018-19 even so area (22.24 lakh hectares) was used for sugarcane Farming.

According to the Karl Pearson's Coefficient Correlation result is -0.1543 it is proven that there is a negative relationship between Area of farming and Production of sugarcane. Therefore, alternative hypothesis is accepted. The Production of sugarcane decreases due to decrease in area.

Table No.2: FRP of Sugarcane in India during study period

Year	FRP (Rs. per Quintal)	Increase/ Decrease (%)
2017-2018	255.00	Nil
2018-2019	275.00	7.28
2019-2020	275.00	00
2020-2021	285.00	3.51
2021-2022	290	1.73

(Source: Dept. of Food & Public distribution, GOI)



## 8. CURRENT STATUS OF SUGAR MILLS & SUGARCANE GROWERS:

### Operational problems

#### (A) On the fields:

**Soil Fertility:** When it comes to low soil fertility, some farmers can be blame. Soil fertility reduce because it grows consistently and more plants grow over time. It can be refill by following the crop rotation principle and leaving alternate lands so that the soil remains dormant for at least one season.

**Lack of quality seeds:** With regard to this matter, it is known that the use of quality seeds will necessarily lead to an interruption in the harvest. Despite the fact that a large number of state and local agencies supply seeds but farmers do not receive high quality seeds. Using the quality seeds, best farming methods and a lot of agricultural raw materials can increase yields productivity.

**Lack of experienced labours:** Labour availability is also a main problem of cane production. Planting and harvest time requires skilled workers to complete various work, and such efficient workers do not exist. In recent years, abnormal labour movements have occurred in rural areas. Most of the workforce has moved to a nearby town or other farm, where working on a farm is not as difficult as working on a reed farm in search of a better livelihood. Due to land reform, some agriculture laborers became landowners' elimination of forced labor and the genetic system of labor prices also cause workers attitudes to shift because they are no longer as restricted as they were in their regular jobs. In addition to being somewhat accessible, skilled labor is also highly compensating, frequently surpassing the earnings of the typical farmer. Workers pay do not appear to be very high, considering how quickly living expenses and the cost of basic are rising. Not only are skilled workers available to some extent, but wages for the labour force available are high and often outside the range of the average farmer. Given the rapid rise in the cost of living and the rapid increase in basic necessities, workers' wages do not seem high.

**Lack of adequate Manures and Fertilizers:** Farmers often face shortages of manure and fertilizers. This is due to the fact that chemical fertilizers cannot be used on time and their purchasing power is low.

**Absence of continuous water supply:** Watering sugarcane on a regular basis is necessary throughout the entire harvest season. Only the parameters of the supplied watering system will allow it to grow. Canals, reservoirs, and wells are examples of irrigation structures. A lot of farmers don't comprehend the fundamentals of managing water well, particularly when it comes to conserving water for the following crop

**Absence of improved agricultural practices:** Expansion still plays a significant role in agriculture, even in the face of the green revolution, the government's great interest in big investments in agriculture and its development, agricultural development, and the dissemination of technological information in rural areas through education. Agriculture is a way of life for many farmers, not just a profession. They are progressively converting subsistence farming into commercial agriculture and traditional farming into scientific farming in this way.

#### B) Off the fields:

1. Low rate for sugarcane.
2. Waiting in a long queue.
3. Dishonest in weighing at weigh bridge.

4. Unnecessary deductions in the name of toll charges.
5. Delay in payment of instalments.
6. Shortages of sugarcane buyers

### Marketing Problems:

**Delay in harvesting:** The problem here is that the farmer cannot harvest as much as he wants. He can only do this according to the manufacturer's instructions.

**Absence of marketing facilities:** As an agricultural product, sugarcane has a limited market and many buyers. The demand for sugarcane has not been universal for many years. There are basically two marketing channels.

- a) Delivered once to the factory and
- b) Supply of grinders for the manufacture of gadgets.

The small channels are seeds and are used to make drinks by chewing or extracting sugarcane juice. According to statistics, 85 to 90% of all cane is used for the production of sugar. This demonstrates the importance of using sugarcane for sugar.

**Lack of Transport Facility:** If there is no proper facility of transportation available, the movement of goods to the sales outlet is restricted and thus normal marketing activities are hindered. This problem is exacerbated when the product is volatile. Such items require fast vehicles. This may not be possible due to the nature of the product and the size of the sugarcane production. Sometimes farmers also rent trucks to transport their products. In both cases, he had to wait on the farm. The truck may not arrive on time. You can get there on time but the roads are sticky.

**Loss due to dry-age:** due to "Dry-age" reduction in the juice and sucrose content of the reeds due to delayed transport and crushing. The drying results are available in more than one stage, namely: at the farm, at transporting from plant to factory and at factory outlet. Drying in the yard is a result of slow transportation. This situation can force the factory authorities not to accept the arrival of sugarcane in the sugarcane plantation. This also results in losses for farmers. If systems could be developed for better harvests, fast transport and instant destruction, much of the losses suffered by farmers could be avoided.

**Financial Problems:** Financial matters can be very critical. If the farmer is financially rich, some of the problems discussed earlier can be solved effectively. However, as is well known, the average financial strength of Indian farmers is low. Hence, he would not be able to solve some problems effectively. Three dimensions of financial problems are as follows.

**Inadequate finance:** It is known that Indian farmers do not have their own finances because of their limited savings. There is no doubt that farmers can get quick funding from private sources. But it can be expensive for more than one number. Efforts by the government, cooperatives, and commercial banks to provide financial assistance to farmers have been unsuccessful and as a result farmers are still short of funds.

**Absence of quick payment by the purchaser:** Many farmers who sold their produce to private factories and crushers did not receive immediate payments and their financial viability suffered greatly. It can also add to their marketing costs in the sense that they may be forced to make more than one trip to the factory to get paid, which adds to the costs. There may be no coordination between farmer and mill owners.

As a result, only the peasants suffered. The net result of all these factors is that farmers' cash and cash equivalents are depleted and private lenders cannot borrow at increased rates.

**Price fluctuation:** Price fluctuation is widespread in India's agricultural marketing structure and therefore is a major problem for farmers. Sugarcane prices at a certain replacement level are determined by the Indian government from season to season for different zones based on the recommendations of the Agricultural Pricing Committee set. This happened from time to time with changes to the Sugar Cane Control Regulation Act, 1966. The higher or lower the impartation supply depending on the season conditions, water availability, crop rotation, diversification of the Impartation used to make the tools, etc.

**Statutory Minimum Price (SMP) of sugarcane in India:** Under the Sugar and Gur Control Act (1950), the government set a minimum price for sugarcane that must be paid to producers to ensure a fair price. In November 1962, a system was introduced to link minimum prices to use of cane sugar. The minimum price for sugar cane is set by the government based on the Commission's recommendations regarding costs and prices for agriculture.

## 9. FINDINGS:

- It is found that 2017-2018 is accounted for the highest area of sugarcane farming (22.34 Lakh hectares).
- The area of sugarcane farming is lowest (21.77 Lakh hectares) in the year 2021-2022.
- There is a negative relation between area and production of sugarcane in Uttar Pradesh.
- It is found that the highest production of sugarcane (179.71 million tonnes) in 2018-2019 and the lowest (177.03 million tonnes) in 2017-2018.
- A study shows that there is a negative change in Area of sugarcane farming i.e. -0.45 & -0.10 in 2018-2019 & 2021-2022 respectively from all years.
- The highest change (1.50%) in production of sugarcane in the year 2018-2019 and lowest in the year 2019-2020 (-0.10).
- Sugarcane growers are shifting to grow other crops. It is because of high cost of production and lower FRP fixed by government.

## 10. SUGGESTIONS:

- Sugarcane growers need to be educating on recent techniques of cultivation like Israel model and Brazil model.
- Sugarcane factory are to be strictly instructed to purchase cane instantly after harvest without loss of weight.
- The most important recommendation is to proper review of government's policy of FRP. This need to be increased.
- As per sugarcane Control Act 1966, every sugar mills should follow the FRP fixed by government and make payment within 25 days of harvested.
- The Sugarcane R&D centres should establish by government in every Gram Panchayat to guide sugarcane growers.

## CONCLUSION

This study concluded that ups and downs in sugarcane area and production in Uttar Pradesh. In sugarcane Farming technologies are invented day by day so essential to adopt in the cultivation of sugarcane. There is sharp Increases in FRP of sugarcane. Many problems are faced by sugarcane farmers which are highlight above therefore, the sugarcane growers transfer to cultivation of other remunerative crops because same way sugarcane area production decreases, then sugar mills are also facing a lot of problems. Sugar mills and growers both of them should co-operate each other for mutual benefit because benefits are interrelated and progress is correlated. Therefore, sugar mills must take care of sugarcane farmers.

## REFERENCES

1. A. A. Girei and D. Y. Giroh "Analysis of the factoring affecting sugarcane (*Saccharum officinarum*) production under the Out growers Scheme in Numan Local Government Area Adamawa State, Nigeria" published by journal of education and practice, ISSN 2222-1735 vol 3, No. 8, 2012.
1. 2.Chandrashila Gaikwad and Shweta Jadhav "Challenges faced by Sugarcane mills and farmers in India" published by IJSTM vol.6, issue No, 02 February 2017.
2. Dr. Kishore Kumar Das, Dr. Jiwan Jhunjhunwala and Mrs. Sanju Kumari Dhancholia "problems and prospects for sugarcane growers in India: An empirical study" published by IERJ, E-ISSN-2454-9916, volume-2 issue 7 July 2016.
3. Dr.Narendhra Kumar Illuru and Suneetha Kondeti "Profitability analysis and problems of sugarcane in Andhra Pradesh" ISSN-2394-5869, IJAR 2016; 2(8): 77-80.
4. G. N. Maraddi, I. V. Hirevenkanagoudar, j. G. Angadi, and I. B. Kunnal "Analysis of Farmer's Knowledge about Selected Sustainable Cultivation Practices in Sugarcane" Uttar Pradesh J. Agric. Sci., 20(3), (555-559), 2007.
5. Government of Uttar Pradesh "Economic survey Government Of India, New Delhi (2017-18 to 2022-23).
6. Latha C. M, S. R. ashoka, siddappajid, Dr. V.shanmugham "Economic Development of Commercial Crops in Karnataka" published by IOSR-JHSS, e-ISSN: 2279-0837 Volume 19, Issue 11, Ver. IV (Nov. 2014), PP 29-31.
7. Masud Karim and M. Delwar Hossain (1993) "Analysis of Farmers' Agricultural Knowledge in Sugarcane Cultivation" Bangladesh, J. Agric. Economics. XVI, 2(December 1993): 97-105.

# Center as a Crutch for States' Growth

*Shivani Kumari<sup>1</sup> & Dr. Vinod Singh<sup>2</sup>*

---

## ABSTRACT

*This paper analyses the trend of contribution of center into the GSDP formation of selected states. States which are performing good at the tax to GSDP ratio and per capita income often complain about misappropriate allocation of central funds. Population as a parameter of allocation was always challenged by the states who performed well on population control measures. Looking into the trend of contribution we found that although UP and Bihar were getting higher proportion in central pool than Karnataka and Maharashtra but this contribution grew at a higher rate for Karnataka and Maharashtra than that of UP and Bihar. Also, at the time of pandemic allocation from central pool increased for Maharashtra and Karnataka but decreased for UP and Bihar which reflects the strategic balance of flow of finance as per the need and requirement of states.*

**Key words:** Finance Commission, Horizontal Devolution, Vertical Devolution, Grants-in-aid, Center's Contribution in GSDP.

## Introduction

Finance commission (FC) has been an integrated mechanism for devolution of funds from central pool to ensure economic justice among states. It has always suggested the proportion and criterion to the Central government for the transfer of funds among states. From four categories of 55%, 40%, 25% and 20% on Income Tax and different commodities in first FC to 41% in fifteenth FC, it has ensured greater transparency, homogeneity and greater part for states in the central revenue (Fifteenth FC report, 2019). Recently some states have raised their dissent from the structure of finance commission and its parameters (Rangrajan, 2024).

Presently, states have two main revenue resources, one includes revenue from its own resources whereas second part comes from Center. The own revenue resources of states include own tax and non-tax collection while from center, states receive revenue in form of states' share in central taxes and various types of grants-in-aid through Finance Commission. Population has always been one of the key points of tussle between central and state governments as some states argue that they controlled population and paid for it as a lower share in central pool which was further improved in fifteenth finance commission by providing a significant 12.5% share to demographic performance (Fifteenth FC report). Climate change is one of the major burning issues that need immediate attention. Fourteenth FC for the first time in the world

---

1. Research Scholar, Department of Economics, University of Lucknow, (U.P.)

2. Professor, Department of Economics, University of Lucknow, (U.P.)

added an element to weight the dilution for the climate purposes which was further carried out and strengthened by Fifteenth FC (Chakraborty, 2021).

Considering these views, in this paper, we have decided to look into the financial contribution of central government into progress of various selected states framing two categories- one for the states who got less than what they gave and other one for them who got more than what they gave in the central pool.

### Review of Literature

India is a federation with unitary bias, where more powers vested in the hands of center than the states, though referred as quasi-federal. Quasi-federal structure is better described as a “Co-operative Federalism” where governance has multi-level form with evolving relations between different levels of government (Vijay Kelkar, 2019). The supreme court of India also described it as “a federal structure with a strong bias towards the center.” Federal setup of India had two-tier system until 1992. The rural- urban local governments gained constitutional legitimacy in 1992 with 73<sup>rd</sup> and 74<sup>th</sup> amendments in the constitution (Rao, 2001). By suggesting a tax distribution between the federal government and the states, the First Finance Commission (1951) sought to rectify colonial injustices and guarantee fair resource allocation, laying down the foundation for fiscal federalism. The objective of the Finance Commissions that followed (1950s–1980s) was to distribute funds efficiently while taking into account state fiscal capability, population, and income inequality.

They also sought to promote equitable regional development and alleviate imbalances. The “grants-in-aid” programme was established by the Fourth Finance Commission in 1964 to ensure the financial stability of governments that had inadequate revenue-generating capabilities (Varalakshmi and Yognandham, 2024). As highlighted by Kannan et. Al. (2004), FC’s recommendations of transfers help to reduce overall gross fiscal deficit. At the same time concentration of FC on few common factors responsible for backwardness of states paved the path of distribution inequality and the states with large baggage of population and low per capita income grabbed lion’s share in central’s divisible pool. This paper also pointed about the choice of factors promoting equity and efficiency to lead the balanced growth and stability. Like “Incentive Fund Scheme’ recommended by 11<sup>th</sup> FC.

### Objective

- i) To examine the economic health of selected states over the years.
- ii) To look into the contribution of Central government into the States’ financial resources.
- iii) To draw a comparative analysis between relatively better off and worse off states
- iv) To give policy recommendations to further enhance the financial relations between center and states.

### Data Source and Methodology

The study is entirely based on the secondary data collected from the Handbook of Statistics on State Finances of RBI, State Finances: Study of budget, RBI of various years. This paper used an empirical, statistical, descriptive study, total fund received from center as percent of GSDP for various selected states over the years and trend analysis is used for the study.

## Transfer of Resources through the Finance Commission

Finance Commission, a constitutional and quasi-judicial body formed under Article 280 of the Indian Constitution on 22<sup>nd</sup> November 1951, to be appointed on periodic basis by the President of India. The main function of Finance Commission is to tackle the vertical and horizontal fiscal imbalances. States receive funds from the Finance Commission in the form of share in central taxes and the grants-in-aid. The share in central taxes is a fixed proportion of the center's divisible pool based on various criteria, while the grants-in-aid is provided to states for extra assistance in any specific manner. The Union and the States were given the authority by the Constitution to levy taxes from a variety of sources, and also given the responsibility to incur expenditures for the subjects included in the Union List, State List, and Concurrent List in the Seventh Schedule. The Union Government has been given robust taxing and resource-raising capabilities, while the States have been given greater responsibilities for incurring expenditures. To reduce this vertical fiscal imbalance and stepping towards co-operative federalism Finance Commission gave recommendation on devolution of funds from center to state in form of percentage of total divisible pool. Since the formation of 1<sup>st</sup> Finance Commission till the 10<sup>th</sup> Finance Commission only Private Income Taxes and Excise Duty were considered under sharable taxes category. However, after the 80<sup>th</sup> amendment to the constitution (Since 11<sup>th</sup> Finance commission, 2000-01) net proceeds of all taxes (except cess, surcharges and taxes referred mentioned in Article 268 and 269) collected by the Union are sharable with States.

### Vertical Devolution

All states receive vertical transfers (percentage of central's divisible pool), regardless of their unique financial capacities, to remove the imbalance between center and states. The recommendations of first ten FC on tax sharing was restricted to income tax and union excise duty. The FC's recommended allocation of the states' share of income tax proceeds increased dramatically from 55% (1<sup>st</sup> FC) to 85% (9<sup>th</sup> FC). The 10<sup>th</sup> FC reduced the states' share for the first time to 77.5% on the basis that the authority in charge of administering and enforcing the tax had to have a major concrete stake in its proceeds. The 11<sup>th</sup> FC, first presented the notion of an overall ceiling on total central transfers to states from all channels on the revenue account. The indicative ceiling of 37.5% of the center's gross revenue receipt was recommended. This was increased to 38% by the 12<sup>th</sup> FC. The share of states in Central's divisible pool increased continuously, as it was 29.5% in 11<sup>th</sup> Finance Commission which increased by 1% and became 30.5% during the 12<sup>th</sup> Finance Commission. Further it increased by 2.5% and became 32% of the total sharable tax of the Union. The greatest change took place during the 14<sup>th</sup> Finance Commission as it raised the tax devolution by 10% and total devolution stood at 42%. While under the 15<sup>th</sup> Finance Commission, total devolution reduced by 1% and it became 41%. Argument behind this was mentioned that the reduced 1% was adjusted for the newly formed Union territories of Jammu & Kashmir and Ladakh (Finance Commission Report, 2019). Usually, the Finance Commission's recommendations are for five years but the 15<sup>th</sup> Finance Commission's recommendations are for 6 years because of covid-19. Because of this it submitted two reports, the first one was for the year 2020-21 termed as interim report while the second was for the period of 2021-2026 named as Finance Commission in Covid Times.

### Horizontal Devolution

The horizontal devolution of funds made of the inter-state equality, based on various criteria selected by different Finance Commissions. Before the 11<sup>th</sup> FC, the separate formulae have been recommended for

the inter se distribution of income tax and union excise duty. In the early phase of FC population have almost 80-90 weightage and residual 10-20 percent weightage assigned to contribution. The 8<sup>th</sup> FC used the common formula for distribution for the first time. The efficiency parameter for inter se distribution of funds emerged in by 10<sup>th</sup> FC. The 11<sup>th</sup> Finance commission selected six criteria for the inter se distribution of taxes. It gave the highest weightage of 62.5% to Income and lowest weightage of 5% to Tax Efforts. The 12<sup>th</sup> Finance Commission dropped the Index of Infrastructure criteria and gave recommendations only based on five criteria. While the 13<sup>th</sup> Finance Commission selected only four criteria for the inter se distribution of fund in which Fiscal Capacity Distance was the new one. The 14<sup>th</sup> Finance Commission included the population of 2011 termed as Demographic Change and Forest Cover for the horizontal devolution while the latest one, the 15<sup>th</sup> Finance Commission included two new criteria Forest & Ecology and demographic Performance for the inter se distribution of taxes among states.

### Inter-se- share of Uttar Pradesh, Bihar, Maharashtra and Karnataka

**Table 1: Inter se share of State's (in %)**

State	FC XI	FC XII	FC XIII	FC XIV	FC XV
Bihar	14.788	11.173	11.089	9.787	10.058
Karnataka	4.994	4.518	4.397	4.822	3.647
Maharashtra	4.693	5.063	5.281	5.674	6.317
Uttar Pradesh	20.057	19.517	19.987	18.205	17.939

**Source:** Various reports of Finance Commission

As per the table 3, share in central pool of all the chosen states except Maharashtra declined over successive FC era. Change in the share of Karnataka is significant which can be further analyzed if non-plan expenditure or expenditure from center through various central sector and central sponsored schemes increased over time. Share of UP also declined significantly, but it is a state which gets highest amount from the central divisible pool.

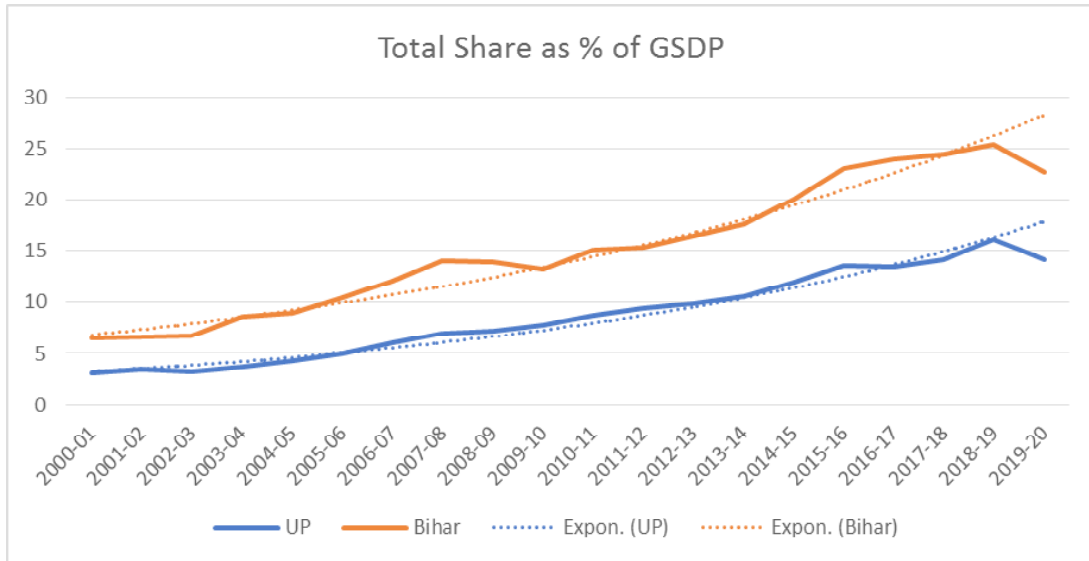
### Grants-in-aid

FC recommends principles and magnitude of grants for the needy states which can be adjusted for different states (as per Article 275 of Indian Constitution). These grants are generally 'gap-filling grants' used for the general purpose of meeting the difference between assessed expenditure of each state and the projected revenue. Up to the 5<sup>th</sup> commission grants were given only for non-plan revenue deficit. From 6<sup>th</sup> FC, it was asked to consider the needs of backward states. FC recommended upgradation grants in the areas of general administration, education and public health etc. Gradually this scope was explored further to cover the state specific problems. Hence special problem grants were recommended by 8<sup>th</sup> FC. The 9<sup>th</sup> FC also recommended it only 1989-90. All further FCs till 13<sup>th</sup> considered recommendation regarding this grant.

Thus, the scope of grants in aid flourished over years. Now grants are not only sanctioned for non-plan revenue deficits but also the requirements of states for fulfilling certain basic needs are considered, now grants even cover the capital expenditure needs of states. (FC various reports).

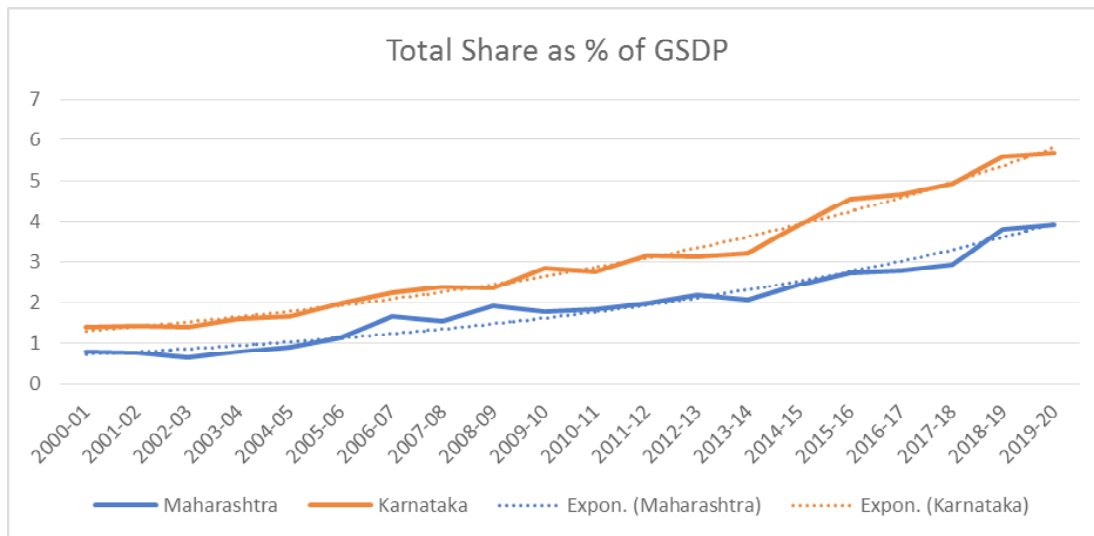


Figure:1



Source: Author's calculation

Figure: 2



Source: Author's calculation

Figure 1 presents the total share received from the center to Bihar and UP as a percentage of their GSDP for the period 2000-01 to 2019-20. Total share received to states are the sum of share in central taxes and grants-in-aid received through the Finance Commission's recommendations. As per the figure 1,

the Centre's contribution in the GSDP of Bihar is higher than the UP. Total share and GSDP ratio have increased significantly from 6.47% to 25.38% in 2018-19 and after that it decreased to 22.69% in 2019-20. On the other hand, UP's total share to GSDP ratio also increased continuously and recorded the highest 16.13% in 2018-19, after that slightly decreased.

In figure 2 total share received from center to state as percent of GSDP of Maharashtra and Karnataka has been presented. From the figure we can say that the percentage contribution of the states in their respective GSDP is continuously increasing. But this increase is so much less in comparison to UP and Bihar. Total share of Maharashtra and Karnataka in their GSDP is hardly reaches the 5%, on the contrary UP and Bihar's percentage share contribution is double digit.

### Total Share from Center

Table 2: Total share from centre (cr.)

Table 2: Total share from centre (cr.)				
Year	UP	Bihar	Maharashtra	Karnataka
2000-01	11818.70	7644.10	4246.40	4120.00
2001-02	13480.60	7415.20	4150.30	4374.60
2002-03	13140.80	8480.70	3774.60	4451.40
2003-04	15755.00	10217.60	5031.68	5238.20
2004-05	19204.48	11954.49	6288.75	6025.00
2005-06	23560.93	13753.63	8962.99	7845.79
2006-07	31068.91	18538.83	14577.89	9826.26
2007-08	37897.14	22597.95	15107.02	11806.72
2008-09	42405.20	25654.63	19450.62	12486.02
2009-10	48942.26	25766.74	19451.34	15243.30
2010-11	58652.56	33676.94	22615.71	16374.82
2011-12	68110.97	37818.21	25509.98	19243.45
2012-13	74835.64	42178.31	29514.25	20456.56
2013-14	85181.87	47413.14	29871.83	22907.09
2014-15	99314.39	56109.33	37770.67	29273.70
2015-16	122835.00	68488.36	45004.56	37912.09
2016-17	136105.42	76359.93	50146.26	44050.06
2017-18	149375.83	84231.51	55287.96	50188.02
2018-19	177061.05	96804.96	74812.04	60669.08
2019-20	161862.27	90389.29	79947.70	65398.54

Source: Handbook of Statistics State Finances, RBI, various years

States have two sources of funds from the center, one is share in central's divisible pool and the other is grants-in-aid. Total share received from the center to UP, Bihar, Maharashtra and Karnataka are presented in the Table 2. From the table we can say that Maharashtra and Karnataka receive very less funds from the center to states in comparison to UP and Bihar. UP receives almost more than double fund from center than Karnataka and Maharashtra during the study period. Although contribution in the GSDP of UP and Bihar is significantly high, but trend tells another prospect of the story that this contribution grew differently for all other chosen states. For UP total share from center was 11.8 thousand crores in 2000-01, which increased to 13.6 times to 161.8 thousand crores in 2019-20. This increase was 12 times for Bihar from 7.6 thousand crores in 2000-01 to 90.3 thousand crores in 2019-20. This share of contribution, overtimes increased at higher rates for Maharashtra and Karnataka. For Maharashtra it jumped 19 times from 14.2 thousand crores to 17.9 thousand crores and 16 times in Karnataka from 14.1 thousand crores to 65.3 thousand crores in 2019-20. It reflects that center's contribution towards higher income states (Maharashtra and Karnataka) although low increased at higher rates and grew significantly than low-income states UP and Bihar.

A special attention can be given to the year 2019-20 which was considered as one of the crisis year due to widespread covid-19 pandemic. In this year flow of funds from central pool towards Maharashtra and Karnataka increased whereas, funds for UP and Bihar decreased gradually. Maharashtra got 74.9 thousand crores in 2018-19 and 79.9 thousand crores in 2019-20. Whereas, Karnataka received 60 thousand crores in 2018-19 and 65 thousand crores in 2019-20. In contrary, share of UP and Bihar decreased from 177 thousand crores to 161 thousand crores for UP and from 96 thousand crores to 90 thousand crores for Bihar.

This enormous decrease in funds for the low-income states signifies the long term systematic and structural vision of FC, which takes care about special allocation and needs of the states in the time of pandemic. High income states depending upon the industries were at loss as their economic activities hampered due to restrictions.

## Conclusion

Taking in concern the points raised by various states reinvestigated time to time, how funds from center through various means of allocation performed in GSDP of various states. For this purpose, state GSDP and contribution of center was measured as sum of inter se share of states and grants-in-aid. From the analysis we found that the UP and Bihar have higher inter-se share of states than the Maharashtra and Karnataka. The total share as % of GSDP is increased continuously for all the states but for low-income states like UP and Bihar this percent increase is very high as it grows from 3% to 14% and 6% to 22% for UP and Bihar respectively on the other hand Maharashtra and Karnataka's total share as percent of GSDP increased from 0.8% to 4% and 1% to 5% respectively during the study period. But if we look at total share received from the center in monetary terms, the total fund received by UP is almost double than the fund received by Maharashtra and Karnataka. The total share from center increased 19 times and 16 times for Maharashtra and Karnataka respectively from 2000-01 to 2019-20 (year of Covid 19 pandemic). And this increase is 13.6 times and 12 times for UP and Bihar respectively. But the share of UP and Bihar has decreased during the 2018-19 to 2019-20, while increased Maharashtra and Karnataka. It reflects the strategic balance of flow of finance as per the need and requirement of states.

**References**

1. Chakraborty, L. (2021). Mainstreaming climate change commitments through finance commission's recommendations. *Economic and Political Weekly*, 56, 33.
2. Fifteenth Finance Commission Report (2019) <https://fincomindia.nic.in/commission-reports-fifteenth>
3. Kannan, R., Pillai, S. M., Kausaliya, R., & Chander, J. (2004). Finance commission awards and fiscal stability in states. *Economic and Political Weekly*, 477-491.
4. Kelkar, V. (2019). Towards India's new fiscal federalism. *Journal of Quantitative Economics*, 17, 237-248.
5. R Rangrajan (2024). "On financial devolution among States". *The Hindu*, 21 February, <https://www.thehindu.com/news/national/on-financial-devolution-among-states-explained/article67872209.ece>, viewed on 13 March 2024.
6. Rao, M. G., & Singh, N. (2001). *Federalism in India: Political economy and reforms*.
7. Srivastava, D. K. (2009). *Finance Commission and the Southern States: Overview of Issues*. Madras School of Economics.
8. Varalakshmi, D & Yognandham, G (2024), Balancing Growth and Equity: Evaluating the Impact of Union Finance Commission Recommendations on State Development in India. *Science Technology and Development* vol 13 issue 3, page 17-28.

# Analysing the Returns and Investment of Market Participants for Paddy Crop in Uttar Pradesh State

Shekhar<sup>1</sup> & Surendra Meher<sup>2</sup>

---

## ABSTRACT

*The returns and investments of market participants in agriculture bear significant implications not only for the farmers directly involved but also for the broader economy and society at large. The present study is an endeavour in this direction by analysing the returns & investment of paddy crop participant, through primary survey on 140 samples gathered using random sampling method. The study concludes that benefits on paddy crops are high for Chharra participants and least for Naveen Khair mandi. Moreover, the highest percentage of investment expenditure by participants has observed for machinery & equipment's followed by irrigation, farm building and livestock. Thus, the study concludes that those market participants who invested more on machinery & equipments and irrigation their average returns are relatively higher as compare to their counterpart. Therefore, present study suggests to excel the productive investment on machinery and other technology along with irrigation to increase the return of paddy farmers.*

**Keyword:** Agriculture Return, Investment, Efficiency

## Introduction

The agricultural sector serves as the backbone of India's economy, contributing significantly to its GDP and employment (Tan et al., 2015). The cultivation and trade of paddy crops play a pivotal role in the agricultural landscape of Uttar Pradesh, India's most populous state and a significant contributor to the country's food production (Gulati et al., 2021). Paddy cultivation not only serves as a major source of livelihood for millions of farmers but also constitutes a crucial component of the state's agrarian economy. Understanding the dynamics of returns associated with paddy crops among market participants is essential for comprehensively assessing the state's agricultural sector's growth drivers and challenges. The returns and investments of market participants in agriculture bear significant implications not only for the farmers directly involved but also for the broader economy and society at large. This analysis seeks to delve into the intricate dynamics shaping the returns and investments of paddy farmers.

Uttar Pradesh boasts diverse agro-climatic conditions, making it conducive to paddy cultivation across various regions (Singh, 2019). The state's fertile plains, coupled with adequate water resources

---

<sup>1</sup> Dr. Shekhar, Assistant Professor, Department of Economics, SSBS, Sharda University, plot no 32, 34, Knowledge Park III, Greater Noida, (U.P.)

<sup>2</sup> Dr. Surendra Meher, Assistant Professor, Dept. of Economics, Babasaheb Bhimrao Ambedkar University, (Central University) Lucknow, (U.P.)

from rivers like the Ganges and Yamuna, provide an ideal environment for cultivating this staple crop. As a result, paddy cultivation has emerged as a significant agricultural activity, contributing significantly to the state's overall agricultural output and rural livelihoods. This analysis aims to delve into the multifaceted aspects of paddy cultivation and its impact on market participants in Uttar Pradesh. By examining the returns accrued by farmers, in the paddy value chain, we seek to unravel the underlying factors shaping the sector's dynamics. From production costs and market prices to government policies, infrastructure, and socio-economic impacts, a comprehensive understanding of these factors is indispensable for formulating informed policies and strategies to promote sustainable agricultural growth and rural development.

Furthermore, with the agricultural sector undergoing rapid transformations driven by technological advancements, changing consumer preferences, and evolving market dynamics, it becomes imperative to explore the opportunities and challenges lying ahead for paddy cultivation in Uttar Pradesh. By analyzing the sector's current state and future prospects, stakeholders can identify pathways to enhance productivity, profitability, and resilience while ensuring equitable distribution of benefits across the agricultural value chain. Analyzing returns can also highlight income disparities among farmers and market participants in different regions. Disparities may arise due to various factors such as landholding patterns, investment, access to resources, infrastructure, market information, and government support. Therefore, addressing the disparities is essential for promoting inclusive growth and reducing rural poverty. By delving into the nuances of paddy cultivation within these regions, we can unravel critical factors influencing profitability, market access, and the overall socio-economic well-being of farmers. This study aims to elucidate the intricate interplay between policy interventions, market forces, and agricultural practices, paving the way for informed decision-making and targeted interventions to foster sustainable agricultural development and inclusive growth in Uttar Pradesh.

## Review of Literature

The literature on agricultural crop analysis in Uttar Pradesh State reveals a focus on various crops such as menthol mint, wheat, and rice. The economic analysis of menthol mint cultivation highlights the returns of this crop in the study area (Kumar et al., 2011). Additionally, the value chain analysis of wheat and rice in Uttar Pradesh emphasizes the importance of these staple crops for farmers in rural areas of the state (McCarthy & Singh, 2008). The role of the state in agricultural marketing policies is explored in the analysis of the reform process in Indian states, including Uttar Pradesh (Misra & Basu, 2024). Minimum Support Prices for Agricultural Commodities in India compare market returns in states like Uttar Pradesh and West Bengal (Janzen, 2022).

Moreover, the importance of agriculture for India's development is highlighted in discussions about national-level projects focusing on agricultural production in states like Assam and Uttar Pradesh (*India*, 2012). The coverage of paddy cultivation in Uttar Pradesh is noted in relation to government transfer payments during the COVID-19 pandemic (Varshney et al., 2021). The implications of reform policies on rice prices and production costs in states like western Uttar Pradesh are also examined (Jha et al., 2007). In conclusion, the literature review on agricultural crop analysis in Uttar Pradesh State provides insights into the returns and productivity of various crops, including menthol mint, wheat, and rice. The studies emphasize the significance of these crops for farmers in rural areas and the role of government policies in shaping agricultural markets and productivity.

## Research Methodology

This section entails the sample details from where the respondents belong such as state, district, village and markets or Mandi Samities. These samples have been collected using the random sampling method with primary survey being done in 2022. The unit of analysis is procured and regulated market and therefore field survey, have been preferred within these market premises. The samples are collected from the four respective mandis i.e., Chharra Mandi & Naveen Khair Mandi from Uttar Pradesh. Thus, 70 samples from each Naveen Khair Mandi purchasing centre and Chharra Mandi has been selected under the Aligarh District. Therefore, total sample size comprises 140 samples.

## Result and Discussion

This section entails farmers returns for paddy, who have participated in the field survey. The returns are the benefits that accrue to the farmers after deducting the cost of expenditure incurred upon the production from the gross revenue. The input expenditure that has been considered here are irrigation, fertilizer (NPK), manure, seeds, pesticides, hired equipment, repair and maintenance (RM), hired labour and diesel. Together expenditure on these inputs constitutes CostA1. When rent for leased in land if any have been added into CostA1 it becomes CostA2. Further imputed cost of family-owned labour is added to the CostA2 and it is known as CostA2+FL. The net benefits are obtained by deducting respective cost of production (A1, A2 & A2+FL) from the gross revenue. While BCR is the ratio of net benefits to cost. Indeed, this section is an effort to compute the benefits among the participants who dispose of their crops in two sorts of markets i.e. procured and regulated.

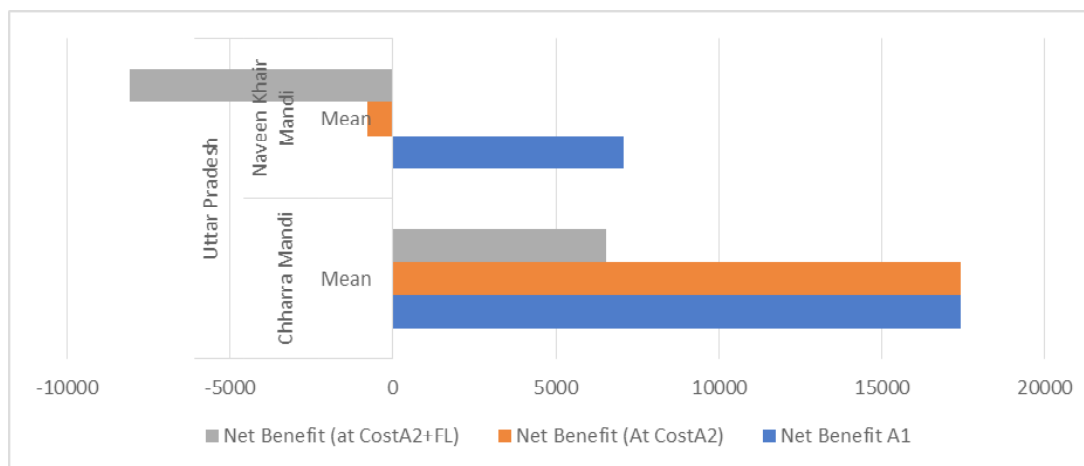
The market wise return for Paddy crop is presented in Table 1. The average expenditures incurred and returns that accrue to paddy farmers belong to different mandis have been mentioned in table. The table clearly shows in Uttar Pradesh state gross yield is higher for Naveen khair mandi (16.27 Quintals Per Hectare) followed by Chharra mandi (15.97 Quintals Per Hectare). The average gross return in terms of Rupees Per Hectare for Chharra mandi (34,871.66 Rupees Per Hectare) stood highest followed by Naveen khair mandi gross return that is at 28,958 rupees per hectare. The average expenditure for the respective mandis has also been given in Table next page.

Based on the cost incurred on inputs and net benefits, benefit cost ratio (BCR) has been computed for participants of each market at various level of costs i.e. A1, A2, A2+FL. The table shows BCR ratio at CostA1 is highest at 100.09 percent for Chharra mandi farmers and 32.32 percent minimum for Naveen Khair mandi farmers. However, these BCR ratios have been further declined if imputed rent for self-owned labour is also added to cost A1. However, BCR ratio at CostA2 is highest for Chharra mandi (100.09 percent) and even negative for Naveen Khair mandi (-2.67 percent). Similarly, BCR ratio at Cost A2+FL is highest for Chharra mandi (100.09 percent) and minimum in case of Naveen Khair mandi (-21.84 percent). Figure1 below shows the pattern observed in net benefits at different costs, i.e., Cost A1, Cost A2 & Cost A2+FL. The figure clearly shows that net benefits (at all costs) are relatively higher for Khanpur mandi and minimum (even negative) for Naveen khair mandi. Table 1: Market Wise Return for Paddy Crop (In Rs/Per Hectare)

Variable	Uttar Pradesh			
	Chharra Mandi		Naveen Khair Mandi	
	Mean	% Cost	Mean	% Cost
GY_R (Quintals Per Hectare)	15.97		16.27	
GR_RPH	34871.66		28958.76	
I_RPH	2222.87	12.75	2791.91	12.76
TFert_RPH	4044.57	23.21	4318.08	19.73
Manure_RPH	164.64	0.94	198.24	0.91
Seed_RPH	764.9	4.39	979.09	4.47
Pesti_RPH	1767.19	10.14	2203.53	10.07
HEquip_RPH	3009.92	17.27	3873.44	17.7
RM_RPH	1389.91	7.98	1513.5	6.92
HLabour_RPH	1822.05	10.45	2976.65	13.6
D_RPH	2242.14	12.87	3031.66	13.85
CostA1	<b>17428.2</b>		<b>21886.11</b>	
Net Benefit A1	17443.46		7072.65	
BCR (At Cost A1)	100.09		32.32	
Rent Paid for Leased-In	0		7867.74	
CostA2	<b>17428.2</b>		<b>29753.85</b>	
Net Benefit (At CostA2)	17443.46		-795.09	
BCR (At Cost A2)	100.09		-2.67	
Imputed Rent of SOL (for 5member in Family) (Rs/ha)	10915.86		7296.39	
CostA2+FL	<b>28344.05</b>		<b>37050.24</b>	
Net Benefit (at CostA2+FL)	6527.61		-8091.48	
BCR (At Cost A2+FL)	23.03		-21.84	

Source: Primary Survey Data (2020-21)  
Note: 1 Figures in parentheses indicate column wise percent

Figure 1: Market Wise et Benefits at Different Costs for Paddy Crop



Source: Estimated from Table 1

Contextually, Table 2 shows market wise investments made by the farmers during the previous three years from the day of survey conducted. The table shows the pattern of investment during the previous three years concerning four major purposes. The average investment expenditure from the respondents (in rupees per farm) have been shown in Chharra and Naveen Khair mandi.



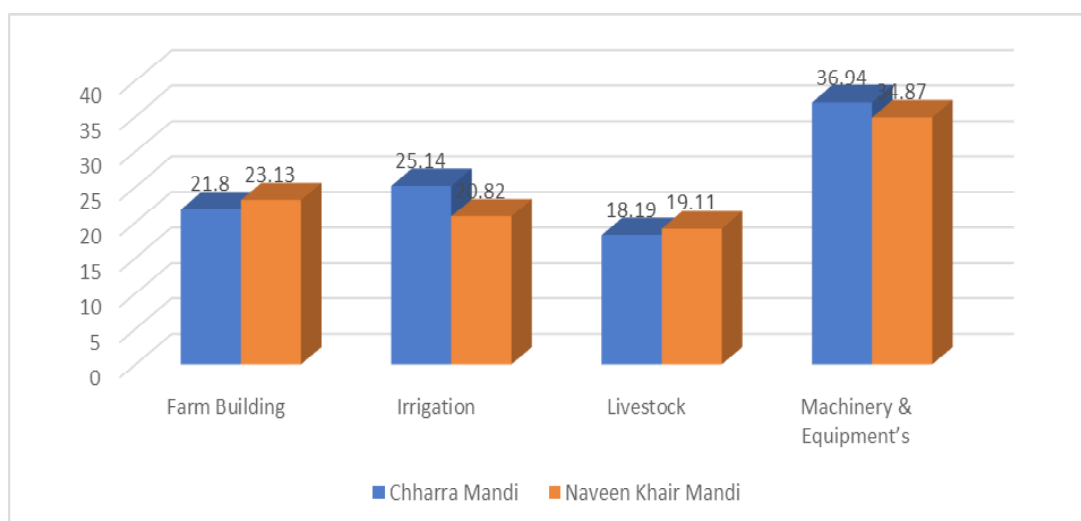
The investment from participants was recorded highest under “Machinery & Equipment’s” i.e. 34.87 percent for Chharra mandi and 36 percent for Naveen Khair mandi respectively. While least investment in Livestock has been preferred by the respondents i.e. 18 percent in Chharra mandi and 19 percent in Naveen Khair mandi. In overall, expenditure on investment under the head “Machinery & Equipment’s” is preferred in majority despite this it is relatively higher in Chharra mandi (80,343 Rs Per Farm) relative to Naveen Khair mandi (79,167 Rs Per Farm). While low investment expenditure in Livestock 41300 Rs Per Farm for Chharra Mandi and 41,552 Rs Per Farm for Naveen Khair mandi. In irrigation on an average 57,067 Rs Per Farm invested by Chharra mandi participants as compare to 45290 Rs Per Farm for Naveen khair mandi.

**Table 2: Mandi Wise Investment Pattern of Farmers (in Rs/Farm)**

Particulars	Uttar Pradesh	
	Chharra Mandi	Naveen Khair Mandi
Farm Building	49500	50301
	21.8	23.13
Irrigation	57067	45290
	25.14	20.82
Livestock	41300	41552
	18.19	19.11
Machinery & Equipment’s	80343	79167
	36.94	34.87
Total	227033	217486
	100	100

*Source: Primary Survey Data (2020-21)*  
*Note: 1. Figures in parentheses indicate column wise percent*

**Figure 2: Mandi Wise Investment Pattern of Farmers(in Rs/Farm)**



Source: Estimated from Table 2

## Conclusion

The returns and investments of market participants in agriculture bear significant implications not only for the farmers directly involved but also for the broader economy and society at large. The present study is an endeavour in this direction by analysing the returns on paddy crop through primary survey on 140 samples gathered using random sampling method. The study concludes that benefits on paddy crops are high for Chharra participants and least for Naveen khair mandi. Moreover, the highest percentage of investment expenditure by participants has observed for machinery & equipment's followed by irrigation, farm building and livestock. Despite this, overall investment expenditure is relatively higher in Chharra mandi as relative to its counterpart. However, in case of investment in machinery & equipments and irrigation, chharra mandi participants are invested more as compare to Naveen Khair mandi. In farm building and livestock investment, naveen khair mandi is doing better relative to its similitude. Thus, it can be concluded that those market participants who invested more on machinery & equipments and irrigation their average returns are relatively higher as compare to their counterpart. Therefore, the present study suggests to excel the productive investment on machinery and other technology along with irrigation to increase the return of paddy farmers. In this context, role of public investment is substantial in overall agriculture and rural development.

## References

1. Gulati, A., Terway, P., & Hussain, S. (2021). Performance of Agriculture in Uttar Pradesh. In A. Gulati, R. Roy, & S. Saini (Eds.), *Revitalizing Indian agriculture and boosting farmer incomes* (pp. 175–210). Springer. <https://doi.org/10.1007/978-981-15-9335-2>
2. *India: Issues and Priorities for Agriculture*. (2012, May 17). [Text/HTML]. World Bank. <https://www.worldbank.org/en/news/feature/2012/05/17/india-agriculture-issues-priorities>
3. Janzen, I. M. and J. (2022). Minimum Support Prices for Agricultural Commodities in India: Do Price Floors Really Matter? *Farmdoc Daily*, 12(197). <https://farmdocdaily.illinois.edu/2022/12/minimum-support-prices-for-agricultural-commodities-in-india-do-price-floors-really-matter.html>
4. Jha, S., Srinivasan, P. V., & Landes, M. R. (2007). Indian Wheat and Rice Sector Policies and the Implications of Reform. *SSRN Electronic Journal*, 1–52. <https://doi.org/10.2139/ssrn.1084557>
5. Kumar, S., Suresh, R., Singh, V., & Singh, A. K. (2011). Economic analysis of menthol mint cultivation in Uttar Pradesh: A case study of Barabanki district. *Agricultural Economics Research Review*, 24(2), 345–350.
6. McCarthy, P. S., & Singh, D. D. (2008). VALUE CHAIN ANALYSIS OF WHEAT AND RICE IN UTTAR PRADESH, INDIA. *ACDI/VOCA*.
7. Misra, K., & Basu, D. (2024). To Reform and to Procure: An Analysis of the Role of the State and the Market in Indian Agriculture. *The Journal of Development Studies*, 1–21. <https://doi.org/10.1080/00220388.2024.2312845>
8. Singh, A. K. (2019). Agricultural Growth: Performance, Constraints and Strategy for Future Development. In R. P. Mangain (Ed.), *Growth, Disparities and Inclusive Development in India: Perspectives from the Indian State of Uttar Pradesh* (pp. 215–242). Springer. [https://doi.org/10.1007/978-981-13-6443-3\\_10](https://doi.org/10.1007/978-981-13-6443-3_10)
9. Tan, K. G., Rao, K., & Rajan, R. (2015). How productive is the agricultural sector across Indian states? *International Journal of Development Issues*, 14(3), 231–248. <https://doi.org/10.1108/IJDI-01-2015-0007>
10. Varshney, D., Kumar, A., Mishra, A. K., Rashid, S., & Joshi, P. K. (2021). COVID 19, Government Transfer Payments, and Investment Decisions in Farming Business: Evidence from Northern India. *Applied Economic Perspectives and Policy*, 43(1), 248–269. <https://doi.org/10.1002/aep.13144>

# Status of Slums in Uttarakhand among Himalayan States

Miss Diksha Kumari<sup>1</sup> & Dr. Shalini Chaudhary<sup>2</sup>

---

## ABSTRACT

*Slum areas are defined as areas where people have the worst living conditions. They live in poorly maintained houses that usually have only one room and their kitchen and toilet is in the same room. Slum dwellers struggle for daily food and live in extreme poverty and suffer from many health problems due to lack of sanitation. The formation of slums is a big hindrance in the economic growth of our country as with more formation of slums, poverty will increase, number of crimes will also increase. One of the main reasons for slum formation is urbanization.*

*Urbanization is increasing at a high-speed rate almost everywhere in India, although it has its own good and bad impact on the area in which it occurs, positive effects include increase in employment, increase in infrastructure facility, and increase in standard of living. Negative effects include increase in crimes, less availability of resources, inflation, heavy traffic, etc., however this study only focus on one problem which is seen with growing urbanization and formation of slums and there is a positive correlation between increasing urbanization and formation of slums. For employment opportunities people migrate from rural to urban and Hilly to plain areas and this leads to increase in Urbanization, which ultimately increases the formation or concentration of slums. The formation of slums has its own social and economic effects which are poverty, beggary and crime and these socio-economic issues hinder economic development.*

*The present Study shows the growth of slums in Himalayan states of the India, out of 12 Himalayan states and 2 union territories only 9 Himalayan states and one union territory are taken for analysis although focus is on one state that is Uttarakhand. We also analysis the status of Uttarakhand among other Himalayan states through Univariate analysis with reference to various indicators like total slum population, literacy among slums in Himalayan States, male and female ratio in total slum population, total working and non-working population in slums.*

**Key Words:** *Slums, Urbanization, Migration, Employment, Literacy.*

## Introduction

Urbanization refers to the process of increase in population concentration in urban areas. Urbanization is an index of transformation from a rural economy to a modern industrial ones (Neelmani Jaysawal and

---

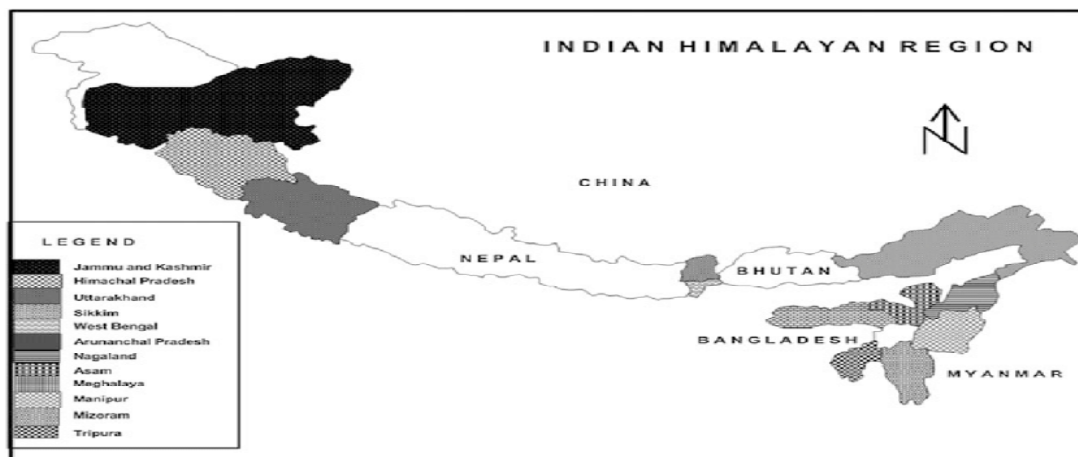
<sup>1</sup> Assistant Professor (AC), Department of Economics, School of Social Science, Uttarakhand Open University, Haldwani, Uttarakhand

<sup>2</sup> Assistant Professor & Programme Co-ordinator, Department of Economics, School of Social Science, Uttarakhand Open University, Haldwani, Uttarakhand

Sudeshna Saha 2014). According to UN reports Urbanization is the process by which towns and cities are formed and their area increases as more and more people begin to live and work there. The major component of urbanization is the increase in industrialization in urban areas which leads to greater migration of rural people to urban areas, as people move towards urban areas for employment opportunities. Moreover, through the development of other facilities also, like educational institutions, hospitals, market facilities, transport and communications, huge migration towards urban areas can be seen. Migration concurrently has resulted in transfer of rural poverty to urban areas (Raunak Prasad et al, 2016). In India, there are three main channels through which urbanization can arise, first is the natural increase; second is net migration and third is the reclassification of urban areas (Manoj Sahu et al., 2018). With growing urbanization many problems occur in urban areas as we know resources in any urban area is limited while population keep growing which lead to less availability of resources to all living in urban areas and also at the same time inflation increases.

On one hand urbanization is a symbol of economic growth but on the other hand it clearly create more problems than it solves. When people from backward or rural areas migrate towards urban areas for employment, health and education facilities it lead to many problems in urban areas like problem of heavy traffic, overcrowding, inflation, pollution, increase in crimes, increase in labor force, growth of slums etc. All these are common problems which can be easily seen in urban areas where urbanization is at peak. Moving away from all these problems, the study here focuses on the problem of formation of slums with increasing urbanization because both of the processes are simultaneous.

The Indian Himalayan Region has 12 states as Himachal Pradesh, Uttarakhand, Mizoram, Assam, Nagaland, Arunachal Pradesh, Sikkim, Nagaland, Tripura, Meghalaya, Manipur and West Bengal and two union territories as Jammu and Kashmir and Ladakh. These Himalayan states are on great height, although both hilly and plain areas can be seen in these states, also they have rich vegetation. The climatic conditions of these Himalayan states are quite different from other states from geographical point of view hence the impact of any economic change here is different, In this study we look at the impact of urbanization in these Himalayan states and the situation of slums in these states as well as the situation in Uttarakhand.



**Source:** (Sati, Vishwambhar. (2014). Towards Sustainable Livelihoods and Ecosystems in Mountain Regions. 10.1007/978-3-319-03533-8.)

## Slum

Slums are defined as an area where living conditions of people are extremely worst. They do not have any proper facilities like sewage, drinking water, electricity, education and they do not even have a proper roof over their house. It is seen that slum dwellers usually live on unregistered land, they barely pay house and water tax, electricity is available only in few areas of the slum, they do not have proper sewage facilities and they live in very less space. These slums are usually located near railway stations or on the banks of rivers. The situation of slums are extremely bad as they live in poverty and fight for daily living and for every meal. With increasing urbanization the formation of slums also increases as people migrate to urban areas in the hope of a better life but they are forced to live in slums as they cannot find employment opportunities and also have to deal with huge inflation. It becomes very difficult for them to survive in big cities. They are forced to pick garbage, work as waiter and mostly slum dwellers work as casual laborers. The government needs to take strict actions for these slum dwellers to improve the conditions of slums and also to put a hinder in the growth of slum areas. If slum growth is uncontrolled and not contained effectively, it would be an imminent peril to the quality of life and sustainability of urban cities in general and the slum dwellers in particular. (Donald Mawkieng 2018).

## Review of Literature

With growing urbanization and dependence on capital intensive techniques the problem of unemployment increases, Neelmani Jaysawal et al., (2014). Slum dwellers face the problem of affordability, they face this problem in housing, medical services, education, lifestyle, in all these aspects the problem of affordability is seen, Raunak Prasad et al., (2016). The main reason why slum increases in urban areas is because people migrate towards urban areas in hope of better future and job opportunities but they forget about the inflation in big cities, Sudhir Sinha et al., (2017). With growing urbanization urban population is increasing side by side but the resources are still, they are not increasing in comparison of population which lead to less availability of resources to all living there, P.K. Rynngna (2018).

## Objectives of the study

The objective of the study is:

- To know the status of slums among Himalayan states.
- To find relative situation of Uttarakhand among other Himalayan states.
- To find the status of gender parity in slums of Himalayan states.

## Methodology

The study is descriptive type which is based on secondary data taken from census 2011. Study uses simple software like MS Excel for table construction and pie chart and figures formation. For analysis Simple statistical tools applied like simple average and ratio. For Gender Parity Index three variables are taken such that population, literacy and work participation. The following formula is used to calculate gender parity:

$$\text{Gender Parity Index} = \frac{\text{Number of Females}}{\text{Number of Males}}$$

The area of study is Himalayan region. There are total 12 states in Himalayan states and two union territories, Only 9 states and 1 union territory have been taken up for the study such that Mizoram, Meghalaya, Sikkim, Arunachal Pradesh, Tripura, Uttarakhand, Assam, Himachal Pradesh, Nagaland and Jammu and Kashmir. Manipur and West Bengal are exempted from the study. According to the 2011 census, there are no slums in Manipur, while only 0.59% of West Bengal's area lies on the Himalayan region.

## Result and Discussions

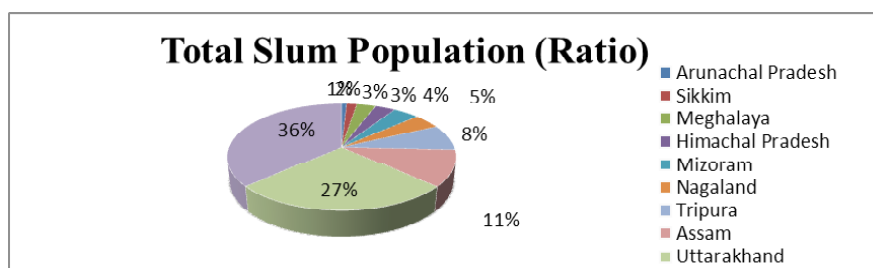
### • Total Slum Population in Himalayan States

**Table 1. Total Slum Population in Himalayan States**

Himalayan States	Total Slum Population
Arunachal Pradesh	15562
Sikkim	31378
Meghalaya	57418
Himachal Pradesh	61312
Mizoram	78561
Nagaland	82324
Tripura	139780
Assam	197266
Uttarakhand	487741
Jammu and Kashmir	662062
<b>Total</b>	<b>1813404</b>

Source: Census 2011

**Figure 1. State wise ratio of Slum Population to Total Himalayan State's Population**



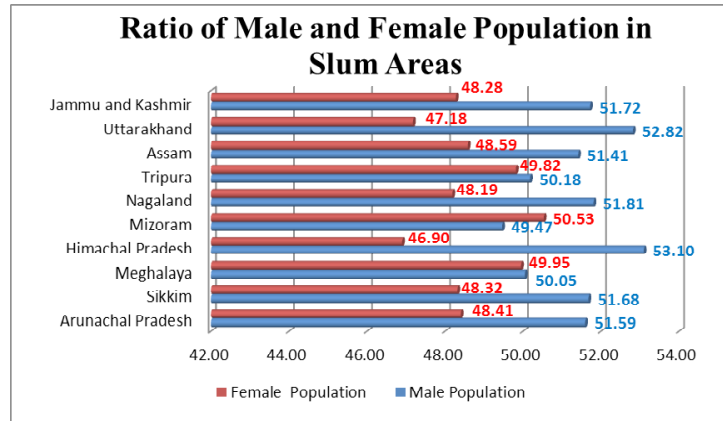
Source: Census 2011

Table 1 shows total population of slums in Himalayan states, while Figure 1 shows the ratio of slum population of each Himalayan state to the total slum population of the Himalayan states. It is clear from the table that among Himalayan states Arunachal Pradesh has lowest population in slum as 15562 and its share in slum population of Himalayan states is only 1%, while Jammu and Kashmir has highest slum population at 662062 also it has highest share in slum population which is 36%. Moreover Uttarakhand has second highest slum population among Himalayan states at 487741 and its share is 27% second highest in Himalayan

states. This shows that among the Himalayan states, Uttarakhand and Jammu and Kashmir have the highest share of slum population as both of them account for 63% of the total slum population.

- **Ratio of Male and Female Population in Slum Areas**

**Figure 2 Ratio of Male and Female Population in Slums**



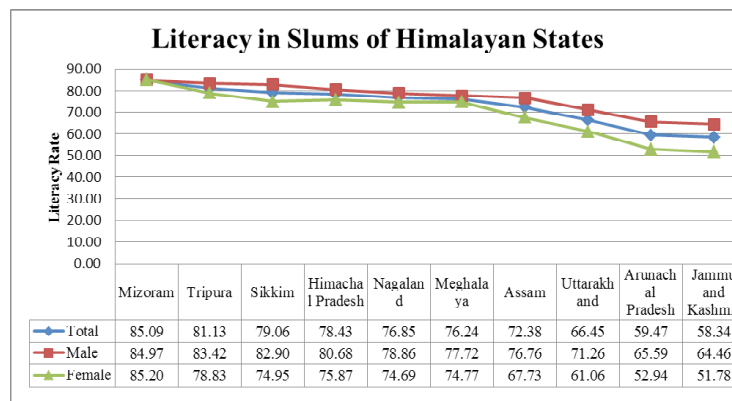
Source: Census 2011

Figure 2 shows the ratio of male and female population in slum areas of Himalayan States. It is shown in the figure that in every Himalayan state male population in slum is more than female population except Mizoram. In Mizoram male population in slum is at 49.47% while female population is 50.53%. The ratio of other Himalayan states vary between 46% to 49% of females in slum and 50% to 53% of males in slums.

In Uttarakhand male population in slums is 52.82% while female population is 47.18%. This shows male population is 5.64% more than female population in slums. However Himachal Pradesh has highest difference 6.2% between male and female population.

- **Literacy in Slums of Himalayan States**

**Figure 3. Literacy in slums of Himalayan States**



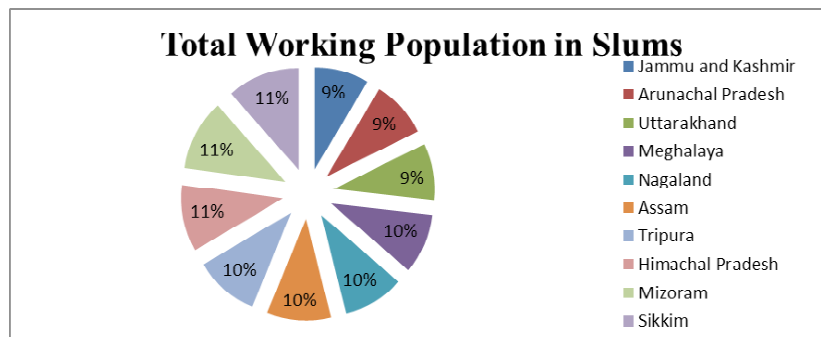
Source: Census 2011

Figure 3 shows literacy in slums of Himalayan states, it is clear that Mizoram has highest literacy 85.09% while male literacy is 84.97% and female literacy is 85.20% among Himalayan states. While Jammu and Kashmir has lowest literacy 58.34% in which male literates are 64.46% and female literates are 51.78%. The situation of Uttarakhand is not that good among Himalayan States as it has literacy of 66.45% of total slum population in which male literacy is 71.26% and female literacy is 61.06%, 10.20% variation is seen between male and female literacy in Uttarakhand.

• **Total Working Population in Slums**

Figure 4 shows Total working population in slums of Himalayan states, figure states that there is not much variation among Himalayan states in case of working population as percentage of working population lies between 9% to 11%. Uttarakhand has 9% of working slum population. Himachal Pradesh, Mizoram and Sikkim has highest percentage of working population at 11% among Himalayan States, while Jammu Kashmir, Arunachal Pradesh and Uttarakhand lies at lowest percentage of working population at 9%. Meghalaya, Nagaland and Assam lies in middle category as they have working population in slums around 10%.

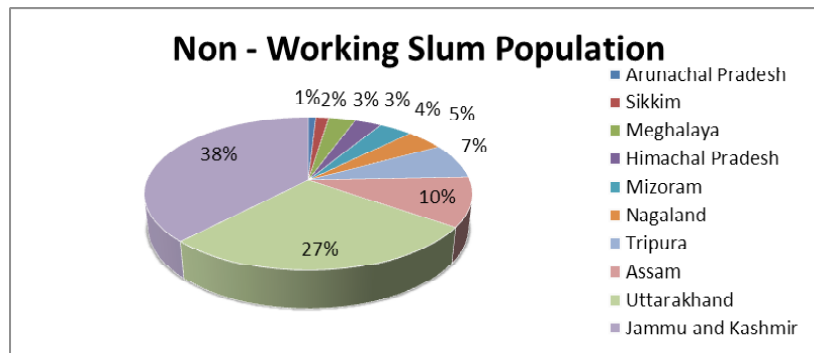
Figure 4 : Total Working Population in Slums



Source: Census 2011

• **Non-Working Slum Population**

Figure 5 : Non – Working Slum Population



Source: Census 2011



Figure 5 shows the Non-working slum population among Himalayan States. It is clear from the figure that Jammu and Kashmir has highest non-working slum population at 38% while Arunachal Pradesh has lowest non-working slum population as only 1%. Uttarakhand has second highest non-working slum population at 27%. This shows the backwardness of slums in Uttarakhand as it has much more non-working population in comparison of other Himalayan States, while it has only 9% slum working population. The gap between working and non-working is huge which need to be addressed.

- **Gender Parity Index of Slum Population of Himalayan States**

**Table 2. Gender Parity Index**

Himalayan States	Gender Parity Index		
	Population	Literate	Work Participation
Arunachal Pradesh	0.94	1.28	0.26
Sikkim	0.94	1.37	0.41
Meghalaya	1.00	1.13	0.48
Himachal Pradesh	0.88	1.10	0.34
Mizoram	1.02	1.01	0.63
Nagaland	0.93	1.11	0.51
Tripura	0.99	1.27	0.28
Assam	0.94	1.31	0.22
Uttarakhand	0.89	1.21	0.19
Jammu and Kashmir	0.93	1.27	0.28
Himalayan States Total	0.93	1.24	0.28
India	0.93	1.31	0.29

**Source:** Census 2011

Table 2 shows the condition of females in slums of Himalayan States, it is clear from the table that female condition is not good. Although there is not much difference among all Himalayan States as population of all lies between 0.88 to 1.02 which shows medium level gender parity. In literacy a pattern can be seen as it also lies in the range of 1 to 1.28 which is higher than male population and last in work population we see it is on very low level of women working population in slums.

The condition of females in slums of Himalayan States is not good which can clearly be seen through the table. Females are more literate than males but they are working less in comparison of male population.

## Conclusion

The situation of slums in the Himalayan states can be easily seen through the above figures. Jammu and Kashmir has the highest population of slums among the Himalayan states, while it has the lowest working population in slums. The condition of Jammu and Kashmir is worse among all Himalayan States while Arunachal Pradesh, Sikkim and Mizoram are performing good as here slum population is very low, also their percentage in working population is highest, and in non-working population their percentage is lowest.

The situation of Uttarakhand is not good among all the Himalayan states as it has the second lowest population in slums while it is third lowest in terms of literacy in slums. It is clearly seen that there is a huge difference in Uttarakhand in terms of male and female slum population among the Himalayan states as the male slum population is 52.82% while the female slum population is 47.18%.

There is need for government to improve the condition of slums as the status of slums in Himalayan states specially in Jammu and Kashmir and Uttarakhand is worse. Uttarakhand lags far behind in terms of slums among all the Himalayan states because the situation in Jammu and Kashmir can be ignored due to disputes and restrictions on development in the state for many years. Study suggests to increase job opportunities in slums and in backward areas and provide more jobs to women as they are more literate in comparison of male which can also be clearly seen through gender parity index of slums. Uttarakhand has both hilly and plain areas, there is a trend of migration from hilly areas to plain areas and mostly slums are in plain areas of Uttarakhand. Dehradun has highest number of slums in Uttarakhand according to census 2011. There is need to create job opportunities with focus on backward and hilly areas of Uttarakhand so that people stop migrating towards plain areas like Dehradun for jobs and education. Primitiveness in hilly areas is also a main reason of migration which ultimately lead to slum formation. There is need to put a stop in migration so that slum formation can also completely remove. According to census 2011 in almost every rural area population per square km is only in hundreds while in urban areas population per square km is in thousands. This shows that more people live in less space in urban areas while if we talk about slums they live in worse condition than that as whole family of five to six people live in one single room. The situation of slums in Himalayan States is not that bad except Uttarakhand and Jammu and Kashmir. There is need to improve living conditions of slum dwellers which can be done through better education and more employment opportunities for people living in slums.

## References

1. Kamruzzaman and Hakim Abdul. Socio-economic status of Slum Dwellers : An Empirical Study on the Capital City of Bangladesh. (2016). <https://www.researchgate.net/publication/318848490>
2. Pandey Rajiv et al., Climate change vulnerability in urban slum communities: Investigating household adaptation and decision-making capacity in the Indian Himalaya (2018). Ecological Indicator volume 90. <https://www.sciencedirect.com/science/article/abs/pii/S1470160X18301869.pdf>
3. Yadav Vidhya et al., Growing slums in Indian towns: Insight from census data 2001-11 (2021). [https://iasp.ac.in/uploads/journal10%2520309\\_Vidya%2520Yadav-1641030870.pdf.pdf](https://iasp.ac.in/uploads/journal10%2520309_Vidya%2520Yadav-1641030870.pdf.pdf)
4. Sharma Kumar Anil, An Analytical study of Slums in India (2020). International Journal of Social Sciences Vol.10 <http://www.ijmra.us>
5. Singh Nath Brijendra, Slum Dwellers and their Conditions in Indian States (2014). Emerging Researcher, Research for all. Vol. 1 pp 7-16
6. Ram Chet, Geographical Study of the Problems of Slum Dwellers in Kullu District of Himachal Pradesh (2022). An International Bilingual Peer Reviewed Refereed Research Journal Vol. 11 pp 172-177.
7. Mandal K. R. et al., Urbanization Trend in North East India: An Empirical Study (2022). Journal of Positive School Psychology. Vol. 6 pp 4641-4653.
8. Mawkhlieng Donald et al., Conditions of urban slums and its quality of life in India a regional analysis (2018). [QualityofUrbanSlum.pdf](https://www.researchgate.net/publication/331111111)

# Beyond Schooling in Rural Uttar Pradesh: An Analysis of Varanasi and Hathras

Praveen Kumar Gautam<sup>1</sup> & Ajmera Kirthi Chandra<sup>2</sup>

---

## ABSTRACT

*Education is a powerful tool that can help someone transform within themselves. It's a process that fosters social, political, economic, and personal development. Education is a key tool for removing challenges and issues from one's life. Education is the only thing that has the power to improve society and the country. One essential right that supports progress in both the personal and professional spheres is education. It is a vital instrument for breaking through the poverty barrier. Primary education in particular must help improve the social and economic conditions in many regions of the nation... The "Beyond Basics" report from the Annual Status of Education Report (ASER) was published in January 2024. The poll, which covered 28 districts in 26 states, had 34,745 children in the 14–18 age range in total. With the exception of Uttar Pradesh and Madhya Pradesh, where two rural districts were included in the study sample, every major state has had one rural district examined. The report's conclusions are noteworthy for emphasizing contemporary developments in education and related fields. The goal of this article is to assess youth education in the Uttar Pradesh districts of Varanasi and Hathras. Data gathered from ASER report 2023 served as the basis for this paper.*

**Key Word:** Primary Education, Student Enrollment, Learning, Outcome, and Rural Environment.

## Introduction

Education is a planned, continuous process of learning. The multitude of habits, experiences, skills, information, beliefs, arts, laws, morals, conventions, and practices that man picks up throughout his daily existence contribute to his increased complexity. Education is fundamental to building a community and a compassionate, responsible, and civilized individual. A UNESCO research states that "the physical, intellectual, emotional, and ethical integration of the individual into a complete man/woman" should be the main objective of education. It is well known that social and economic progress depend on education. Several studies (Haddad et al., 1990) have demonstrated that a year longer in education has more financial advantages than disadvantages. Because facilities, money generation, food delivery, and health care are less developed in rural areas, there is a high demand for education. The only reason why men and women live in rural areas without formal education is because of this. Growing amounts of evidence point to education's direct contribution to human self-awareness and capacity as well as its instrumental value in promoting rapid national growth as reasons for its importance in development. India is a varied country full of contradictions and glaring inequality.

---

<sup>1</sup> Research Scholar, Department of Public Administration, Babasaheb Bhimrao Ambedkar University.

<sup>2</sup> Research Scholar, Department of Public Administration, Babasaheb Bhimrao Ambedkar University.

Education and growth are intertwined in society; without investing in the education of its people, no civilization can grow and change. Primary education is the cornerstone of this. The state of education in Uttar Pradesh has greatly improved in the past five years. The Right of Children to 'Free' and 'Compulsory' Education (RTE) Act of 2009 ensures that all children between the ages of 6 and 14 have the right to a satisfactory and standard elementary education in a formal school that complies with the necessary requirements and fundamental norms and standards. 2010 saw the RTE Act come into force on April 1st. The RTE Act defines "free education" as not requiring any child to pay any fees, charges, or expenses that would keep them from pursuing and completing their elementary education, with the exception of children whose parents have permitted them to enroll in a school that is not supported by the relevant Government. According to "compulsory education," all children between the ages of 6 and 14 must be accepted to, attend, and finish primary school. This is the responsibility of the relevant Government and local authorities. Important indicators such as years spent in school, enrolment, and literacy describe the state of education access, and all of them point to the fact that women's education in India is still low and falling behind that of men. Because women have historically received little support for their education, their low adult literacy rates may not accurately represent current developments.

### **Review of Literature:**

One important instrument for developing human resources is said to be education (Dhkar, 2012). According to Khan and Ahmad (2015), education is acknowledged as an essential instrument for people's development in all areas of life and is important for both boys and girls. Girls continue to be among the most disadvantaged groups in spite of this acknowledgment, since they are excluded from school for a range of sociocultural, political, and economic reasons. Education for girls has a great deal of potential to advance India's social and economic growth, claims Sahoo (2016). Girls who have received an education can positively influence Indian society through their work at home and in the workplace. The expanding economics of the country and society are their fault. Even though there are still significant gender disparities in the world, Samman and Hunt (2016) believe that investing in women's economic empowerment is crucial to achieving gender equality, eradicating poverty, increasing human development, and promoting inclusive economic growth. Ansari (2014) has emphasized that the degree of literacy inside a country affects its economic performance. According to a 2018 study by Ramanaik, socioeconomic circumstances in households have a big influence on whether or not people follow discriminatory gender norms, like restricting the mobility of females. Regular attendance at school is clearly distinguished from absenteeism and dropout rates by the focus parents place on education. 95 percent of the 28.5 million children who do not attend primary school live in low- and lower-middle-income countries, according to the Bysiewicz (2018) report. Of these children, girls make up 55%. A 2014 study found that the average annual rate of return to education across all economies is 9.6%. According to Kulkarni (2020), we cannot develop if we do not receive an education. Ensuring that future generations have access to high-quality higher education is one of the most important things we can do.

### **Objectives and Methods:**

The purpose of this article is to assess the state of education in the rural parts of Uttar Pradesh's districts of Hathras and Varanasi. The information was gathered from the January 2024 release of the ASER Report, 2023. ASER 2023's "Beyond Basics" survey covered 26 states and 28 districts, reaching 34,745 youth between the ages of 14 and 18. All the major states have had one rural district examined, except for

Madhya Pradesh and Uttar Pradesh, which have had two rural districts studied. Information about young people's present activities and their aptitude for both fundamental and practical tasks was gathered. Youth access to digital devices and their ability to do digital tasks were given particular attention. Future desires of young people were also investigated. Nonetheless, the data used in this paper is specific to the Uttar Pradesh districts of Hathras and Varanasi. In addition to the graphical display of data, a comparative analysis of the data has been guaranteed.

### Main Findings of ASER 2023

In India, there are about 25 million children of school age, according to the ASER Report of 2023. Eleven million students in India were enrolled in Std VIII in 2005–2006. This figure was over 22 million by 2020–21. At the national level, the transition rate from Standard VIII to Standard IX is 88.81 percent. More school-age youngsters live in India than ever before. 86.8% of people between the ages of 14 and 18 are enrolled in school overall. Enrollment gender discrepancies are negligible, while age variations are noticeable. The likelihood of older youth not enrolling is higher. For children ages 14 and 18, the rate of unenrolled youth is 3.6% and 3.9%, respectively. Just 5.6% of young people polled say they are currently enrolled in courses linked to or vocational training. The majority of young people enrolled in vocational training are college students (16.2%). Men are more likely than women (28% vs. 40%) to report working at a job other than housework for at least 15 days in the month before. The majority of young people, both male and female, who work outside the home typically work on family farms.

The household survey evaluated students' core reading and math skills. It covered the activities students participate in, their basic and applied math and reading skills, and their digital awareness and skills. 86.8% of people between the ages of 14 and 18 are enrolled in school overall. Regarding skills like basic reading, math, and English comprehension; applying fundamental knowledge to routine calculations; reading and comprehending written instructions; and performing financial calculations that are necessary in daily life, roughly 25% of students still struggle to read a Class II level text fluently in their native tongue. For almost twenty years, ASER surveys have regularly shown how many elementary school-age children require immediate assistance in order to acquire fundamental abilities like reading and basic math. Given that this year's focus is on an older age group, it's critical to comprehend youths' basic skill levels and readiness for jobs that go "beyond basics." Nearly 90% of all youth have access to and knowledge of using a smartphone in their home, according to the report. "Males (43.7%) are more than twice as likely as females (19.8%) to own their own smartphone among those who can use one.

### Discussion of Results

Table 1 displays the enrollment of students in class 10 or below who are between the ages of 14 and 18. In Hathras, 46.2 percent of kids were enrolled in class 10 or below, whereas in Varanasi, 58.7 percent. The enrollment of students across various age groups has been higher in Varanasi city than in Hathras district.

**Table 1: Enrolment of Students in Class 10th Or Below in Hathras and Varanasi in Uttar Pradesh**

Age Group	No. of students enrolled in 10 <sup>th</sup> or Below in Hathras	No. of students enrolled in 10 <sup>th</sup> or Below in Varanasi
14-16	64.7	79.8
17-18	13.4	17.9
14-18	46.2	58.7

Source: ASER 2023 Beyond Basics – Rural, Report, 2024

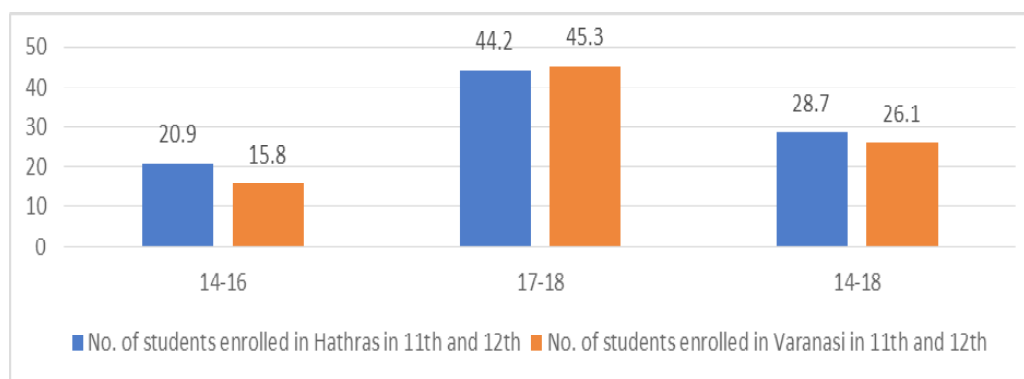
Table 2 displays the enrollment of students at secondary educational institutions across various age groups. The enrollment of pupils in Varanasi's secondary education level between the ages of 14 and 18 has been marginally lower than that of Hathras. Nonetheless, in both districts, slightly more than one-fourth of the kids were found to be enrolled in second-ray education.

**Table 2: Enrolment of Students in Class 11th and 12th in Hathras and Varanasi in Uttar Pradesh**

Age Group	No. Of Students Enrolled in Hathras in 11 <sup>th</sup> and 12 <sup>th</sup>	No. Of Students Enrolled in Varanasi in 11 <sup>th</sup> and 12 <sup>th</sup>
14-16	20.9	15.8
17-18	44.2	45.3
14-18	28.7	26.1

Source: ASER 2023 Beyond Basics – Rural,, Report, 2024

**Chart 1: Enrolment of Students in Class 11th and 12th in Hathras and Varanasi in Uttar Pradesh**



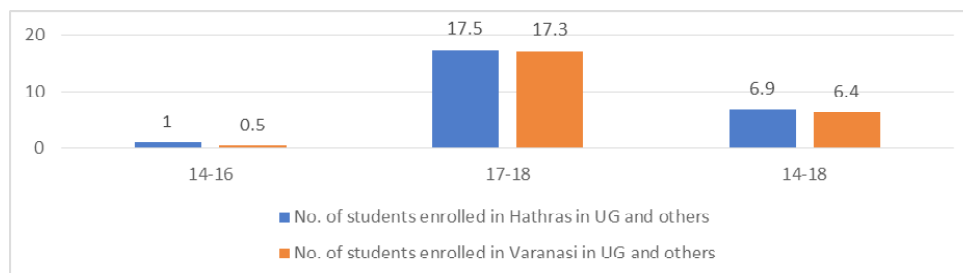
In total, 6.9% of students in Varanasi and 6.4% of students in Hathras were enrolled in courses below graduation. Compared to Varanasi, Hathras has reportedly a higher enrollment rate for undergrad courses (Table 3). ..

**Table 3: Enrolment of Students in Under Graduation Courses Hathras and Varanasi in Uttar Pradesh**

Age Group	No. Of Students Enrolled in Hathras in UG And Others	No. Of Students Enrolled in Varanasi in UG And Others
14-16	1.0	0.5
17-18	17.5	17.3
14-18	6.9	6.4

Source: ASER 2023 Beyond Basics – Rural,, Report, 2024

**Chart 2: Enrolment of Students in Under Graduation Courses Hathras and Varanasi in Uttar Pradesh**



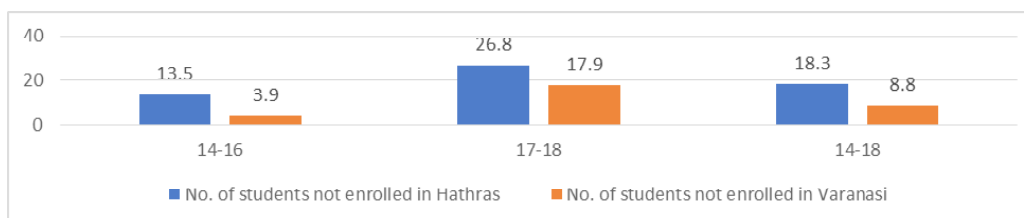
In Hathras, 18.3 percent of young people were not enrolled in any kind of school. In Varanasi district, it was reported to be as low as 8.8%. In both districts, there was a significant reported percentage of youth (17–18 years old) who were not enrolled in school (Table 4).

**Table 4: Non Enrolment of Students in Hathras and Varanasi in Uttar Pradesh**

Age Group	No. of Not Enrolled Students in Hathras	No. of Not Enrolled Students in Varanasi
14-16	13.5	3.9
17-18	26.8	17.9
14-18	18.3	8.8

Source: ASER 2023 Beyond Basics – Rural,, Report, 2024

**Chart 3: Non-Enrolment of Students in Hathras and Varanasi in Uttar Pradesh**



The youth in the 14–15 and 17–18 year old age groups were questioned if they had worked for at least 15 days in the previous months, either at home or somewhere else. Approximately 50% of the young people acknowledged that they are working on projects around the house and beyond (Table 5).

**Table 5: Youth Who Worked For 15 Or More Days in Last Month in Hathras and Varanasi**

Age group	Working Youth in Hathras	Working Youth in Varanasi
14-16	36.2	41.4
17-18	51.2	49.4

Source: ASER 2023 Beyond Basics – Rural,, Report, 2024

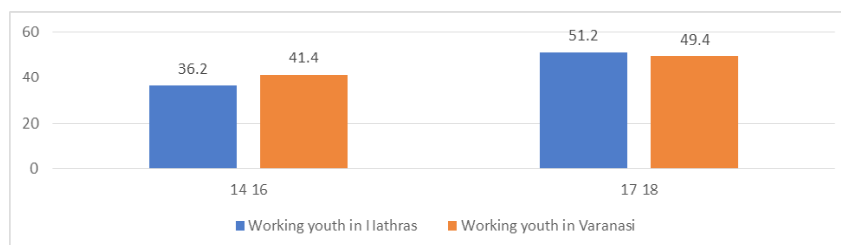
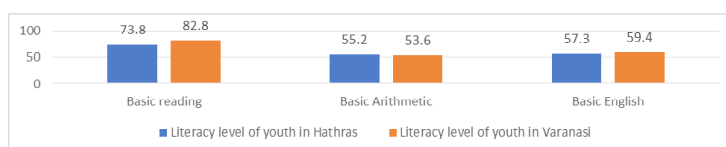
**Chart 4 : Youth Who Worked For 15 Or More Days in Last Month in Hathras and Varanasi**

Table 6 displays the kids' reading levels. In general, Varanasi's literacy rate was marginally higher than Hathras'. Basic reading proficiency was more common among pupils, but arithmetic proficiency was recorded as low, indicating low math educational standards for a significant section of the student body.

**Table 6: Literacy Level of Youth in Hathras and Varanasi in Uttar Pradesh**

Literacy Level	Literacy Level of Youth in Hathras	Literacy Level of Youth in Varanasi
Basic Reading	73.8	82.8
Basic Arithmetic	55.2	53.6
Basic English	57.3	59.4

Source: ASER 2023 Beyond Basics – Rural,, Report, 2024

**Table 5 : Literacy Level of Youth in Hathras and Varanasi in Uttar Pradesh**

The world's dependence on technology has grown since the COVID-19 epidemic. The goal of ASER 2023 was to investigate the state of digital literacy and awareness among young Indians living in rural areas. Two parts made up ASER 2023's investigation of digital connectivity and skills: a self-reported questionnaire that recorded youths' use of digital devices and online behaviors, and an evaluation of their digital skills that involved them completing a series of tasks on a smartphone in front of the survey team. Ninety percent of young people own cellphones. They are also capable of using smartphones (Table 7).

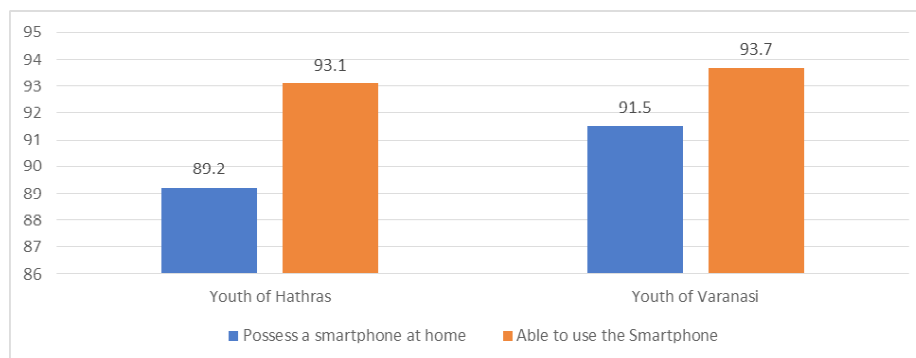
**Table 7: Access and Ownership of Smartphones in Hathras and Varanasi in Uttar Pradesh**

Areas	Possess a Smartphone at Home	Able to Use the Smartphone
Youth of Hathras	89.2	93.1
Youth of Varanasi	91.5	93.7

Source: ASER 2023 Beyond Basics – Rural,, Report, 2024



**Chart 6: Access and Ownership of Smartphones in Hathras and Varanasi in Uttar Pradesh**



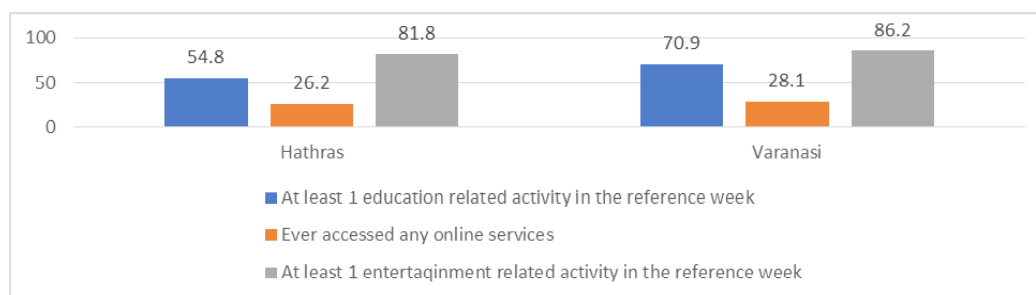
The majority of young people in Varanasi who have access to smartphones said they have used them for educational purposes throughout that week. These activities include watching study-related films online, clearing up questions, and sharing notes. The majority of them did concede, though, that they use their smartphones for amusement. Approximately 20% of the participants reported using their smartphones to access internet services (Table 8).

**Table 8: Percentage of Youth who Used Smartphones for Education in Hathras and Varanasi in Uttar Pradesh**

District	At Least 1 Education Related Activity in the Reference Week	Ever Accessed Any Online Services	At Least 1 Entertainment Related Activity in the Reference Week
Hathras	54.8	26.2	81.8
Varanasi	70.9	28.1	86.2

Source: ASER 2023 Beyond Basics – Rural,, Report, 2024

**Chart 7: Percentage of Youth who Used Smartphones for Education in Hathras and Varanasi in Uttar Pradesh**



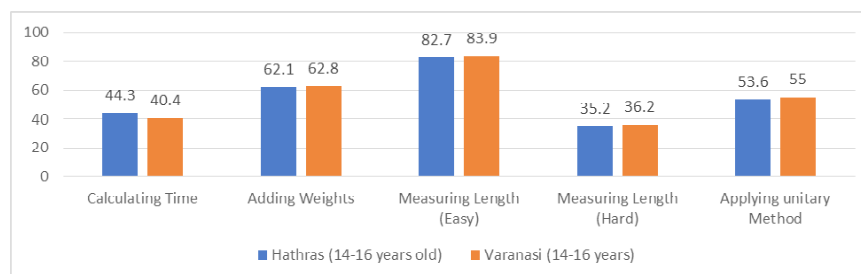
People are expected to perform numerous tasks involving the application of numeracy in their daily lives. ASER 2023 investigated a range of these typical computations that are pertinent to young people's daily lives. These included employing the unitary technique, measuring length with a ruler, adding weights, and computing time. When it comes to calculations, students in Varanasi's 14–16 year old age group performed at a higher level than those in Hathras (Table 9).

**Table 9: Percentage Of Students Who Can Do Calculations In Hathras And Varanasi In Uttar Pradesh**

Task	Hathras (14-16 years)	Varanasi (14-16 years)
Calculating Time	44.3	40.4
Adding Weights	62.1	62.8
Measuring Length (Easy)	82.7	83.9
Measuring Length (Hard)	35.2	36.2
Applying unitary Method	53.6	55.0

Source: ASER 2023 Beyond Basics – Rural,, Report, 2024

**Chart 8: Percentage of Students ( 14-16 Years) Who Can Do Calculations In Hathras And Varanasi in Uttar Pradesh**



Young people who passed the ASER arithmetic exam and could at least subtract were asked to perform some basic financial calculations. These chores consist of loan payback calculations, discount application, and budget management. In comparison to Varanasi, Hathras has a greater degree of skill among youth in the 17–18 age group when it comes to calculations (Table 10).

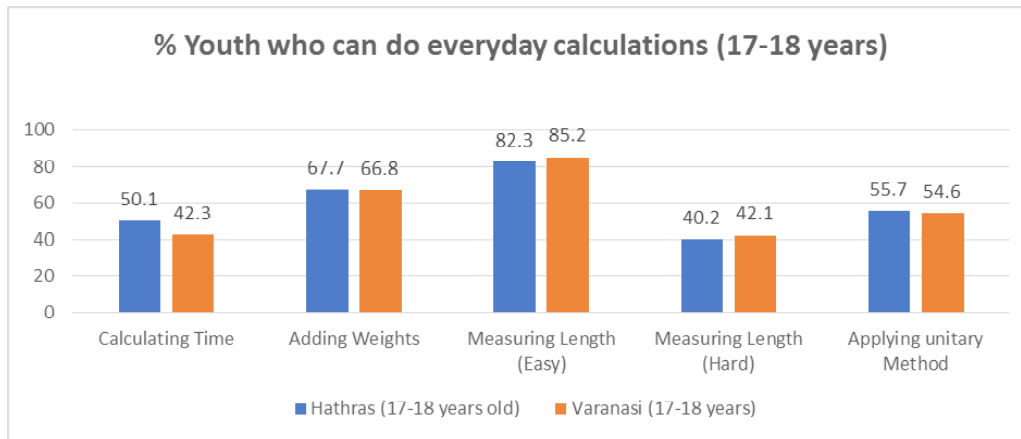
**Table 10: Percentage Of Students(14-16 Years) Who Can Do Everyday Calculations In Hathras And Varanasi In Uttar Pradesh**

Task	Hathras (17-18 years)	Varanasi (17-18 years)
Calculating Time	50.1	42.3
Adding Weights	67.7	66.8
Measuring Length (Easy)	82.3	85.2
Measuring Length (Hard)	40.2	42.1
Applying unitary Method	55.7	54.6

Source: ASER 2023 Beyond Basics – Rural,, Report, 2024

The general patterns in the “ability” domain suggest that everyday computations and comprehending instructions benefit greatly from having a foundational knowledge of reading and math. But not everyone with these fundamental abilities can perform these activities accurately. Compared to men, women do poorly on practically every task. These findings demonstrate the need for significant improvement in the application of skills in everyday circumstances.

**Chart 9: Percentage Of Students(14-16 Years) Who Can Do Everyday Calculations In Hathras And Varanasi In Uttar Prades**



**Conclusion:**

The educational system has expanded rapidly since independence in terms of enrollment, institutions, growth rate, etc. There is just one manner in which the shift from an elitist to an egalitarian system has occurred. Consequently, every demographic has profited from the system’s growth. Groups that are marginalized, disadvantaged, and non-disadvantaged continue to face injustices. Therefore, it is necessary to give historically disadvantaged people extra consideration and opportunities in a democratic society like ours that emphasizes egalitarianism, social fairness, and economic progress for all segments of society. In light of this, the Indian constitution sets forth “Equality of opportunities” as one of its goals. To guarantee that disadvantaged groups have more access, provisions for free cruises, scholarships, and reservations have been included. There has been some progress, based on the general trends of the main indicators, which include enrollment, literacy, gender inequality, time out of school, and dropout rates. Even states with weak economies have made impressive progress. The distance between the countryside and the cities has lately shrunk. The student-teacher ratio is rising as a result of the slow growth in the teacher supply. In addition, the shortage of teachers has been identified as one of the main problems with the Indian educational system. These educators receive compensation that is even ten times greater than that of a private school teacher in a rural region of India. Consequently, teacher preparation initiatives are not yielding the desired results and are not the exclusive means of raising school standards. Adoption and usage of ICTs benefit research, teaching, and learning in higher education. ICT has the power to expand access to and alter the way that education is provided. It will also offer flexibility, enabling students to receive the education in spite of schedule and location constraints. It might affect the way in which pupils are instructed and educated.

**References**

1. Ansari, S.N., & Nasreen, N. (2014). Status of Female Literacy in Various Districts of Uttar Pradesh. *International Journal of Education & Literacy Studies*, 2(2), 24-30, ISSN 2202-9478 Retrieved from <https://files.eric.ed.gov/fulltext/EJ1149648.pdf>
2. Dhakar, I. (2012). Education of girls in Jantia hills district of Meghalaya. (Unpublished doctoral thesis). North-Eastern Hill University, Shillong, Meghalaya
3. Haddad, W.D, Carnoy, M, Riniddi, R; and Regel, O. (1990) "Education and development: Evidence for New Priorities", World Bank Discussion, Paper No. 95, Washington D.C., World Bank.
4. Khan, S. R., and Khan, S. R. (2016). Microcredit in South Asia: privileging women's perceptions and voices. *Prog. Dev. Stud.* 16, 65–80. doi: 10.1177/ 1464993415608083
5. Khatri, R. (2016). 'The Role of Education towards Women Empowerment in India.' *International journal of Advance Research*, 4(11) pp-550-555. 2
6. Kulkarni, M.N. (1994). Child Marriages and State. *Economic and Political Weekly*, vol.29, no. 29, pp. 1884-1884.
7. Sahoo, S. (2016). Girls' Education in India: Status and Challenges. *International Journal of Research in Economics and Social Sciences (IJRESS)*, 6(7), 130-141,
8. Samman and Hunt (2016) Women's economic empowerment: navigating enablers and constraints, ODI, UK

# An Analysis of Connection between Economic Growth and Employment in India

*Urjaswita Singh<sup>1</sup> & Mahima Kathuria<sup>2</sup>*

---

## ABSTRACT

*It is often argued that the relationship between economic growth and employment is undoubtedly a debatable issue which is clearly depicted in both specialized literature as well as in national strategies. Economic growth is always set as an important objective of a nation which attempt to promote the employment intensity of growth. With the help of a few effective resources, it is easy to state that the economic sustainability of a country has been represented by the involvement of proper employment. Employment is always seen as an extensive side of economic growth and labor productivity is seen as intensive side of economic growth. Vulnerable aspects of employment should be reduced which helps to increase the productivity of the country. The development of an organisation is also highlighted successfully with the involvement of proper employment-related aspects. On the other hand, gainful employment should be promoted which helps to maintain productivity. This study is a sincere attempt to learn about the relationship between employment and economic growth*

**Keywords:** *employment, economic growth, organization, productivity*

## Introduction

The relationship between economic growth and employment is undoubtedly a debatable issue that is depicted in both specialized literatures as well as in national strategies. Economic growth is always set as an important objective of a nation that attempts to promote the employment intensity of growth. With the help of a few effective resources, it is easy to state that the economic sustainability of a country has been represented by the involvement of proper employment. Employment is always seen as an extensive side of economic growth and labour productivity is seen as an intensive side of economic growth. This study critically analyzes the relationship and impact of employment on the economic growth of the country. It majorly concentrates on the employment and economic growth factors of the country and analyzed the relationship among them. This study is also an attempt to describe the issues of employment and the possible suggestions. The first part of this study discusses the literature review and methodology where employment factors and methods of this study have been discussed. The second part of this study discusses the limitations and data analysis where research issues and analysis process has been discussed. The last part of this study includes a conclusion where the entire outcome of this study has been summarized.

---

1 Assistant Professor (Economics), Mahatma Gandhi Kashi Vidhyapeeth, Varanasi (U.P.)

2 Research Scholar (Economics), Central University of Haryana, Mahendergarh (U.P.)

## Objectives

The following are the objectives of the study:-

- To identify the importance of employment in economic growth
- To evaluate the importance of economic growth in maintaining increasing productivity of employees.
- To identify the reason behind poor economic preference and the role of unemployment

## Literature Review

According to Majid (2017), the relationship between employment and economic growth is one of the important debatable issues at national and international stages. Employment has a direct impact on the economic growth of the country and it has a strong relationship with the productivity and economic growth of the country. Recently most countries faced employment problems during the pandemic and among Asian countries the rate of unemployment is high. Unemployment is one of the important reasons behind the poor economic performance of Asian and African countries. However, in previous research, it is stated that only employees cannot make economic growth of the country in fact employment productivity of the employees is also important. In recent times most countries faced employment problems and it is also the same for developed countries.

Among the developed countries economic growth is happening although they failed to employ their citizens and this situation is called Jobless Growth. Creation of jobs and income are very important for the development of a country and most countries may be developing or developed and are struggling with high unemployment. Along with this, employment should improve the working conditions of the workers because better working will influence workers to provide better productivity that has a large impact on the economic growth of the country.

**Figure 1: Picture of Employment and Economic Growth**



(Source: created by author)

The role of advanced technology and innovation also put a large impact on the economic growth and employment of the country. Implementation of the latest technology will employ thousands of people and improvement of production with the help of technology will help the country in economic growth. In the

report of ILO (International Labor Organization) at present, the world faces the urgent challenge of creating 600 million productive jobs to maintain social cohesion and sustainable growth (Vu, 2020).

The report of Global Employment Trends stated that the world access additional challenge of creating 900 million decant jobs for below Poverty Line (BPL) people who struggled daily for their livelihood and failed to take proper food on daily basis. The development of the economy will have occurred when besides employment security on the jobs, social benefits, and a better work environment will be ensured among the workers. For creating employment improvement in the infrastructure, educational institutions, and an effective financial system are required that will result in the creation of jobs which will directly increase the economic growth of the country.

## Methodology

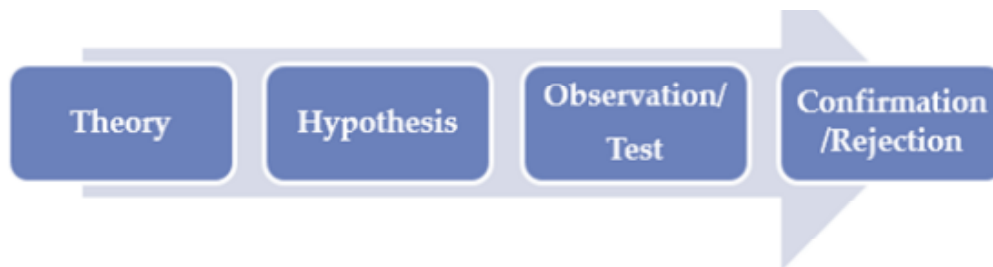
### *Research Philosophy*

For this research study positivism philosophy has been selected. The main reason behind the selection of positivism philosophy is that it provides positive beliefs in the research that helps the researcher to conduct the research more effectively. Positivism philosophy also shows values and patterns of the research data that help the researcher in the decision-making process. For this reason, positivism philosophy has been selected for this study (Snyder, 2019).

### Research Approach and Research Design

For the proposed research study deductive research approach has been selected. The reason for the selection of the deductive research approach is that it deducts irrelevant and unnecessary information from the research study that helps the researcher to get an effective outcome from the research. Deduction of unnecessary information also helps researchers to minimize the research time as well as increase the efficiency of the research. For research design, descriptive research design has been selected for this research study.

**Figure 2: Deductive research approach**



(Source: Author own work)

Descriptive research design has several advantages as it describes all collected information of the research more elaborately which helps the researcher to find important information from the research data. Another important benefit is that it describes the relationship of concepts and variables in the research data that helps the researcher in the decision-making process.

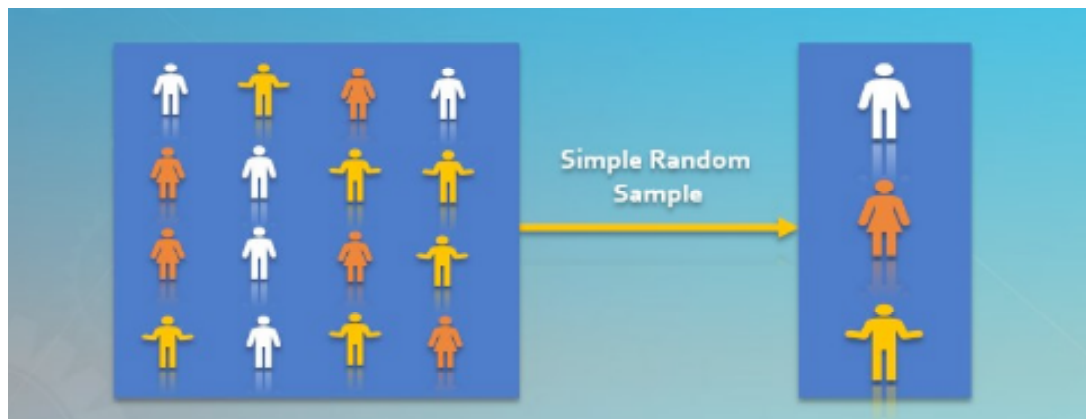
## Data Collection and Analysis

For data collection, the primary data collection method has been selected for this research study. The important reason for the selection of primary data collection is that it provides more authentic data rather than secondary. Another advantage of primary data collection it provides ground-level information to the researcher that put a large positive impact on the outcome of the research. For the data analysis, the quantitative method technique has been selected. The quantitative analysis technique analyzed research data more quickly and it includes all types of data such as qualitative and quantitative providing flexibility to the researcher. For this reason, quantitative data has been selected for this research study (Pandey and Pandey, 2021).

## Sampling Method

In this research study, simple random sampling has been selected. The reason behind the selection of simple random sampling is that it reduces the biased nature of the research and it also generalizes the population of the research which therefore helps the researcher to perform the research activity more effectively.

**Figure 3: Simple Random Sampling Method**



(Source: Created by author)

In this research study, 50 participants are chosen randomly by the simple random sampling method and the participants are unemployed people of the country. A questionnaire has been made and has been asked to participants through the survey method.

## Limitations

It is important to collect information about the role of employment in developing economic growth. On the other hand, a collection of data should be developed that helps to justify the authenticity of this study. This study is unable to provide any opinion about the proper way to solve vulnerable employment, which is considered an effective limitation of this study. Due to this aspect, it is very tough to justify the factor behind economic development (Majid, 2020).



### Data Analysis

Proper and effective data analysis processes have been followed in this study which helps to increase the success ratio of this study. In addition, information about the relationship between employment and economic growth has been justified with the involvement of this data analysis process. Information about the prospects of employment and economic growth of 50 respondents is involved in this study. An effective questionnaire has been created that helps to justify the authenticity of this data analysis process. On the other hand, labour productivity on economic growth is also highlighted authentically with the involvement of this data analysis process.

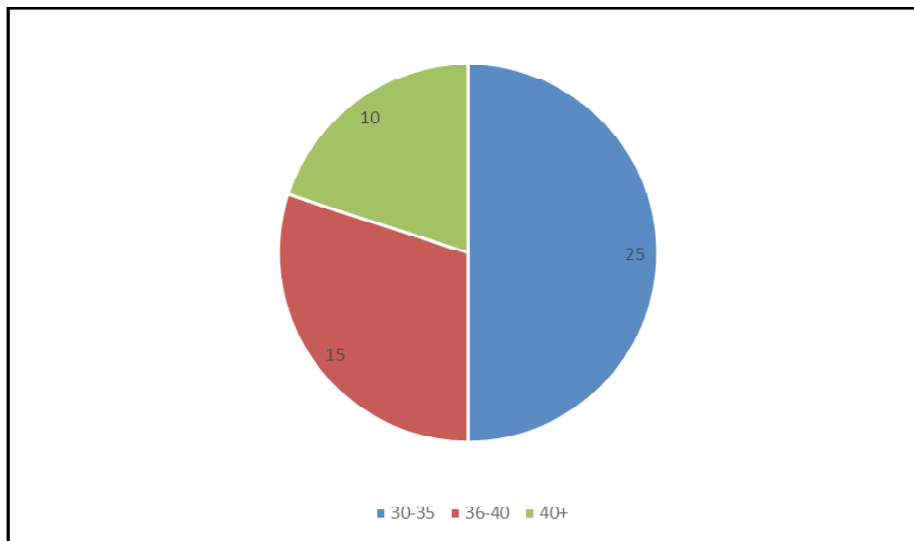
#### 1. Age

**Table 1: Age**

Age group	Number of respondents
30-35	25
36-40	15
40+	10

(Source: Created by Author)

**Figure 4: Age**



(Source: Created by Author)

People of various age groups are involved in this study to provide information about the relationship between employment and economic growth. 25 people belong to 30-35 age group, 15 people belong to 36-40 age group and 10 people are above 40. Based on this aspect it is easy to state that people of 30–35-year age are mostly involved in this study.

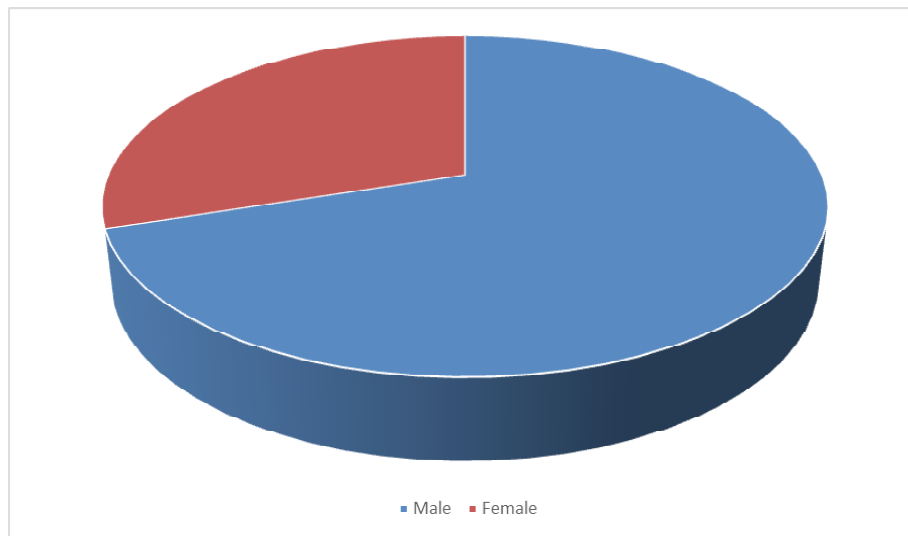
## 2. Gender

**Table 2: Gender**

Gender	Number of respondents
Male	35
Female	15

(Source: Created by Author)

**Figure 5: Gender**



(Source: Created by Author)

Both males and females are involved in this study to provide information about the relationship between employment and economic growth. 35 males and 15 females are involved in this study, based on this analysis it is easy to state that number of males is more than the number of females.

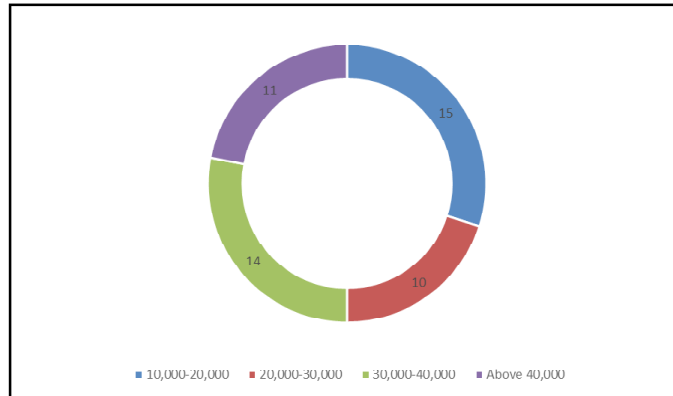
## 3. Income

**Table 3: Income**

Income Level	Number of Respondents
10,000-20,000	15
20,000-30,000	10
30,000-40,000	14
Above 40,000	11

(Source: Created by Author)

Figure 6: Income



(Source: Created by Author)

This table helps to learn about the involvement of people with various income group. 15 people earn 10,000 to 20,000, 10 people earn 20,000-30,000, 14 people earn 30,000-40,000 and 11 people earn more than 40,000.

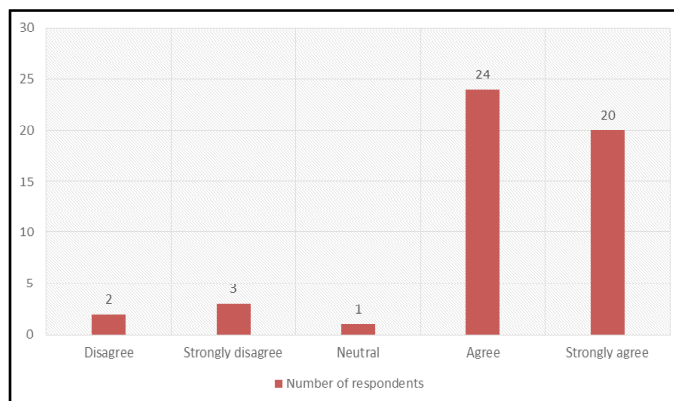
**4. Do you agree that an effective relationship is present between employment and economic growth?**

Table 4: effective relationship is present between employment and economic growth

Opinion of Respondents	Number of Respondents
Disagree	2
Strongly disagree	3
Neutral	1
Agree	24
Strongly agree	20

(Source: Created by Author)

Figure 7: Effective relationship is present between employment and economic growth



(Source: Created by Author)

This analysis helps to learn about the importance of employment in maintaining economic growth, to provide information about this statement 50 people are involved. Among all individuals, 2 respondents disagreed and 3 respondents strongly disagreed that a relationship is present between employment and economic growth. In addition, one respondent is unable to provide an opinion about this statement. 24 respondents agreed and 20 respondents strongly agreed that the economic growth of the country is influenced by employment. With the help of this analysis, it is easy to state that proper and effective employment criteria are important to justify the economic development of the country.

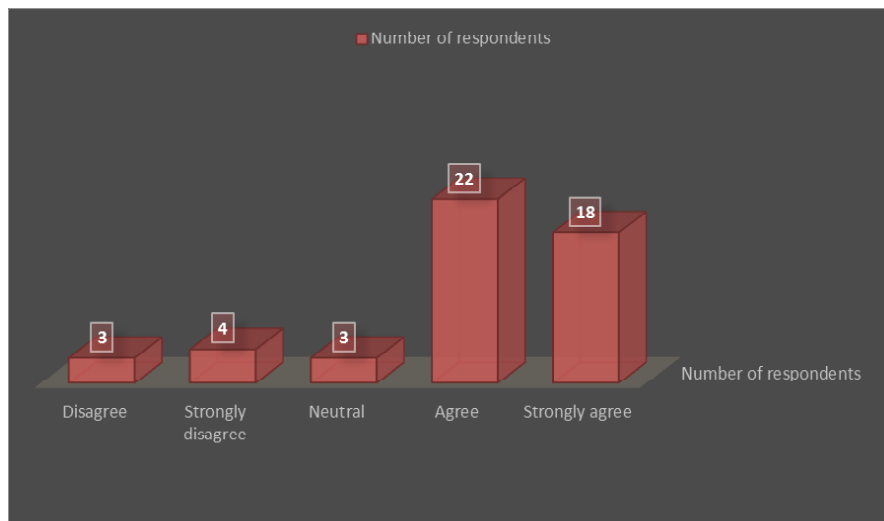
**5. Do you agree that proper and effective financial development is important to maintain employment and economic growth?**

**Table 5: proper and effective financial development is important to maintain employment and economic growth**

Opinion of Respondents	Number of Respondents
Disagree	3
Strongly disagree	4
Neutral	3
Agree	22
Strongly agree	18

(Source: Created by Author)

**Figure 8: Proper and effective financial development is important to maintain employment and economic growth**



(Source: Created by Author)

This table helps to justify the importance of financial development in maintaining employment, which is also related to economic growth. To provide information about this aspect almost 50 people are involved.

Among all respondents, 3 and 4 respondents respectively disagreed and strongly disagreed that financial infrastructure is important to maintain the economic growth of the organisation. Along with this, 3 respondents are unable to provide an opinion about this statement. In addition, 22 respondents agreed that the development of financial infrastructure is important that helps to increase economic growth and employment both. This statement is strongly agreed by 18 people. Based on this analysis it is easy to state that an effective relationship is noticed between financial infrastructure development and employment.

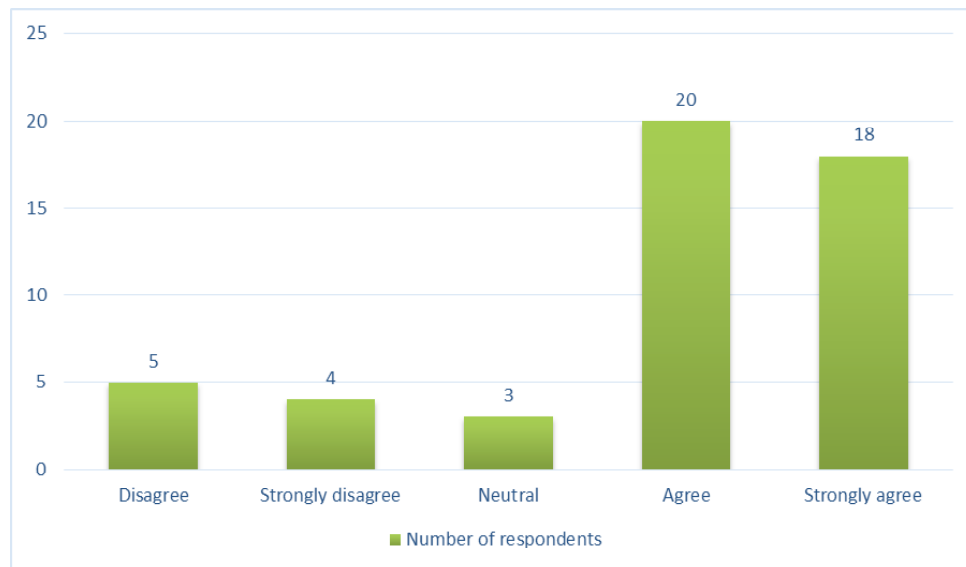
**6. Do you agree that reducing vulnerable employment can increase productivity?**

**Table 6: Reducing vulnerable employment can increase productivity**

Opinion of Respondents	Number of Respondents
Disagree	5
Strongly disagree	4
Neutral	3
Agree	20
Strongly agree	18

(Source: Created by Author)

**Figure 9: Reducing vulnerable employment can increase productivity**



(Source: Created by author)

This table helps to learn about the impact of reduced vulnerable employment on increased productivity. 5 respondents have disagreed and 4 respondents strongly disagreed that reducing vulnerable employment can increase productivity. On the other hand, 3 respondents are unable to provide an opinion about this aspect. 20 and 18 respondents respectively agreed and strongly agreed with this statement (Boniol et al., 2019).

## Recommendation and Conclusion

### Recommendation

It is important to learn about the importance of employment that helps to increase productivity. On the other hand, it is easy to state that a lack of proper employability can increase a few effective problems for economic growth. On the other hand, the productivity of workers should be developed authentically which helps to increase economic growth successfully. Employability and labour force related factors should be analyzed authentically that help to increase the success ratio of economic growth.

### Conclusion

Based on this study it is easy to conclude that an effective relationship is present between proper employability and economic growth. Proper and effective information about the labour force helps to justify the workability of people. A fundamental requirement of development has been maintained with the involvement of proper employment which is also concluded in this study. Economic growth is considered an effective component of the country.

### References

1. Aghion, P., Benjamin, F.J., and Charles I.J. (2018). Artificial intelligence and economic growth. *The economics of artificial intelligence: An agenda*. University of Chicago Press, 237-282.
2. Boniol, M. (2019). Gender equity in the health workforce: analysis of 104 countries. No. WHO/HIS/HWF/Gender/WP1/2019.1. World Health Organization.
3. Ilhan, O. (2017). Impacts of renewable energy consumption on the German economic growth: Evidence from combined cointegration test.” *Renewable and Sustainable Energy Reviews*, 1130-1141.
4. Majid, M. A. (2020). Renewable energy for sustainable development in India: current status, future prospects, challenges, employment, and investment opportunities. *Energy, Sustainability and Society*, 10(1), 1-36.
5. Mohajan, K. (2018). Qualitative research methodology in social sciences and related subjects. *Journal of Economic Development, Environment and People*, 7(1), 23-48.
6. Obidjon, K., & Otabek, S. K. (2020). Prospects Of Monitoring Graduates’ employment In Digital Technologies. *Scientific Reports of Bukhara State University*, 268-273.
7. Ohlan, R.(2017). The relationship between tourism, financial development and economic growth in India. *Future Business Journal* 3(1), 9-22.
8. Pandey, P., & Pandey, M.(2021). Research methodology tools and techniques. Bridge Center, 20-80.
9. Snyder, H. (2019). Literature review as a research methodology: An overview and guidelines. *Journal of business research*, 333-339.
10. Vu, K. (2020). ASEAN economic prospects amid emerging turbulence: Development challenges and implications for reform. *Brookings Institution*, 1-69.

# Industrial Development and Financial Arrangement: A study with Reference to Ayodhya Region

*Dr. Poonam Shanker<sup>1</sup>, Indraraj<sup>2</sup> & Anil Kumar<sup>2</sup>*

---

## ABSTRACT

*Development of Industrial sector is an Indicator of Economic Development for an economy. It is a core sector of an economy because it is an income elastic; therefore it plays a vital role in an economy. This sector generates employment and accumulates income through production and supply in the economy. Flow of income more circulates in the economy through Industrial sector because it provides surplus in the economy that is consumed for further investment by the investors/entrepreneurs. Quantity of employment, income, investment, surplus and production of any industry depends on its size. According its size, there are four types of industries-Cottage/micro, small, medium and large industry. In other words, it Iso can be said that MSMEs and large industry.*

**Key Words:** *Economic, Industrial, Entrepreneurs. Employment, Income, Investment etc.*

*An Attempt has been made in this paper to present **an overview about “Industrial Development and Financial Arrangement: A study with reference to Ayodhya Region”**. The paper is divided into three Sections. Section first covers a brief Introduction about the theme. Section second deals with Objectives, Hypothesis & Research Methodology. The Paper concludes with section third which gives some suggestions about policy makers for betterment of industrial development in Uttar Pradesh.*

## Introduction

Finance is usually referred to as the life-blood of industry. It is a pre-requisite for mobilizing real resources to organise production and marketing. Depending upon the type of activity to be financed, industries require short-term, medium-term and long-term finance. In other words Industrial finance is a very complicated problem. Its management is of vital importance because the development of any country depends largely on the industrial development of that country's economy. The term industrial finance is used to denote the organisation of various types of finance needed by industries for carrying on their activities connected with the production of goods and services. The activities in relation to production include construction of buildings, purchase of machines, their repairs, buying raw materials, payment of wages etc. In the case of large-scale industries, the provision of the entire capital required for an industry

---

1 Yashoda Rastogi Girls College, Asharfabad, Lucknow

2 Research Scholar, Department of Economics and Rural Development, Dr. Rammanohar Lohia Avadh University, Ayodhya,(U.P.)

by an individual or a few individuals is out of question. Therefore, the provision of finance for industries is done through institutions such as banks, money market and capital market. Uttar Pradesh is the most populous state in India, with a large pool of skilled, semi-skilled and unskilled labour. Alternately, the population is also looked upon as the largest consumer base in the country with around 200 million people. Between 2011-12 and 2018-19, Gross State Domestic Product (GSDP) expanded at a Compound Annual Growth Rate (CAGR) of 11.41 per cent to Rs 15.42 trillion (US\$ 213.78 billion) whereas the Net State Domestic Product (NSDP) expanded at a CAGR of 11.42 per cent to Rs 13.76 trillion (US\$ 190.66 billion). The state has a well-developed social, physical and industrial infrastructure. It also has good connectivity through 48 national highways, six airports and rail links to all major cities. The state has witnessed a high rate of infrastructure growth in the recent past. There has been a considerable rise in the number of industrial clusters/hubs and Public-Private-Partnership (PPP) projects in the infrastructure domain. The Uttar Pradesh State Industrial Development Corporation (UPSIDC) and the Department of Infrastructure and Industrial Development are responsible for the development of industrial infrastructure in the state. The state has a robust industrial infrastructure, including 15 industrial areas, 12 specialised parks, four growth centres and industrial infrastructure development centres (IIDC). As of January 2019, Uttar Pradesh had 21 notified, 12 operational SEZs and 24 formally approved SEZs. Merchandise exports from Uttar Pradesh reached US\$ 13.80 billion in 2017-18 and US\$ 16.29 billion in April 2018-March 2019. In 2017, domestic tourist arrivals in the state were 234 million and stood second. Foreign tourist arrivals had crossed over 3.57 million and rank third. According to the Department of Industrial Policy & Promotion (DIPP), cumulative FDI inflows<sup>1</sup> in Uttar Pradesh, during April 2000 to December 2018, amounted to US\$ 686 million. Uttar Pradesh has a robust industrial infrastructure, including 15 industrial areas, 12 specialized parks, four growth centres and industrial infrastructure development centres (IIDC). As of January 2019, Uttar Pradesh had 21 notified, 12 operational SEZs and 24 formally approved SEZs. Revolution in Industrial sector can be categorized into 5 stages at the India level. These are as follows-

- **First Phase or Premature Stage:** The first three initiatives that support the establishment of a robust industrial base comprise India's first phase of industrialization. 1951 marked the commencement of the first phase, which lasted until 1965. Investments were made in heavy industries, such as the steel, iron, and machine-building sectors, during the early period. The industrial growth rate varied from 5.0 to 9.0 percent during the early period.
- **Second Phase or Deceleration Stage:** In India, the second phase of the Industrial Revolution began in 1965 and continued until 1980. The pace of output growth decreased from 9% to 4.1% during this time. The Indian industries were going through a difficult time at the time. The share of industrial output fell sharply, and the industrial growth rate was negative in 1979–1980.
- **Third Phase or Recovery Stage:** The sixth and seventh plans made up the third stage, which was thought to be a time when the industrial growth rate was recovering. Beginning in early 1981 and lasting until 1991 was the third phase. In the initial five years, that is, from 1981 to 1985, the industrial growth rate increased to 7%. In addition, it increased to 8.6% between 1985 and 1990. In sectors like chemicals and petrochemicals, the growth rate was quick, at 11.19 percent. However, the growth rate of the heavy industries, such steel and iron, was only 5%. It demonstrates unequivocally how the industrial development path shifted from heavy to chemical industries.
- **Fourth Phase or Retrogression Stage:** In 1991, the Industrial Revolution entered its last and fourth stage. During this phase, the industries saw a sharp decline, which was followed by fluctuations in the growth rate. The decrease in goods exports and the monetary policies of the government contributed to the reduction in the industrial growth rate.



- **Fifth and Rural Industrialization:** The process of promoting and constructing large- and small-scale production units in rural areas is known as rural industrialization. It is the deliberate transfer of manufacturing facilities to rural locations. The ultimate goal of rural industrialization is to totally alter and elevate rural residents. It gives rural residents work possibilities and contributes to raising their level of living.

## Section-II

### Objectives, Hypothesis & Research Methodology

One of the 18 administrative geographical subdivisions, or divisions, that make up the northern Indian state of Uttar Pradesh is Ayodhya division (previously known as Faizabad division). The division's administrative centre is located in Ayodhya City. In November 2018, the Uttar Pradesh government approved the division's renaming from Faizabad to Ayodhya. Currently, the division is made up of the following 5 districts:-Ayodhya, Barabanki, Ambedkar Nagar, Amethi, and Sultanpur.

#### Objectives of the study

Objectives of this study are as follows

- To analyses the potential of Industrial Sector in Uttar Pradesh and Ayodhya Division.
- To assess the financial arrangements in Uttar Pradesh and Ayodhya Division.
- To examine the performance of the financial sector in Uttar Pradesh and Ayodhya Division.
- To highlight the opportunities and threats for industrial sector in the context of financial supports in Ayodhya Division.
- To give the suggestion for improving the financial supports in Ayodhya Division.

#### Hypothesis of the study

To fulfill the above objectives, research formulated the following hypotheses-

- H0: There is no any potential in the Industrial Sector in Uttar Pradesh and Ayodhya Division.  
H1: There is potential in the Industrial Sector in Uttar Pradesh and Ayodhya Division.
- H0: There are no any financial arrangements in Uttar Pradesh and Ayodhya Division.  
H1: There are financial arrangements in Uttar Pradesh and Ayodhya Division.
- H0: Performance of the financial sector is not good in Ayodhya Division.  
H1: Performance of the financial sector is not good in Ayodhya Division.

#### Research Design

Casual research method will be used in this study. Quantitative as well as Qualitative data will be used. Data will be collected from secondary sources as Handbook Census of District-as well as primary sources. Primary data will be collected on the basis of schedule from the selected industries of Ayodhya Division. Statistical and Econometrics tools will be used to calculate estimated value of coefficient for regression, t test, chi square test and residual testing as per requirements.

### Limitation of the Proposed Study

- Study will be related to Ayodhya Division of Uttar Pradesh State.
- Study throws the light of potential of Industrial Sector of Ayodhya Division.
- Study highlights the performance of financial sectors of Industries of Ayodhya Division.

### Section-III

#### Conclusion

The industrial finance pertains to the financial system that provides financial resources for the conduct of industrial activities. The need is for different types of finance and an efficient financial system that adequately finances production and enhances industrial capacity. The industrial finance refers to the provision of finance for the conduct of activities connected with the production of industrial goods. Production activities involve such diverse activities as construction of building, manufacture of machines, supply/procurement of raw materials, engagement of labourers etc. These activities are undertaken to produce investment-goods and consumption-goods. All these activities imply the use of real/physical resources for production. Depending upon the nature of the activity to be financed, business requires short-term, medium - term and long-term finance.

- **Short-term Finance :** Short-term finance usually refers to the funds required for a period of less than one year. Short-term finance is usually required to meet variable, seasonal or temporary working capital requirements. Borrowing from banks is very important source of short-term finance. Other important sources of short-term finance are trade credit, installment credit and customer advances.
- **Medium-term Finance:** The period of one year to five years may be regarded as a medium-term. Medium-term finance is usually required for permanent working capital, small expansions, replacements, modifications, etc. Medium-term finance may be raised by : Issue of shares , Issue of debentures, Borrowing from banks and other financial institutions & Ploughing back of profits.
- **Long-term Finance :** Periods exceeding 5 years are usually regarded as long-terms. Long-term finance is required for procuring fixed assets, for the establishment of a new business, for substantial expansion of existing business, modernization, etc. The important sources of long-term finance are : Issue of shares, Issue of debentures, Borrowing from banks and other financial institutions & Ploughing back of profits.

#### References

1. Abishek Verma, H. S. (2023). Global Industry 5.0 market highlights 2022-2030.
2. Adel, A. (2022). Future of industry 5.0 in society: human-centric solutions, challenges and prospective research areas. *Journal of Cloud Computing*, 11.
3. Akundi, A., Euresti, D., Luna, S., Ankobiah, W., Lopes, A., & Edinbarough, I. (2022). State of Industry 5.0—Analysis and Identification of Current Research Trends. . *Appl. Syst. Innov.*
4. Brunetti, D., Gena, C., & Venero, F. (2022). Smart Interactive Technologies in the Human-Centric Factory 5.0: A Survey. *Appl. Sci.* 2022, 12.
5. Chandan Deep Singh, H. K. (2023). *Factories of the Future: Technological Advancements in the Manufacturing Industry*. Wiley 2023.

6. Joglekar, S. &. (2023). Industry 5.0 : Analysis, Applications and Prognosis. *The Online Journal of Distance Education and e-Learning*, 11, 257-264.
7. Mourtzis, D., Angelopoulos, J., & Panopoulos, N. (2022). A Literature Review of the Challenges and Opportunities of the Transition from Industry 4.0 to Society 5.0. *Energies* 2022, 15.
8. Nahavandi, S. (2019). Industry 5.0—A Human-Centric Solution. . *Sustainability* 2019.
9. Omkar Salunkhe, J. S. (2023). Specifying task allocation in automotive wire harness assembly stations for Human-Robot Collaboration. *Computers & Industrial Engineering*, 184.
10. Shilpa Mishra, Jyoti K. Mishra (2023). Growth Trends of Small-scale Sector and Related Industries in Uttar Pradesh. ADHYAYAN. Volume 13, Issue 1, 2023 Print ISSN: 2249-1066 Online ISSN: 2455-8656

# ग्रामीण स्वास्थ्य सुविधाएं एवं ग्रामीण विकास : उत्तर प्रदेश के विशेष संदर्भ में

शिवानी गुप्ता<sup>1</sup> एवं डॉ. निहारिका श्रीवास्तव<sup>2</sup>

---

## सारांश

ग्रामीण समुदायों में स्वास्थ्य देखभाल सुविधाएं अच्छी तरह से विकसित स्थिति में नहीं हैं। कुछ मामलों में, ग्रामीण व्यक्तियों के पास इन सुविधाओं तक पहुंच नहीं होती है और उन्हें दूर स्थानों या शहरी क्षेत्रों की यात्रा करनी पड़ती है। वैश्वीकरण और औद्योगीकरण के आगमन के साथ, स्वास्थ्य देखभाल केंद्रों में वैज्ञानिक और नवीन तरीकों की शुरुआत हुई है। ग्रामीण स्वास्थ्य देखभाल सेवाएँ भारत में मुख्य रूप से प्राथमिक स्वास्थ्य देखभाल पर आधारित हैं। स्वच्छता, स्वच्छ पेयजल, उचित आहार और पोषण, स्वच्छता का ज्ञान भोजन पद्धतियाँ, स्वास्थ्य देखभाल सुविधाओं में गिरावट आदि को महत्व दिया जा रहा है। प्रस्तुत शोध पत्र का उद्देश्य 1. उत्तर प्रदेश में ग्रामीण स्वास्थ्य सुविधाओं की स्थिति का विश्लेषण। 2. उत्तर प्रदेश में ग्रामीण स्वास्थ्य सुविधाओं से संबंधित समस्याओं पर प्रकाश डालना एवं 3. उत्तर प्रदेश में ग्रामीण स्वास्थ्य सुविधाओं की समस्याओं के संबंध में सुझाव देना। जिसके लिए एक परिकल्पना का निर्माण किया गया है। प्रस्तुत शोध पत्र की शोध प्रविधि अन्वेषणात्मक अनुसंधान पर आधारित है और द्वैतियक आँकड़ों का प्रयोग किया गया है। प्राथमिक स्वास्थ्य देखभाल को एक रणनीति के रूप में माना जाता है, जो कि देश के लिए स्वास्थ्य सेवा वितरण की रीढ़ है। ग्रामीण क्षेत्रों में लोगों के बीच जागरूकता पैदा करना महत्वपूर्ण है ताकि ग्रामीण स्वास्थ्य की समस्याओं का समाधान उपलब्ध कराया जा सके। बीमारियों से बचाव और उसके उपचार के लिए उचित स्वास्थ्य सुविधाएं चाहिए, जैसे—स्वास्थ्य केंद्र, अस्पताल, परीक्षणों के लिए प्रयोगशालाएं, एंबुलेंस की सुविधा, ब्लड बैंक आदि। जो मरीज को आवश्यक सेवा और देखभाल उपलब्ध करा सके। ऐसी सुविधाओं की व्यवस्था को चलाने के लिए हमें स्वास्थ्य सेवकों, नर्सों, योग्य डॉक्टरों तथा अन्य विशेषज्ञों की जरूरत होती है, जो परामर्श दे सके, रोग की पहचान कर सके और इलाज कर सके। मरीज के इलाज के लिए हमें आवश्यक दवाइयां व उपकरण भी चाहिए। जब हम बीमार होते हैं तो अपने इलाज के लिए हमें इन सुविधाओं की जरूरत पड़ती है। किसी भी देश का सामाजिक-आर्थिक विकास उस देश के

<sup>1</sup> एम ए छात्रा, अर्थशास्त्र विभाग, प्रताप बहादुर स्नातकोत्तर महाविद्यालय, प्रतापगढ़ सिटी (उ०प्र०)

<sup>2</sup> यूपीयूईए ईसी सदस्य, सहायक प्रोफेसर, अर्थशास्त्र विभाग, प्रताप बहादुर स्नातकोत्तर महाविद्यालय, प्रतापगढ़ सिटी (उ०प्र०)

सेहतमंद नागरिकों पर निर्भर करता है। किसी भी देश के विकास की कुंजी उस देश के स्वस्थ नागरिक हैं। भारत की सकल राष्ट्रीय आय की दृष्टि से विश्व की तीसरी सबसे बड़ी अर्थव्यवस्था है, लेकिन जब बात स्वास्थ्य सेवाओं की आती है तो हमारी स्थिति काफी दयनीय साबित होती है। विश्व स्वास्थ्य संगठन की अनेक रिपोर्ट से लेकर इस क्षेत्र में हुए अनेक सर्वेक्षण यह बताते हैं कि हमारी सार्वजनिक चिकित्सा व्यवस्था सुधरने की बजाय और बदहाल होती जा रही है। भारत विश्व स्तर पर गुणवत्ता युक्त इलाज मुहैया कराने के लिये प्रसिद्ध है, किंतु इसके बावजूद अब भी स्वास्थ्य संबंधी कई चुनौतियाँ हैं।

**शब्दावली**— ग्रामीण स्वास्थ्य सुविधाएं, ग्रामीण विकास एवं उत्तर प्रदेश

## 1. प्रस्तावना

किसी भी राज्य में विकास का स्तर इस बात से निर्धारित होता है कि वहां स्वास्थ्य सेवाएं कैसी हैं। उत्तर प्रदेश में स्वास्थ्य क्षेत्र में कुछ वर्ष पूर्व तक तमाम खामियां एवं कठिनाइयां गिनाई जाती थीं, लेकिन हाल के दिनों में इसमें सुधार हुआ है। नये चिकित्सा विश्वविद्यालय एवं मेडिकल कॉलेज स्थापित किए जा रहे हैं, साथ ही निचले स्तर तक दवाएं पहुंचाने का प्रयास भी किया जा रहा है, जो काफी हद तक सफल है। उत्तर प्रदेश में आज 65 मेडिकल कॉलेज रहें हैं, जिससे 35 राज्य सरकार जबकि 33 निजी क्षेत्र द्वारा संचालित हैं। मार्च 2023 में उत्तर प्रदेश मेडिकल एजुकेशन कौंसिल ने प्रदेश में 13 नये मेडिकल कालेज खोलने की घोषणा की। प्रत्येक मेडिकल कॉलेज में एम.बी.बी.एस. की 100 सीटें होंगी।

कुछ समय पहले तक उत्तर प्रदेश स्वास्थ्य सुविधाओं और सेहत के मामले में देश में सबसे निचले पायदान पर था। इसका मुख्य कारण प्रदेश में स्वास्थ्य केन्द्रों एवं डॉक्टरों की कमी के अतिरिक्त प्रति व्यक्ति स्वास्थ्य पर कम खर्च को माना जाता है। इन्हीं कारणों से सितंबर, 2021 में नीति आयोग द्वारा जारी स्वास्थ्य सम्बन्धी रैंकिंग में उत्तर प्रदेश को देश के अन्य राज्यों में सबसे नीचे का स्थान प्राप्त हुआ, जबकि केरल इस सूची में सबसे ऊपर था।

प्रदेश में जनसंख्या के अनुपात में डॉक्टरों की कमी इस सम्बन्ध में एक बड़ी समस्या मानी जाती है। उपलब्ध सरकारी आंकड़ों के अनुसार उत्तर प्रदेश में हाल के वर्षों तक एक पंजीकृत डॉक्टर पर 19,962 रोगियों को देखने का दायित्व था। इस प्रकार एक डॉक्टर पर 3,812 मरीजों को देखने की जिम्मेदारी आती है, जबकि विश्व स्वास्थ्य संगठन (WHO) का मानक प्रत्येक एक हजार रोगी पर एक डॉक्टर की उपलब्धता का है।

प्रदेश शासन के अंतर्गत कार्य करने वाले राजकीय चिकित्सालयों में प्रांतीय चिकित्सा संवर्ग (PMS) के डॉक्टरों की नियुक्ति होती है। इस संवर्ग में प्रदेश में 18,732 डॉक्टरों के पद स्वीकृत हैं किंतु इनमें से लगभग 5 हजार पद रिक्त चल रहे हैं। इसके अतिरिक्त जिला चिकित्सालयों में तैनात डॉक्टरों को मरीज देखने के अतिरिक्त पोस्टमार्टम और इमरजेंसी से लगाय वीआईपी ड्यूटी तक करनी पड़ती है। इन स्थितियों के कारण चिकित्सालयों में डॉक्टरों की अनुपलब्धता बनी रहती है और मरीज परेशान होते हैं। लोकसभा में प्रस्तुत एक रिपोर्ट में केन्द्रीय स्वास्थ्य मंत्रालय ने स्वीकार किया है कि प्रदेश के 942 प्राथमिक स्वास्थ्य

केन्द्र (PHC) बिजली, पानी की नियमित आपूर्ति, सभी मौसमों में पहुंचने लायक सड़क के बगैर काम कर रहे हैं। गरीब मरीजों को इलाज देने के लिए बुनियादी सुविधाएं बेहद खराब हैं।

नीति आयोग द्वारा स्वास्थ्य एवं परिवार कल्याण मंत्रालय तथा विश्व बैंक के तकनीकी सहयोग से श्वस्थ राज्य, प्रगतिशील भारत शीर्षक से रिपोर्ट जारी की गयी है।

दिसंबर, 2021 में जारी रिपोर्ट के इस चौथे संस्करण में देश के विभिन्न राज्यों में उपलब्ध स्वास्थ्य एवं चिकित्सीय सुविधाओं का मूल्यांकन कर राज्यों की रैंकिंग की गयी है। रिपोर्ट के अनुसार उत्तर प्रदेश में स्वास्थ्य सुविधाओं की स्थिति बेहद निराशाजनक है। रिपोर्ट के इस संस्करण में वर्ष 2018-19 से 2019-20 की अवधि के दौरान राज्य तथा संघ राज्य क्षेत्र के समग्र प्रदर्शन तथा इक्रिमेंटल सुधार का आंकलन किया गया है। नीति आयोग द्वारा जारी 'स्वास्थ्य सूचकांक-2021' (Health Index-2021) के अनुसार स्वास्थ्य सुविधाओं के स्तर पर उत्तर प्रदेश और बिहार देश के राज्यों में सबसे पीछे हैं। दूसरी तरफ स्वास्थ्य मानकों के आधार पर रिपोर्ट में कहा गया है कि वृद्धि संबंधी प्रदर्शन में उत्तर प्रदेश ने सबसे ऊंचा स्थान प्राप्त किया है। रिपोर्ट के अनुसार उत्तर प्रदेश ने आधार वर्ष (2018-19) से संदर्भ वर्ष (2019-20) तक सर्वाधिक वृद्धि परिवर्तन दर्ज किया है। सूचकांक में केरल को प्रथम स्थान, तमिलनाडु को दूसरा स्थान, तेलंगाना को तीसरा स्थान प्राप्त हुआ है। आंध्र प्रदेश चौथे, महाराष्ट्र पांचवें, गुजरात छठे, हिमाचल प्रदेश सातवें, पंजाब आठवें, कर्नाटक नौवें, छत्तीसगढ़ दसवें, हरियाणा ग्यारहवें, असम बारहवें, झारखंड तेरहवें, ओडिशा चौदहवें, उत्तराखण्ड पन्द्रहवें, राजस्थान सोलहवें, मध्य प्रदेश सत्रहवें, बिहार अठारहवें और उत्तर प्रदेश सबसे आखिर में 19वें स्थान पर है। छोटे राज्यों में मिजोरम शीर्ष स्थान पर है, जबकि केंद्रशासित प्रदेशों में स्वास्थ्य के क्षेत्र में दिल्ली एवं जम्मू कश्मीर सभी मानकों पर सबसे नीचे हैं। नीति आयोग के इस हेल्थ इंडेक्स में हर राज्य की स्वास्थ्य सुविधाओं का मूल्यांकन उसके प्रमुख पहलुओं की हालत बताने वाले 24 इंडिकेटर्स के आधार पर किया जाता है। रिपोर्ट के अनुसार संदर्भ वर्ष 2018-19 की तुलना में 2019-20 में स्वास्थ्य क्षेत्र के अंतर्गत उत्तर प्रदेश का संपूर्ण प्रदर्शन सूचकांक 5.52 अंक बढ़ा है, जो अन्य समस्त राज्यों की तुलना में श्रेष्ठ सुधार को इंगित करता है। यह रिपोर्ट वार्षिक स्वास्थ्य सूचकांक के 24 संकेतकों पर आधारित है। इन संकेतकों को तीन डोमेन में वर्गीकृत किया गया है— स्वास्थ्य परिणाम (नवजात मृत्यु दर, प्रजनन दर आदि)। संचालन व्यवस्था और सूचना (अधिकारियों की नियुक्ति अवधि आदि), मुख इनपुट/प्रक्रियाएं (नर्सों के खाली पड़े पद, जन्म पंजीकरण का स्तर आदि)।

### 1.1 उत्तर प्रदेश में स्वास्थ्य सुविधाओं की स्थिति

प्रदेश सरकार द्वारा ग्रामीण क्षेत्र में रहने वाली जनता को अच्छी स्वास्थ्य एवं चिकित्सा सुविधाएं उपलब्ध कराने के उद्देश्य से प्राथमिक एवं सामुदायिक केन्द्रों (PHC-CHC) की स्थापना की गयी है। यह केन्द्र वर्ष 2011 की जनगणना के आधार पर स्थापित किये जाते हैं, जिसके अनुसार तीस हजार की जनसंख्या पर प्राथमिक स्वास्थ्य केन्द्र तथा एक लाख की जनसंख्या पर एक सामुदायिक स्वास्थ्य केन्द्र के निर्माण का निर्णय लिया जाता है। प्रदेश में मौजूदा समय में 816 सामुदायिक स्वास्थ्य केन्द्र तथा 3,516 प्राथमिक स्वास्थ्य केन्द्र संचालित हैं। इनकी संख्या में निरंतर वृद्धि हो रही है।

प्रदेश में बीते तीन वर्षों के भीतर स्वास्थ्य सुविधाओं में तेजी से सुधार हुआ है। अनेक मेडिकल कॉलेज और चिकित्सालयों की स्थापना की गयी है। स्वास्थ्य मंत्रालय भारत सरकार द्वारा जारी किये गये आंकड़ों के अनुसार, वर्ष 2021-22 में तमिलनाडु (11.4 प्रतिशत) तथा उत्तर प्रदेश (10.9 प्रतिशत), सरकारी तथा निजी स्नातक मेडिकल कॉलेजों के संदर्भ में शीर्ष पर हैं। डॉक्टरों के रिक्त पदों को भरने का क्रम जारी है।

वर्ष 2023 में उत्तर प्रदेश में एमबीबीएस (MBBS) की कुल 9253 सीटें हैं जिसमें से 4,303 सीटें सरकारी मेडिकल कॉलेज तथा 4,950 सीटें निजी मेडिकल कॉलेज में हैं। वहीं प्रदेश में कुल 3,795 स्नातकोत्तर (P.G.) सीटें हैं।

प्रदेश की स्थापना के बाद के सात दशक में जहां मात्र 12 राजकीय मेडिकल कॉलेजों की स्थापना हो सकी थी, वहीं बीते तीन वर्षों में यहां 15 नये मेडिकल कॉलेजों ने कार्य करना आरम्भ कर दिया है, जबकि 8 मेडिकल कॉलेज निर्माणाधीन हैं। प्रदेश सरकार द्वारा पिछले कुछ वर्षों में स्वास्थ्य सुविधाओं में सुधार के अनेक महत्वपूर्ण प्रयास किए गए हैं—

आरोग्य मेला में उपचार, आयुष्मान भारत, इंसेलाइटिस से होने वाली मौतों में कमी, स्वास्थ्य केन्द्रों पर सुविधाओं में वृद्धि, मोबाइल मेडिकल यूनिट, जननी सुरक्षा योजना (JSY), लखनऊ में नया चिकित्सा विष्वविद्यालय, गोरखपुर एवं रायबरेली में एम्स, ब्लड बैंक, होम्योपैथिक चिकित्सा एवं चिकित्सा शिक्षा, चिकित्सा एवं स्वास्थ्य संबंधी प्रमुख योजनाएं, आयुष्मान भारत, मुख्यमंत्री जन-आरोग्य योजना, राष्ट्रीय अन्धता नियन्त्रण कार्यक्रम, राष्ट्रीय मानसिक स्वास्थ्य कार्यक्रम, राष्ट्रीय क्षय उन्मूलन कार्यक्रम (एनटीईपी), राष्ट्रीय तम्बाकू नियन्त्रण कार्यक्रम, बधिरता बचाव एवं रोकथाम कार्यक्रम, टीकाकरण कार्यक्रम, राष्ट्रीय षहरी स्वास्थ्य मिशन, जननी सुरक्षा योजना, जननी षिषु सुरक्षा, प्रधानमंत्री मातृ वन्दना योजना, कंगारू मदर केयर, सांस कार्यक्रम, किषोरी सुरक्षा योजना

प्रदेश सरकार द्वारा पिछले कुछ वर्षों में स्वास्थ्य सुविधाओं में सुधार के अनेक महत्वपूर्ण प्रयास किए गए हैं—

उत्तर प्रदेश में प्रति लाख जनसंख्या पर एलोपैथिक चिकित्सालयों को सर्वाधिक संख्या 3.08 केन्द्रीय संभाग में तथा सबसे कम 201 बुदेलखण्ड एवं पश्चिमी क्षेत्र में है। प्रति लाख जनसंख्या पर एलोपैथिक चिकित्सालयों में उपलब्ध शैय्याओं की संख्या सर्वाधिक 45.58 पश्चिमी एवं केन्द्रीय संभाग में एवं सबसे कम 32.97 बुदेलखण्ड क्षेत्र में है।

प्रति लाख जनसंख्या पर आयुर्वेदिक, यूनानी, होम्योपैथिक चिकित्सालयों एवं औषधालयों की संख्या सर्वाधिक 2.79 केन्द्रीय संभाग में एवं सबसे कम 1.76 पश्चिमी क्षेत्र में स्थित है। प्रति लाख जनसंख्या पर आयुर्वेदिक, यूनानी, होम्योपैथिक चिकित्सालयों एवं औषधालयों में शैय्या को संख्या सर्वाधिक 8.46 केन्द्रीय संभाग में तथा सबसे कम 4.13 बुदेलखण्ड क्षेत्र में पायी गयी है।

तालिका 1: प्रदेश में प्रति लाख जनसंख्या पर चिकित्सालयों एवं शैया की संख्या

आर्थिक सम्भाग	एलोपैथिक चिकित्सालयों की संख्या	चिकित्सालयों में भौय्या की संख्या
1. पूर्वी सम्भाग	2.39	36.44
2. बुन्देलखण्ड	2.01	32.94
3. पश्चिमी सम्भाग	2.01	42.58
4. केन्द्रीय सम्भाग	3.08	45.58
उत्तर प्रदेश	2.21	36.97

स्रोत: उत्तर प्रदेश आर्थिक सर्वेक्षण 2022-23

### प्रदेश में मेडिकल कॉलेजों की संख्या

उत्तर प्रदेश बजट 2023-24 के अनुसार, एक जनपद एक मेडिकल कॉलेज योजना के अन्तर्गत प्रदेश के 45 जनपद मेडिकल कॉलेज से 85 हो गयी है।

उत्तर प्रदेश में आयुर्वेदिक एवं यूनानी कॉलेज आच्छादित किये जा चुके हैं। इसके अतिरिक्त 14 जनपदों में मेडिकल कॉलेज निर्माणाधीन हैं।

तालिका 2: उत्तर प्रदेश में आयुर्वेदिक एवं यूनानी कॉलेज

	कॉलेज का नाम	प्रवेश क्षमता
1.	राजकीय आयुर्वेदिक कॉलेज, लखनऊ	50
2.	ललित हरि रा. आयुर्वेदिक कॉलेज, पीलीभीत	50
3.	बुन्देलखण्ड रा. आयुर्वेदिक कॉलेज, झांसी	40
4.	एस.आर.एम. रा. आयुर्वेदिक कॉलेज, बरेली	40
5.	एस.के.डी. रा. आयुर्वेदिक कॉलेज, मुजफ्फरनगर	30
6.	राजकीय आयुर्वेदिक कॉलेज, अतर्रा, बांदा	40
7.	एल.बी.एस. रा. आयुर्वेदिक कॉलेज, हण्डिया, प्रयागराज	30
8.	राजकीय आयुर्वेदिक कॉलेज, वाराणसी	40
9.	राजकीय यूनानी मेडिकल कॉलेज, प्रयागराज	60
10.	राजकीय तकमिल-उत्तिब कॉलेज, लखनऊ	40
	<b>योग</b>	<b>420</b>

असेवित 16 जनपदों में मेडिकल कॉलेजों की स्थापना पी. पीपी. मॉडल पर की जा रही है। आर्थिक सर्वेक्षण 2022-23 के अनुसार उत्तर प्रदेश में वर्तमान में कुल 65 मेडिकल कॉलेज संचालित हैं, जिसमें 35 राज्य सरकार के हैं।

रिपोर्ट के अनुसार, उत्तर प्रदेश के 75 जिलों में कुल 20,778 स्वास्थ्य उपकेन्द्र, 3,516 प्राथमिक स्वास्थ्य केन्द्र (PHC), 765 सामुदायिक स्वास्थ्य केन्द्र (CHC) तथा 168 जिला अस्पताल हैं।



उत्तर प्रदेश में औसत रूप से 60.413 व्यक्तियों पर एक प्राथमिक स्वास्थ्य केन्द्र (PHC) तथा औसतन 2,34,513 व्यक्तियों पर एक सामुदायिक स्वास्थ्य केन्द्र (CHC) है, जबकि औसतन 8,499 व्यक्तियों पर एक उप-केन्द्र है। उत्तर प्रदेश में औसतन 5 ग्रामों पर एक उप-केन्द्र, 37 ग्राम पर एक प्राथमिक स्वास्थ्य केन्द्र तथा 145 ग्राम पर एक सामुदायिक स्वास्थ्य केन्द्र है।

तालिका 3: उत्तर प्रदेश में आयुर्वेदिक एवं यूनानी कॉलेज

केन्द्र	ग्रामीण	शहरी
उपकेन्द्र	20,778	0
सामुदायिक स्वास्थ्य केन्द्र	753	12
प्राथमिक स्वास्थ्य केन्द्र	2,923	593

स्रोत: ग्रामीण स्वास्थ्य सांख्यिकी 2021-22

## 2. शोध पत्र का उद्देश्य

1. उत्तर प्रदेश में ग्रामीण स्वास्थ्य सुविधाओं की स्थिति का विश्लेषण।
2. उत्तर प्रदेश में ग्रामीण स्वास्थ्य सुविधाओं से संबंधित समस्याओं पर प्रकाश डालना।
3. उत्तर प्रदेश में ग्रामीण स्वास्थ्य सुविधाओं की समस्याओं के संबंध में सुझाव देना।
4. उत्तर प्रदेश में ग्रामीण स्वास्थ्य सुविधाओं पर किया जाने वाला सरकारी व्यय का विप्लेशन एवं जांच करना।

## 3. शोध पत्र की परिकल्पना

H0: उत्तर प्रदेश में स्वास्थ्य सुविधाओं पर किया जाने वाला सरकारी व्यय के कारण मृत्यु दर पर कोई प्रभाव नहीं पड़ा है।

H1: उत्तर प्रदेश में स्वास्थ्य सुविधाओं पर किया जाने वाला सरकारी व्यय के कारण मृत्यु दर पर प्रभाव पड़ा है।

## 4. शोध प्रविधि

प्रस्तुत शोध पत्र की शोध प्रविधि अन्वेषणात्मक अनुसंधान पर आधारित है और द्वैतियक आँकड़ों का प्रयोग किया गया है।

## 5. विप्लेशन

चित्र 4 से स्पष्ट है कि 2011-12 से 2022-23 तक चिकित्सा एवं जनस्वास्थ्य व्यय का उत्तर प्रदेश के राज्य आय में हिस्सा 0.73 से बढ़कर 0.97 हो गया है। जिस पर मृत्यु दर क्रमशः 7.7 से घटकर 6.5

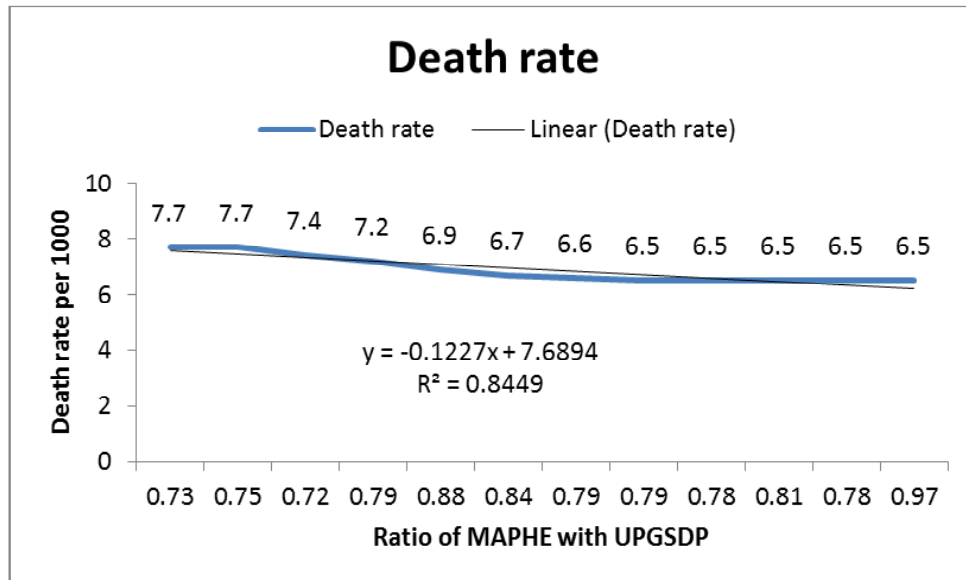
रह गयी है। परिवर्तन की दर ऋणात्मक है जो यह स्पष्ट कर रही है कि चिकित्सा व्यय पर होने वाले सरकारी व्ययों के कारण मृत्यु दर में कटौती हो रही है।

तालिका 4: चिकित्सा एवं जनस्वास्थ्य व्यय का उत्तर प्रदेश राज्य में हिस्सा तथा मृत्यु दर

वर्ष	चिकित्सा एवं जनस्वास्थ्य व्यय का कुल उ0प्र0 की राज्य आय में हिस्सा	मृत्यु दर
2012	0.73	7.7
2013	0.75	7.7
2014	0.72	7.4
2015	0.79	7.2
2016	0.88	6.9
2017	0.84	6.7
2018	0.79	6.6
2019	0.79	6.5
2020	0.78	6.5
2021	0.81	6.5
2022	0.78	6.5
2023	0.97	6.5

स्रोत: Reserve Bank of India (Various years), Handbook of statistics on Indian state

चित्र 1: मृत्यु दर



परन्तु बिना परीक्षण के कहना संभव नहीं है। इन दोनों के मध्य खिंचे गये अनुमानित प्रतिपगमन निम्न प्रकार से है—

$$\text{LOG(DEATH\_RATE)} = -0.465369344851 * \text{LOG(RATIO\_OF\_MAPHE\_WITH\_UPGS)} + 1.82518440505$$

एफ परीक्षण तथा टी परीक्षण के अनुसार यह मॉडल 10 प्रतिषत सार्थकता स्तर पर स्वीकृत है और साथ ही 10 प्रतिषत सार्थकता स्तर पर इसके स्थिरांक भी स्वीकृत है। जो स्पष्ट करते हैं कि सरकार द्वारा किये गये खर्चों के कारण मृत्यु दर में कमी आ रही है। संभावित प्रतिपगमन सम्बन्ध के रेसिड्यूल्स पूर्णतः प्रसामान्य वितरित हैं। जिनके बीच किसी भी प्रकार का क्रमिक सम्बन्ध नहीं है एवं समलैंगिता को प्रदर्शित करते हैं। स्वतंत्र चर अर्थात् व्यय का प्रभाव आश्रित चर पर 30 प्रतिषत है। जो बहुत मजबूत सम्बन्ध को प्रदर्शित नहीं करता फिर भी यह कहा जा सकता है कि अन्य चरों की उपेक्षा आश्रित चर स्वतंत्र चर के कारण 30 प्रतिषत प्रभावित हो रहा है।

तालिका 4: चिकित्सा एवं जनस्वास्थ्य व्यय का उत्तर प्रदेश के राज्य आय में हिस्सा तथा मृत्यु दर के बीच स्थिरांकों के मान

चर	स्थिरांक	प्रमाण विच्रम	टी स्थिरांक	प्रायिकता	आर वर्ग	एफ स्थिरांक	प्रायिकता
LOG(RATIO_OF_MAPHE_WITH_UPGS)	-0.465369	0.223551	-2.081715	0.0640	0.30	4.33	0.06
C	1.825184	0.052387	34.84018	0.0000			

स्रोत: शोधार्थी द्वारा निर्मित

## 6. उपसंहार

प्राथमिक स्वास्थ्य देखभाल को एक रणनीति के रूप में माना जाता है, जो कि देश के लिए स्वास्थ्य सेवा वितरण की रीढ़ है। ग्रामीण क्षेत्रों में लोगों के बीच जागरूकता पैदा करना महत्वपूर्ण है ताकि ग्रामीण स्वास्थ्य की समस्याओं का समाधान उपलब्ध कराया जा सके। बीमारियों से बचाव और उसके उपचार के लिए उचित स्वास्थ्य सुविधाएं चाहिए, जैसे—स्वास्थ्य केंद्र, अस्पताल, परीक्षणों के लिए प्रयोगशालाएं, एंबुलेंस की सुविधा, ब्लड बैंक आदि। जो मरीज को आवश्यक सेवा और देखभाल उपलब्ध करा सके। ऐसी सुविधाओं की व्यवस्था को चलाने के लिए हमें स्वास्थ्य सेवकों, नर्सों, योग्य डॉक्टरों तथा अन्य विशेषज्ञों की जरूरत होती है, जो परामर्श दे सके, रोग की पहचान कर सके और इलाज कर सके। मरीज के इलाज के लिए हमें आवश्यक दवाइयां व उपकरण भी चाहिए। जब हम बीमार होते हैं तो अपने इलाज के लिए हमें इन सुविधाओं की जरूरत पड़ती है। किसी भी देश का सामाजिक-आर्थिक विकास उस देश के सेहतमंद नागरिकों पर निर्भर करता है। किसी भी देश के विकास की कुंजी उस देश के स्वस्थ नागरिक हैं। भारत की सकल राष्ट्रीय आय की दृष्टि से विश्व की तीसरी सबसे बड़ी अर्थव्यवस्था है, लेकिन जब बात स्वास्थ्य सेवाओं की आती है तो हमारी स्थिति काफी दयनीय साबित होती है। विश्व स्वास्थ्य संगठन की अनेक रिपोर्ट से लेकर इस क्षेत्र में हुए अनेक सर्वेक्षण यह बताते हैं कि हमारी सार्वजनिक चिकित्सा व्यवस्था सुधरने की बजाय और बدهाल होती जा रही है। भारत विश्व स्तर पर गुणवत्ता युक्त इलाज मुहैया कराने के लिये प्रसिद्ध है, किंतु इसके बावजूद अब भी स्वास्थ्य संबंधी कई चुनौतियाँ हैं।

**संदर्भ सूची**

1. पुरी, वी०के० एवं मिश्र, एस०के० (2020), "भारतीय अर्थव्यवस्था", मुम्बई-हिमाल्या पब्लिशिंग हाउस।
2. लाल, एस०एन० (2019), "भारतीय अर्थव्यवस्था", इलाहाबाद-शिवम पब्लिशर्स।
3. आर्थिक सर्वेक्षण (विभिन्न वर्षों के)
4. Uttar Pradesh (various years), Information and Public Relations Department Uttar Pradesh, Lucknow
5. <https://updes.up.nic.in>
6. Reserve Bank Of India (Various years), Handbook of statistics on Indian state

# प्राकृतिक संसाधन एवं ग्रामीण विकास : उत्तर प्रदेश के विशेष संदर्भ में

वैभव रावत<sup>1</sup> एवं डॉ. निहारिका श्रीवास्तव<sup>2</sup>

---

## सारांश

प्राकृतिक संसाधनों में उन सब वस्तुओं को शामिल किया जाता है जो मानव के भौतिक पर्यावरण में मौजूद हैं और जिन पर वह किसी-न-किसी आवश्यकता की पूर्ति के लिए निर्भर करता है। इस व्यापक रूप में परिभाषित करने पर संसाधनों में भूमि भी शामिल की जाएगी जिस पर मानव न केवल रहता है बल्कि खेती तथा अन्य आर्थिक क्रियाएं भी करता है। अल्पविकसित देशों में जहां कृषि लोगों का मुख्य व्यवसाय है, जिस प्राकृतिक संसाधन का सबसे अधिक उपयोग होता है वह है भूमि। इसके अलावा हजारों वर्षों से वन और पशु ऐसे संसाधन हैं जिनका प्रयोग मानव करता आया है। परन्तु खनिज पदार्थ और ऊर्जा के स्रोत जैसे कोयला, पेट्रोलियम, गैस व युरेनियम धरती की सतह के नीचे दब पड़े थे और मानव को काफी समय तक न तो उनके बारे में कोई जानकारी थी और न ही वह उनका उपयोग जानता था। मानव के इतिहास में यह एक महत्वपूर्ण घटना थी। ऊर्जा के आधुनिक साधनों की खोज ने औद्योगिक क्रान्ति को जन्म दिया। प्राकृतिक संसाधनों में सतही जल और भूमिगत जल को भी शामिल किया जाता है क्योंकि यह मानव, पशु और पौधों के जीवन के लिए नितान्त आवश्यक हैं। उपभोग के लिए जल का उपयोग मानव आदि काल से ही करता आ रहा है। प्रस्तुत शोध पत्र का उद्देश्य प्राकृतिक संसाधनों का पोषणीय स्तर पर उपयोग करके ग्रामीण विकास की विषमताओं को दूर करना है। प्रस्तुत शोध पत्र की शोध प्रविधि विवरणात्मक अनुसंधान पर आधारित है और द्वैतियक आँकड़ों का प्रयोग किया गया है। बिना संसाधन के ग्रामीण विकास संभव नहीं है। लेकिन संसाधन का विवेकहीन उपभोग तथा अति उपयोग कई तरह के सामाजिक, आर्थिक तथा पर्यावरणीय समस्या उत्पन्न कर देते हैं। अतः संसाधन का संरक्षण अति आवश्यक हो जाता है।

**शब्दावली**— प्राकृतिक संसाधन, ग्रामीण विकास एवं उत्तर प्रदेश

## 1. प्रस्तावना

प्राकृतिक संसाधनों में उन सब वस्तुओं को शामिल किया जाता है जो मानव के भौतिक पर्यावरण में मौजूद हैं और जिन पर वह किसी-न-किसी आवश्यकता की पूर्ति के लिए निर्भर करता है। विकासकर्त्ता

---

<sup>1</sup> एम ए छात्र, अर्थशास्त्र विभाग, प्रताप बहादुर स्नातकोत्तर महाविद्यालय, प्रतापगढ़ सिटी (उ०प्र०)

<sup>2</sup> यूपीयूईए ईसी सदस्य, सहायक प्रोफेसर, अर्थशास्त्र विभाग, प्रताप बहादुर स्नातकोत्तर महाविद्यालय, प्रतापगढ़ सिटी (उ०प्र०)

अर्थव्यवस्था में ग्रामीण क्षेत्र भी विकास की क्रिया में दौड़ रहे हैं। उत्तर प्रदेश भारत का एक उत्तरी सीमांत राज्य है। उत्तर प्रदेश का विस्तार पूर्व से पश्चिम 650 किलोमीटर तथा उत्तर से दक्षिण 240 किलोमीटर है। क्षेत्रफल की दृष्टि से उत्तर प्रदेश राजस्थान, मध्य प्रदेश और महाराष्ट्र के बाद चौथा सबसे बड़ा राज्य है। इसका कुल क्षेत्रफल 2,40,928 वर्ग किलोमीटर है, जो देश के कुल क्षेत्रफल का 7.33 प्रतिशत है। यह राज्य ग्रामीण भारत का प्रतिनिधित्व करता है। यहां नगरीय क्षेत्र कुल क्षेत्रफल का मात्र 2.70 प्रतिशत है। उत्तर प्रदेश लगभग 20 करोड़ जनसंख्या के साथ देश का सर्वाधिक आबादी वाला राज्य है। यह बिहार, पश्चिम बंगाल और केरल के बाद चौथा सर्वाधिक घनत्व वाला राज्य भी है। यहां का जनघनत्व 829 प्रति वर्ग किमी. है।

बढ़ती जनसंख्या के कारण बढ़ती मांग ने कई प्रकार की समस्याएं उत्पन्न कर दी हैं। जहां एक ओर इन संसाधनों का अतिदोहन शुरू हो गया है तो दूसरी ओर ये प्रदूषित भी होते जा रहे हैं। प्राकृतिक संसाधनों का उचित बिन्दु तक उपभोग कर ग्रामीण विकास को बढ़ावा देना समसामयिक स्थिति में आवश्यक हो गया है।

## 2. शोध पत्र का उद्देश्य

प्रस्तुत शोध पत्र का उद्देश्य प्राकृतिक संसाधनों का पोशणीय स्तर पर उपयोग करके ग्रामीण विकास की विषमताओं को दूर करना है।

## 3. शोध प्रविधि

प्रस्तुत शोध पत्र की शोध प्रविधि विवरणात्मक अनुसंधान पर आधारित है और द्वैतियक आँकड़ों का प्रयोग किया गया है।

## 4. उत्तर प्रदेश में प्राकृतिक संसाधन के स्थिति एवं ग्रामीण विकास

### 4.1 मृदा संसाधन

वैज्ञानिक विश्लेषणों को आधार बनाते हुए प्रदेश की मृदाओं को निम्नलिखित दो भागों में बाँटा जा सकता है— (i) गंगा के। विषाल मैदान की नूतन और उप-नूतन मिट्टियाँ, (ii) दक्षिणी पठार की प्राचीन रवेदार विंध्यन शैलीय मिट्टियाँ।

गंगा के विषाल मैदानी भाग में जलोढ़ व काप मिट्टियाँ पाई जाती हैं। इस पूरे क्षेत्र को दो वर्गों में बाँटा जा सकता है— (i) बाँगर या पुरानी जलोढ़ मिट्टी, (ii) खादर या कछारी अथवा नवीन जलोढ़ मिट्टी।

राज्य के दक्षिणी पठारी प्रदेश की मृदा को श्बुंदेलखंडीय मृदाएँ भी कहते हैं। इस क्षेत्र में कैंब्रियन-पूर्व युग को चट्टानें अधिक मात्रा में पाई जाती हैं। इस प्रदेश की मृदा को भोटा, माड (मार), कावड़ पड़वा (परवा), लाल मिट्टी, राकड़ आदि नामों से जाना जाता है।

## 4.2 जल संसाधन

उत्तर प्रदेश राज्य, 2,40,928 वर्ग किमी के क्षेत्र को कवर करता है। विषाल गंगा के मैदान में स्थित है। राज्य 5.28 मिलियन हैम की सकल निकासी के साथ भूजल संसाधनों का सबसे बड़ा उपयोगकर्ता है। क्षेत्रवार अधिकतम निकासी (भूजल ड्राट) पश्चिमी क्षेत्र से है, जिसमें 30 जिले शामिल हैं, यानी 2.15 मिलियन है।

राज्य के जलोढ़ क्षेत्र में भूजल प्रचुर मात्रा में होता है, जिसके कारण राज्य के कुछ हिस्सों में व्यापक दोहन हुआ है। इसलिये संसाधन के वैज्ञानिक और नियोजित प्रबंधन के लिये हाइड्रोलॉजिकल शासन की निगरानी अत्यंत महत्वपूर्ण है। राज्य में समग्र भूजल की स्थिति गंभीर है और संसाधन क्षेत्र से संबंधित विविध समस्या की पहचान की गई है। उत्तर प्रदेश की बढ़ती हुई जनसंख्या को देखते हुये अधिक कृषि उत्पादन की आवश्यकता है, जिसके लिये अधिक कृषि क्षेत्र को सिंचित करने की आवश्यकता है। इसके अलावा, औद्योगिक और पीने के उद्देश्य के लिये पानी की मांग बढ़ रही है। उत्तर प्रदेश की जनसंख्या वृद्धि की दशकीय दर लगभग 25 प्रतिशत है।

जनसंख्या वृद्धि की इस प्रवृत्ति के साथ विभिन्न जल उपयोग क्षेत्रों, विशेष रूप से पीने, घरेलू उपयोग और औद्योगिक क्षेत्र में पानी की मांग में संभावित प्रतिस्पर्धा है। इसलिये सिंचित कृषि के लिये पानी की उपलब्धता कम होने की संभावना है। इस स्थिति को प्राथमिकता से दूर करने की जरूरत है। सतही और भूजल के लिये एक एकीकृत ष्टिकोण की आवश्यकता है, सिंचाई के लिये दो प्रमुख महत्वपूर्ण संसाधनों की योजना है, 43 जिलों के 179 ब्लॉकों को तनावग्रस्त (अति-शोषित/गंभीर) के रूप में वर्गीकृत किया गया है। लखनऊ, कानपुर, मेरठ, गाजियाबाद, आगरा, नोएडा और वाराणसी जैसे लगभग सभी प्रमुख शहरी केंद्र भूजल की कमी से गंभीर रूप से प्रभावित हैं। भूजल के संरक्षण, इसके बेहतर प्रबंधन और उपयोग के उद्देश्य से एक अभिनव कदम में, राज्य सरकार उत्तर प्रदेश के 75 जिलों में से प्रत्येक में शमृत सरोवर (तालाबों) की खुदाई/कायाकल्प करेगी।

## पेयजल

उत्तर प्रदेश में कुल 630 स्थानीय निकाय हैं, जिनमें से 13 नगर निगम, 194 नगर पालिका परिषद और 423 नगर पंचायत हैं, जिनकी कुल जनसंख्या 2001 की जनगणना के अनुसार 3.45 करोड़ है तथा 2011 की जनगणना के अनुसार जनसंख्या 4.45 करोड़ है, जिसका आकलन किया जाता है। वर्ष 2040 में 12.838 करोड़। 3 नगर पंचायतों – को छोड़कर सभी कस्बों को पाइप पेयजल सुविधा प्रदान की गई है।

## ग्रामीण जलापूर्ति

राष्ट्रीय ग्रामीण पेयजल कार्यक्रम (NRDWP) के तहत DWSM और VWSCs के माध्यम से जल आपूर्ति प्रणालियों की योजना, कार्यान्वयन और O-M के लिये पंचायती राज संस्थाओं को सशक्त बनाकर हर समय ग्रामीण बस्तियों में सभी के लिये सुरक्षित और पीने योग्य पेयजल उपलब्ध कराना है।

### 4.3 वायु संसाधन

नवीकरणीय ऊर्जा के माध्यम से बिजली उत्पादन के विभिन्न स्रोतों में पवन ऊर्जा का प्रथम स्थान स्थिति है। हमारे देश में वर्तमान में कुल स्थापित उत्पादन क्षमता 35700 मेगावाट है, जिसमें पवन ऊर्जा का योगदान लगभग 68 प्रतिशत है।

राष्ट्रीय पवन ऊर्जा संस्थान, भारत सरकार ने क्रमशः 138 मेगावाट और 1260 मेगावाट की उत्पादन क्षमता के साथ 50 मीटर और 80 मीटर पर पवन ऊर्जा के माध्यम से बिजली उत्पादन की संभावना व्यक्त की है। जमीन से ऊँचाई बढ़ने के साथ-साथ हवा का बल भी बढ़ता रहता है। इस प्रकार बिजली उत्पादन भी ऊँचाई में वृद्धि के साथ बढ़ता है।

पवन ऊर्जा के माध्यम से बिजली उत्पादन परियोजनाओं की स्थापना के लिये सबसे पहले पवन बल और पवन ऊर्जा घनत्व (डब्ल्यूपीडी) का आकलन 1-2 साल की अवधि के लिये किया जाता है। इस प्रक्रिया को पवन संसाधन आकलन के रूप में जाना जाता है। किसी भी स्थान पर विंड मास्ट की स्थापना के लिये निश्चित ऊँचाई (50 मीटर, 80 मीटर, 100 मीटर, 120 मीटर) पर एक वर्ष में रिकॉर्ड किये गए पवन बल और डब्ल्यूपीडी के आंकड़े लिये जाते हैं। उपरोक्त के अनुसार यदि किसी स्थान पर 4 मीटर/सेकेंड की पवन शक्ति और 200 डब्ल्यू/एम 2 का डब्ल्यूपीडी दर्ज किया जाता है तो पवन ऊर्जा कार्यक्रम को व्यवहार्य कहा जाता है और यह वाणिज्यिक बिजली उत्पादन के लिये भी उपयुक्त है।

उत्तर प्रदेश के विभिन्न जिलों में पवन ऊर्जा कार्यक्रमों की पहचान के लिये राष्ट्रीय पवन ऊर्जा संस्थान द्वारा पवन संसाधन आकलन (डब्ल्यूआरए) किया गया है। जिन जिलों में 50 मीटर ऊँचाई पर पवन संसाधन आकलन किया गया है, वे हैं— ललितपुर, मिर्जापुर, रायबरेली, फर्रुखाबाद, आगरा, इटावा, बदायूँ, झाँसी और सोनभद्र। उपरोक्त जिले जहाँ 80 मीटर ऊँचाई पर पवन संसाधन आकलन किया गया है:— गोंडा, बलरामपुर, सिद्धार्थनगर, शाहजहाँपुर और लखीमपुर।

### 4.3 वन संसाधन

वन के विकास के लिये भारत सरकार ने राष्ट्रीय वन नीति, 1988 की घोषणा की। उत्तर प्रदेश सरकार ने इसी तर्ज पर दिसंबर 1998 में राज्य वन नीति की घोषणा की थी, किंतु अब इसके स्थान पर राज्य वन नीति 2017 लागू कर दी गई है। राज्य वन नीति 1998 के आधार पर प्रदेश के संपूर्ण भौगोलिक क्षेत्रफल का 33.33 प्रतिशत भाग वनाच्छादित होना चाहिये।

भारतीय वन सर्वेक्षण द्वारा वनावरण का आकलन वर्ष 1987 से किया जा रहा है। प्रत्येक दो वर्ष पर यह आकलन जारी होता है। वर्ष 2021 में 17वीं वन स्थिति रिपोर्ट जारी हुई। वन स्थिति रिपोर्ट तैयार करने के लिये पहली बार आई.आर.एस रिसेसर्स-2 उपग्रह का व्यापक उपयोग किया गया है।

इस रिपोर्ट के अनुसार राज्य में 14817.89 वर्ग किमी. वनावरण है जो राज्य के कुल भौगोलिक क्षेत्रफल का 6.15% है। यह वर्ष 2019 की रिपोर्ट की तुलना में 12.24 वर्ग किमी. की वृद्धि को प्रदर्शित करता है।



राज्य के कुल भौगोलिक क्षेत्रफल का 7.22 प्रतिशत अभिलिखित वन क्षेत्र है, जो क्षेत्रफल में 17384 वर्ग किमी. है। राज्य में कुल अभिलिखित वन क्षेत्र 17384 वर्ग किमी. में से 11560 वर्ग किमी. आरक्षित वन (66.47%), 296 वर्ग किमी. संरक्षित वन (1.70%) तथा 5528 वर्ग किमी. (31.8%) अवर्गीकृत वन है। वन स्थिति रिपोर्ट 2021 के अनुसार प्रदेश में कुल वृक्षावरण 7421 वर्ग किमी. है। इसमें वर्ष 2019 के सापेक्ष 79 वर्ग किमी. की वृद्धि हुई है।

उत्तर प्रदेश और उत्तराखंड में तराई-द्वार सवाना और घास के मैदान एक ईकोरियोजन का निर्माण करते हैं, जो उत्तराखंड राज्य से लेकर दक्षिणी नेपाल के माध्यम से पश्चिम बंगाल के उत्तरी भाग तक, तराई बेल्ट के मध्य तक फैला हुआ है। ये सवाना और आर्द्रभूमि वास्तव में लंबे घास के मैदानों, सवाना और सदाबहार और पर्णपाती जंगलों की पच्चीकारी हैं। घास के मैदानों को दुनिया के सबसे ऊँचे स्थानों में गिना जाता है, और वार्षिक मानसून बाढ़ द्वारा जमा की गई गाद द्वारा अच्छी तरह से बनाए रखा जाता है। इन आर्द्रभूमियों में पाई जाने वाली कुछ उल्लेखनीय घासों में कंस घास और बरुवा घास शामिल हैं। इकोरियोजन कई लुप्तप्राय प्रजातियों जैसे भारतीय गैंडे, हाथी, बाघ, भालू, तेंदुए और कुछ अन्य जंगली जानवरों का भी घर है।

हिमालय की तलहटी में स्थित, तराई द्वार सवाना और घास के मैदानों का ईकोरियोजन लगभग 25 किलोमीटर चौड़ा है। इकोरियोजन गंगा के मैदान की एक निरंतरता है और यह दक्षिणी नेपाल के तराई, भाबर और दून घाटियों से पूर्व की ओर बांके तक फैला हुआ है। इकोरियोजन राप्ती नदी के साथ डांग और देवखुरी घाटियों को कवर करता है और इसका एक छोटा हिस्सा भूटान तक पहुँचता है। इकोरियोजन का प्रत्येक छोर भारत के उत्तर प्रदेश और बिहार राज्यों में सीमा पार करता है।

तराई-द्वार सवाना और घास के मैदान एक ईकोरियोजन का निर्माण करते हैं जो उत्तराखंड राज्य से लेकर दक्षिणी नेपाल के माध्यम से पश्चिम बंगाल के उत्तरी भाग तक, तराई बेल्ट के मध्य तक फैला हुआ है। ये सवाना और आर्द्रभूमि वास्तव में लंबे घास के मैदानों, सवाना और सदाबहार और पर्णपाती जंगलों की पच्चीकारी हैं। घास के मैदानों को दुनिया के सबसे ऊँचे स्थानों में गिना जाता है, और वार्षिक मानसून बाढ़ द्वारा जमा की गई गाद द्वारा अच्छी तरह से बनाए रखा जाता है। इन आर्द्रभूमियों में पाई जाने वाली कुछ उल्लेखनीय घासों में कंस घास और बरुवा घास शामिल हैं। इकोरियोजन कई लुप्तप्राय प्रजातियों जैसे भारतीय गैंडे, हाथी, बाघ, भालू, तेंदुए और कुछ अन्य जंगली जानवरों का भी घर है।

हिमालय की तलहटी में स्थित, तराई-द्वार सवाना और घास के मैदानों का ईकोरियोजन लगभग 25 किलोमीटर चौड़ा है। इकोरियोजन गंगा के मैदान की एक निरंतरता है और यह दक्षिणी नेपाल के तराई, भाबर और दून घाटियों से पूर्व की ओर बांके तक फैला हुआ है। इकोरियोजन राप्ती नदी के साथ डांग और देवखुरी घाटियों को कवर करता है और इसका एक छोटा हिस्सा भूटान तक पहुँचता है। इकोरियोजन का प्रत्येक छोर भारत के उत्तर प्रदेश और बिहार राज्यों में सीमा पार करता है।

मानव जाति के लिये जैव विविधता का अत्यधिक मूल्य है। जैव-विविधता जो धन प्रदान करती है वह रेगिस्तानों, जंगलों, आर्द्रभूमियों और महासागरों में वितरित है। वेटलैंड्स सबसे अधिक उत्पादक और जैविक

रूप से समृद्ध पारिस्थितिक तंत्रों में से एक होने के साथ-साथ सबसे अधिक लुप्तप्राय होने के कारण एक विशेष स्थान रखता है। भारत में लाखों लोगों की आजीविका भी इन्हीं पारिस्थितिक तंत्रों पर निर्भर करती है। वाइल्ड लाइफ इंस्टीट्यूट ऑफ इंडिया द्वारा किये गए एक अध्ययन से पता चला है कि भारत-गंगा के मैदान में व्यक्तिगत ताजे पानी के दलदल और झीलों का लगभग 70-80: पिछले 50 वर्षों में खो गया है। भारत में आर्द्रभूमि लगभग 4 मिलियन हेक्टेयर भूमि पर कब्जा करती है। 1990 में पर्यावरण और वन मंत्रालय द्वारा किये गए एक सर्वेक्षण में अनुमान लगाया गया था कि लगभग 1.5 मिलियन हेक्टेयर प्राकृतिक आर्द्रभूमि के अंतर्गत हैं और मानव निर्मित आर्द्रभूमि, जैसे टैंक और जलाशय 2.5 मिलियन हेक्टेयर में फैले हुए हैं। मैग्रोव अतिरिक्त 453,000 हेक्टेयर को कवर करते हैं। एशियन वेटलैंड्स की निर्देशिका के अनुसार, भारत में वेटलैंड्स लगभग 58.2 मिलियन हेक्टेयर (जिनमें से 40.9 मिलियन हेक्टेयर धान की खेती के लिये हैं) पर कब्जा कर लिया है और कुछ 93 वेटलैंड्स रामसर कन्वेंशन के मानदंडों को पूरा करते हैं। 1995 में डब्ल्यूडब्ल्यूएफ और एशियन वेटलैंड ब्यूरो द्वारा प्रकाशित भारतीय आर्द्रभूमि की निर्देशिका में 147 साइटों का रिकॉर्ड है। इनमें से कुछ 68 राष्ट्रीय संरक्षित क्षेत्र नेटवर्क के अंतर्गत हैं और वन्य जीवन संरक्षण अधिनियम, 1972 द्वारा संरक्षित हैं। 1995 में डब्ल्यूडब्ल्यूएफ और एशियन वेटलैंड ब्यूरो द्वारा प्रकाशित भारतीय आर्द्रभूमि की निर्देशिका में 147 साइटों का रिकॉर्ड है। इनमें से कुछ 68 राष्ट्रीय संरक्षित क्षेत्र नेटवर्क के अंतर्गत हैं और वन्य जीवन संरक्षण अधिनियम, 1972 द्वारा संरक्षित हैं। 1995 में डब्ल्यूडब्ल्यूएफ और एशियन वेटलैंड ब्यूरो द्वारा प्रकाशित भारतीय आर्द्रभूमि की निर्देशिका में 147 साइटों का रिकॉर्ड है। इनमें से कुछ 68 राष्ट्रीय संरक्षित क्षेत्र नेटवर्क के अंतर्गत हैं और वन्य जीवन संरक्षण अधिनियम, 1972 द्वारा संरक्षित हैं। आर्द्रभूमि ऐसे क्षेत्र हैं जहाँ जल पर्यावरण और संबंधित पौधे व पशु जीवन को नियंत्रित करने वाला प्राथमिक कारक है।

##### 5. सरकार द्वारा विशिष्ट संसाधनों पर किये गये व्यय

उत्तर प्रदेश सरकार द्वारा ग्रामीण विकास हेतु विशिष्ट संसाधनों पर किये गये व्यय को तालिका 1 में प्रदर्शित किया गया है। तालिका से स्पष्ट है कि 2011-12 से सभी व्यय 2022-23 तक बढ़ा दिये गये हैं। जहां 2011-12 में जल आपूर्ति तथा स्वच्छता पर किया गया व्यय लगभग 18 लाख के आस-पास हो गया है। इसका सीएजीआर 27.81 प्रतिशत है। इसी प्रकार विज्ञान तथा पर्यावरण पर किया गया व्यय 2011-12 में 3066 लाख था। 2022-23 में बढ़कर 10835 लाख हो गया है। इसका सीएजीआर 10.12 प्रतिशत है। इसी प्रकार सिंचाई पर किया गया व्यय 2011-12 में 613419 लाख था जो 2022-23 में बढ़कर 1988085.6 लाख हो गया। इसका सीएजीआर 10.30 प्रतिशत है। सरकार द्वारा ग्रामीण विकास हेतु 2011-12 में किया गया व्यय 478535 लाख था जो 2022-23 में बढ़कर 2809489.3 लाख हो गया। इसका सीएजीआर 15.89 प्रतिशत है। स्पष्ट है कि सरकार प्राकृतिक संसाधनों के उपभोग हेतु राजस्व एवं पूंजीगत व्यय के रूप में प्रति वर्ष जनकल्याण हेतु व्यय को बढ़ा रही है तथा इसके संरक्षण हेतु भी आवश्यक कदम उठाये जा रहे हैं।

तालिका 1: सरकार द्वारा विशिष्ट संसाधनों पर किये गये व्यय

वर्ष	जल आपूर्ति एवं स्वच्छता	विज्ञान प्रौद्योगिकी एवं पर्यावरण	सिंचाई व्यय	ग्रामीण विकास
2012	104021	3066	613419	478535
2013	152105	3265	657075	567698
2014	162709	3566	771340	819601
2015	280669	4379	944163	1073496
2016	377298	5449	1195584	1516730
2017	359009	6707	1066688	1609747
2018	296658.4	5616.8	1008793	1939942
2019	364072.5	6567.1	1230052	2931542
2020	311876.6	5524.7	1467133	2315618
2021	356937.5	3655.2	1361680	2324749
2022	510017.7	3890.9	1250070	2105437
2023	1975887	9735	1988086	2809489
CAGR	27.81	10.11	10.30	15.89

स्रोत: Reserve Bank of India (Various years), Handbook of statistics on Indian state

## 6. उपसंहार

बिना संसाधन के ग्रामीण विकास संभव नहीं है। लेकिन संसाधन का विवेकहीन उपभोग तथा अति उपयोग कई तरह के सामाजिक, आर्थिक तथा पर्यावरणीय समस्या उत्पन्न कर देते हैं। अतः संसाधन का संरक्षण अति आवश्यक हो जाता है। सरकार ने प्रदेश में 'वन डिस्ट्रिक्ट-वन प्रोडक्ट' की तर्ज पर अब 'वन डिस्ट्रिक्ट-वन वेटलैंड' पर काम करने जा रही है। प्रदेश सरकार का प्रयास है कि प्रत्येक जनपद में एक वेटलैंड को ईको टूरिज्म के तहत विकसित किया जाए, जिससे पर्यटन के मानचित्र में इस वेटलैंड को खास स्थान मिल सके। इससे प्रदेश के ईको टूरिज्म का दायरा और व्यापक होगा।

## संदर्भ सूची

1. पुरी, वी0के0 एवं मिश्र, एस0के0 (2020), "भारतीय अर्थव्यवस्था", मुम्बई-हिमालया पब्लिशिंग हाउस।
2. लाल, एस0एन0 (2019), "भारतीय अर्थव्यवस्था", इलाहाबाद-शिवम पब्लिशर्स।
3. Uttar Pradesh (various years), Information and Public Relations Department Uttar Pradesh, Lucknow
4. <https://updes.up.nic.in>
5. Reserve Bank of India (Various years), Handbook of statistics on Indian state

# कृषि कीमत नीति एवं ग्रामीण विकास : उत्तर प्रदेश के विशेष संदर्भ में

प्रदीप सिंह<sup>1</sup> एवं डॉ. निहारिका श्रीवास्तव<sup>2</sup>

---

## सारांश

भारत का आधे से अधिक श्रम बल (प्रत्यक्ष या अप्रत्यक्ष रूप से) अभी भी कृषि पर आश्रित है और संपूर्ण कृषि और उससे संबद्ध कार्य राष्ट्रीय आय में 15 प्रतिशत से कम योगदान करते हैं। इसका अभिप्राय है कि कृषि कार्यों में लगे हुए गरीब किसानों की बहुत बड़ी संख्या की आय न्यून है। इसके अलावा, कृषि कार्य अनिश्चित पट्टेदारी की दशाओं, घटिया प्रौद्योगिकी, ऋण, विपणन सेवाओं आदि के दबावों के अधीन किए जाते हैं। इसलिए इस सेक्टर में प्रत्यक्ष या अप्रत्यक्ष बेरोजगारी और गरीबी है। ऐसे परिदृश्य में, सरकार कृषि में लाभकारी कीमत सुनिश्चित करने के लिए कुछ नीतियां बनाती है जैसे कि (क) फसल कटाईबाद की अवधि के दौरान किसानों को अपनी फसल बहुत कम कीमत पर बेचने के लिए बाध्य नहीं हों, और (ख) फसल विफलता के वर्ष में कृषि कीमतें नियंत्रण से बाहर नहीं निकलें। दूसरे शब्दों में, कृषि उत्पादक के मूल्य निर्धारण का उद्देश्य न्यूनतम समर्थन मूल्य सुनिश्चित कर उत्पादकों के हितों को सुनिश्चित करना तथा महत्वपूर्ण फसलों के लिए न्यूनतम समर्थन मूल्य की घोषणा करना है। प्रस्तुत शोध पत्र का उद्देश्य कृषि कीमत नीति एवं आर्थिक विकास का विश्लेषण करना तथा सुझाव प्रस्तुत करना है। प्रस्तुत शोध पत्र की शोध प्रविधि विवरणात्मक अनुसंधान पर आधारित है और द्वैतियक आँकड़ों का प्रयोग किया गया है। आज 23 फसलें ऐसी हैं जिन्हें एमएसपी मिलता है। इन फसलों में बाजरा, गेहूँ, मक्का, धान, जौ, रागी और ज्वार, अरहर, चना, उड़द, मूंग और मसूर जैसी दालें, कुसुम, सरसों, नाइजर बीज, सोयाबीन, मूंगफली, तिल और सूरजमुखी जैसे तिलहन शामिल हैं। इनके अलावा, कपास, खोपरा, कच्चा जूट और गन्ना जैसी वाणिज्यिक फसलों को भी न्यूनतम समर्थन मूल्य या एमएसपी प्रदान किया जाता है। 2018-19 के केन्द्रीय बजट में यह घोषणा की गई है कि सभी फसलों के लिए न्यूनतम समर्थन कीमतों का निर्धारण इस प्रकार किया जाएगा कि वे उत्पादन लागत का डेढ़ गुणा हो। इस घोषणा के पीछे उद्देश्य यह है कि किसानों को उत्पादन लागत से कम-से-कम 50 प्रतिशत अधिक आय प्राप्त हो सके। असली मुद्दा यह नहीं है कि न्यूनतम समर्थन कीमत किस प्रकार निर्धारित की जाती है बल्कि असली मुद्दा यह है कि न्यूनतम समर्थन कीमत (चाहे वह किसी भी आधार पर निर्धारित की गई हो) का कार्यान्वयन किस प्रकार होता है। आज

<sup>1</sup> एम ए छात्र, अर्थशास्त्र विभाग, प्रताप बहादुर स्नातकोत्तर महाविद्यालय, प्रतापगढ़ सिटी (उ०प्र०)

<sup>2</sup> यूपीयूईए ईसी सदस्य, सहायक प्रोफेसर, अर्थशास्त्र विभाग, प्रताप बहादुर स्नातकोत्तर महाविद्यालय, प्रतापगढ़ सिटी (उ०प्र०)

स्थिति यह है कि जिन 23 फसलों के लिए न्यूनतम समर्थन कीमतों की घोषणा की जाती है, उनमें से 20 फसलों के लिए इन्हें लागू तक नहीं किया जाता। वस्तुस्थिति तो यह है कि केवल चावल तथा गेहूँ के लिए ही ये कीमतें प्रभावी सिद्ध हुई हैं तथा यदा कदा कुछ एक राज्यों में दो एक अन्य फसलों के लिए। कुछ राज्यों में तो वसूली के लिए उपयुक्त आधार्किक संरचना तक नहीं है। सरकारी हस्तक्षेप न होने के कारण 70 प्रतिशत से अधिक किसानों को घोषित न्यूनतम समर्थन कीमतों से कोई लाभ नहीं मिलता।

**शब्दावली**— कृषि कीमत नीति, ग्रामीण विकास एवं उत्तर प्रदेश

### 1. प्रस्तावना

भारत का आधे से अधिक श्रम बल (प्रत्यक्ष या अप्रत्यक्ष रूप से) अभी भी कृषि पर आश्रित है और संपूर्ण कृषि और उससे संबद्ध कार्य राष्ट्रीय आय में 15 प्रतिशत से कम योगदान करते हैं। ऐसे परिदृश्य में, सरकार कृषि में लाभकारी कीमत सुनिश्चित करने के लिए कुछ नीतियां बनाती है जैसे कृषि उत्पादक के मूल्य निर्धारण का उद्देश्य न्यूनतम समर्थन मूल्य सुनिश्चित कर उत्पादकों के हितों को सुनिश्चित करना तथा महत्वपूर्ण फसलों के लिए न्यूनतम समर्थन मूल्य की घोषणा करना है।

कृषि उत्तर प्रदेश की अर्थव्यवस्था का मेरुदण्ड है तथा प्रदेश के आर्थिक विकास में इसका महत्वपूर्ण योगदान है। प्रदेश में कुल कृषि योग्य भूमि 25,304 हजार हेक्टेयर है, जो देश की कुल कृषि योग्य भूमि के 12 प्रतिशत के बराबर है। यहां देश का लगभग 21 प्रतिशत खाद्यान्न, 10.8 प्रतिशत फल और 15.4 प्रतिशत सब्जियों का उत्पादन होता है। वर्ष 2021-22 में प्रचलित भावों पर प्राथमिक क्षेत्र का सकल राज्य मूल्यवर्धन में 28.44 प्रतिशत एवं स्थायी भावों पर 25.33 प्रतिशत का योगदान है। कृषि मंत्रालय, भारत सरकार द्वारा स्थायी भावों पर प्रदेश के सकल मूल्यवर्धन में फसल उपखण्ड के अन्तर्गत वर्ष 2014-15, 2015-16, 2016-17, 2017-18, 2018-19, 2019-20, 2020-21 तथा वर्ष 2021-22 में क्रमशः -5.4, 4.9, 6.6, 3.8, 7.7, 0.4, 5.1 तथा 18.1 प्रतिशत की वृद्धि हुई है।

तालिका 1: कृषि उत्पादन में उत्तर प्रदेश की स्थिति

खाद्यान्न	उत्पादन में प्रथम तीन राज्य		
	प्रथम	द्वितीय	तृतीय
गेहूँ	उत्तर प्रदे ।	मध्य प्रदे ।	पंजाब
चावल	पं. बंगाल	उत्तर प्रदे ।	पंजाब
बाजरा	राजस्थान	उत्तर प्रदे ।	हरियाणा
कुल खाद्यान्न	उत्तर प्रदे ।	मध्य प्रदे ।	पंजाब
गन्ना	महाराष्ट्र	उत्तर प्रदे ।	कर्नाटक
फल	आन्ध्र प्रदे ।	महाराष्ट्र	उत्तर प्रदे ।
सब्जियां	उत्तर प्रदे ।	पं. बंगाल	मध्य प्रदे ।

स्रोत: 4th advance estimates 2021-22

उत्तर प्रदेश में यह वृद्धि दर इसलिए अत्यधिक महत्वपूर्ण है, क्योंकि यहां की अधिसंख्या जनसंख्या आज भी गांवों में निवास करती है।

## 2. उत्तर प्रदेश की प्रमुख फसलें

- रबी की फसल—गेहूं, जौ, मटर, चना, तम्बाकू, सरसों, लाही, आलू।
- खरीफ की फसल—चार, बाजरा, मक्का, कपास, धान, गन्ना, सनई, दलहन।
- जायद की फसल—तम्बाकू, तरबूज, खरबूज, काशीफल, ककड़ी, प्याज, आलू।

## 3. उत्तर प्रदेश की प्रमुख फसलों के उत्पादक स्थान

- गेहूं—देश के गेहूं उत्पादन में उत्तर प्रदेश का पहला स्थान है, जहां देश का लगभग 30.6: गेहूं होता है। मेरठ, बुलन्दशहर, सहारनपुर, आगरा, अलीगढ़, मुजफ्फरनगर, मुरादाबाद, इटावा, कानपुर, फर्रुखाबाद, आदि जिलों का लगभग एक-तिहाई क्षेत्र गेहूं उत्पादन में संलग्न है।
- धान— (चावल) सम्पूर्ण देश के उत्पादन का 11.8: धान उत्पादित करने वाले राज्य का स्थान दूसरा है। पीलीभीत, सहारनपुर, देवरिया, गोण्डा, बहराइच, बस्ती, रायबरेली, मऊ, बलिया, लखनऊ, महाराजगंज।
- बाजरा— आगरा, मथुरा, बदायूं, अलीगढ़, मुरादाबाद, फिरोजाबाद, एटा, मैनपुरी, इटावा, कानपुर, शाहजहांपुर, प्रतापगढ़, गाजीपुर।
- जौ— वाराणसी, आजमगढ़, जौनपुर, बलिया, मऊ, गाजीपुर, गोरखपुर, प्रतापगढ़, प्रयागराज।
- मक्का— मेरठ, गाजियाबाद, बुलन्दशहर, फर्रुखाबाद, गोण्डा, जौनपुर, एटा, फिरोजाबाद, मैनपुरी।
- चना— राज्य में कम मात्रा में उत्पादन होने वाली फसल। हमीरपुर, बांदा, झांसी, ललितपुर, जालौन, मिर्जापुर, सोनभद्र, फतेहपुर, कानपुर, सीतापुर, बाराबंकी, प्रयागराज और आगरा।
- अरहर वाराणसी, झांसी, ललितपुर, प्रयागराज, लखनऊ।
- गन्ना उत्पादन की दृष्टि से उत्तर प्रदेश का भारत में पहला स्थान है, जहां देश का लगभग 41.1: गन्ना होता है।
- मूंगफली — सीतापुर, हरदोई, एटा, बदायूं, मुरादाबाद।
- अलसी— मिर्जापुर, सोनभद्र, प्रयागराज, गोण्डा, बहराइच और हमीरपुर।
- सरसों— गोण्डा, बहराइच, मिर्जापुर, सोनभद्र, कानपुर, सीतापुर, सहारनपुर, एटा, मेरठ, अयोध्या, इटावा, सुल्तानपुर, मथुरा, अलीगढ़, बुलन्दशहर।
- कपास— सहारनपुर, मुजफ्फरनगर, मेरठ, गाजियाबाद, बुलन्दशहर, अलीगढ़, आगरा, फिरोजाबाद, इटावा, कानपुर, रामपुर, बरेली, मुरादाबाद, मथुरा, मैनपुरी और फर्रुखाबाद।
- जूट— बहराइच, महाराजगंज, देवरिया, गोण्डा, सीतापुर, और लखीमपुर खीरी मुख्य हैं।
- तम्बाकू वाराणसी, मेरठ, गाजियाबाद, बुलन्दशहर, मैनपुरी, सहारनपुर और फर्रुखाबाद।

तालिका 2: उत्तर प्रदेश में प्रमुख फसलों का आच्छादन, उत्पादन एवं उत्पादकता

क्र०सं०	फसल	2000-01			2021-22			2022-23 (खरीफ)		
		आच्छादन लाख हे०	उत्पादन लाख मी० टन	उत्पादकता कु०/हे०	आच्छादन लाख हे०	उत्पादन लाख मी० टन	उत्पादकता कु०/हे०	आच्छादन लाख हे०	उत्पादन लाख मी० टन	उत्पादकता कु०/हे०
1.	चावल	59.04	116.72	19.77	59.7	160.57	26.75	57.96	155.79	26.88
2.	गेहूँ	92.39	251.68	27.24	97.63	364.59	37.34	95.90	370.17	38.60
3.	धान्य फसलें	176.16	405.76	23.03	177.53	586.67	32.03	—	—	—
4.	दलहन	26.92	21.61	8.03	24.28	26.19	10.82	26.60	29.94	11.26
5.	खाद्यान्न फसलें	203.08	427.37	21.04	201.81	594.80	29.48	200.93	598.70	29.80
6.	तिलहन	8.92	7.10	8.25	12.75	12.38	10.22	13.76	15.67	11.39

स्रोत: कृषि सांख्यिकीय एवं फसल बीमा, उत्तर प्रदेश।

#### 4. शोध पत्र का उद्देश्य

प्रस्तुत शोध पत्र का उद्देश्य कृषि कीमत नीति एवं आर्थिक विकास का विश्लेषण करना तथा सुझाव प्रस्तुत करना है।

#### 5. शोध प्रविधि

प्रस्तुत शोध पत्र की शोध प्रविधि विवरणात्मक अनुसंधान पर आधारित है और द्वैतियक आँकड़ों का प्रयोग किया गया है।

#### 6. उत्तर प्रदेश की कृषि सम्बन्धी नीति एवं रणनीतिया

##### कृषि निर्यात नीति, 2019

राज्य सरकार ने किसानों की आय को बढ़ाने के लिए कृषि निर्यात को अगले पांच वर्षों में दोगुना करने का लक्ष्य निर्धारित किया है। मुख्यमंत्री योगी आदित्यनाथ की अध्यक्षता में सितम्बर 2019 में सम्पन्न राज्य मन्त्रिमण्डल की बैठक में कृषि निर्यात नीति, 2019 को स्वीकृति प्रदान की। इसमें वर्तमान कृषि निर्यात 2.524 मिलियन डॉलर (₹17,591 करोड़) को 2024 तक बढ़ाकर दोगुना (₹35,000 करोड़ से अधिक) करने का लक्ष्य है। नई निर्यात नीति के अन्तर्गत क्लस्टर फार्मिंग को प्रोत्साहित कर निर्यात में वृद्धि की जाएगी। न्यूनतम 50 हेक्टेअर का क्लस्टर होगा, जिसमें किसानों का समूह खेती करेगा। क्लस्टर उत्पादन का 30 प्रतिशत या अधिक निर्यात होने पर ₹ 10 लाख को प्रोत्साहन राशि दी जाएगी। इसमें पहले वर्ष 40 प्रतिशत और आने वाले 4 वर्ष तक प्रति वर्ष 15 प्रतिशत प्रोत्साहन राशि मिलेगी।

### प्रदेश में कृषि रणनीतियां

- रेनफेड एरिया डेवलपमेंट इसका मुख्य उद्देश्य वर्षा आधारित क्षेत्रों में उपयुक्त कृषि पद्धतियां अपनाकर टिकाऊ उत्पादकता प्राप्त कर इन क्षेत्रों में कृषकों की आर्थिक स्थिति में सुधार करना है। वर्ष 2016-17 में आर. ए. डी. के अन्तर्गत 5,846 हेक्टेअर भूमि सुधार कर आयवर्द्धक कृषि पद्धतियों का कार्यक्रम चलाया गया।
- मृदा स्वास्थ्य कार्ड-इस योजना में चयनित क्षेत्र/ग्राम पंचायत/राजस्व ग्रामों से ग्रिड के आधार पर मृदा नमूने कर निःशुल्क मृदा परीक्षण कराकर क्षेत्र के समस्त कृषकों को स्वास्थ्य कार्ड उपलब्ध कराया जाता है।
- कृषि विविधीकरण योजना-कृषि, शिक्षा, शोध एवं प्रसार के अन्तर्गत प्रदेश में विविधीत फसल पद्धतियां तथा उत्पादकता वृद्धि की बढ़ती आवश्यकताओं की पूर्ति के लिए प्रदेश में कुमारगंज (अयोध्या), कानपुर, बांदा तथा प्रयागराज में स्थित कृषि विश्वविद्यालय निरन्तर शोध एवं प्रशिक्षण केन्द्रों के रूप में कार्यरत है तथा पश्चिमी उत्तर प्रदेश के लिए कृषि विकास के लिए मोदीपुरम (मेरठ) में कृषि विश्वविद्यालय स्थापित है।
- प्रदेश कृषि उत्पादन निर्यात की प्रचुर सम्भावनाएं उपलब्ध कराता है। प्रदेश में कृषि उत्पाद में बासमती तथा गैर बासमती चावल, आम, सगन्ध पौधे तथा मसालों, मशरूम व फूलों के उत्पादन, प्रसंस्करण एवं निर्यात प्रोत्साहन की प्रबल सम्भावनाएं उपलब्ध है।
- साठ वर्ष से अधिक उम्र के गरीब किसानों के लिए नई किसान पेंशन योजना लागू है।
- राज्य के किसानों की व्यक्तिगत दुर्घटना बीमा योजना की धनराशि एक लाख रुपए से बढ़ाकर ६ 5 लाख रुपए की गई, इसमें 12.70 वर्ष तक के किसान सम्मिलित है।
- प्रदेश में 7 बड़े प्रक्षेत्र, सम्भागीय कृषि परीक्षण एवं प्रदर्शन केन्द्र से सम्बद्ध 13 प्रक्षेत्र, 3 कृषि विद्यालय प्रक्षेत्र, 01 भूमि संरक्षण एवं प्रशिक्षण केन्द्र तथा 141 सामान्य बीज सम्बर्द्धन प्रक्षेत्र, कुल 165 राजकीय कृषि प्रक्षेत्र स्थापित हैं। इनका कुल क्षेत्रफल 7,057 हेक्टेअर एवं कृषित क्षेत्रफल 5,304 हेक्टेअर है। प्रदेश के विभिन्न जनपदों में कुछ 44 विधायन संयंत्र स्थापित हैं।
- कृषक समृद्धि आयोग का गठन नवम्बर, 2017 में राज्य सरकार ने किसान समृद्धि आयोग का गठन किया है। तथा किसान कल्याण मिशन-6 जनवरी, 2021 को राज्य के किसानों की आय दोगुना करने के उद्देश्य से किसान कल्याण मिशन नाम से एक मिशन की शुरुआत को गई है। इस मिशन के लिए राज्य के बागवानी, मण्डी परिषद्, एनीमल हसबैंडरी, गन्ना, मत्स्यकी व पंचायती राज विभाग आदि समन्वित रूप से कार्य करेंगे।
- प्रधानमंत्री फसल बीमा योजना-प्रतिकूल मौसमीय स्थिति में फसल की बुवाई न कर पाने, फसल की बुवाई से कटाई की अवधि में प्राकृतिक आपदाओं, रोगों, कृमियों से फसल नष्ट होने तथा फसल कटाई के
- उपरान्त 14 दिन की अवधि में खेत में खड़ी हुई फसल की क्षतियों में कृषकों को बीच कवर के रूप में वित्तीय सहायता प्रदान की जाती है। राज्य में फसल धान, मक्का, ज्वार, बाजरा, उर्द, मूंग,



मूंगफली, तिल, सोयाबीन व अरहर तथा रबी मौसम में गेहूँ, जौ, मटर, मसूर, लाही, सरसों व आलू को ग्राम पंचायत स्तर पर बीमित करते हुए योजना संचालित की जा रही है।

- प्रदेश के कृषकों को उच्च गुणवत्ता वाले बोज सुलभ कराने हेतु उत्तर प्रदेश बीज प्रमाणीकरण संस्था की स्थापना 5 अक्टूबर, 1976 को की गई।
- वर्ष 2001 में स्थापित बीज विकास निगम का प्रमुख उद्देश्य प्रदेश में बीजों का उत्पादन, वितरण व्यवस्था इत्यादि है।
- उत्तर प्रदेश में वर्ष 1978-79 में स्थापित 10 मृदा सर्वेक्षण इकाइयों द्वारा राज्य के समस्त जनपदों में मृदा सर्वेक्षण कार्यक्रम क्रियान्वित है। वर्तमान में प्रदेश की 17 जैव उर्वरक प्रयोगशालाओं के द्वारा जैव उर्वरकों यथा- राइजोबियम, एजेटोबैक्टर एवं पीएसबो का उत्पादन कर ग्रामीण स्तर पर कृषकों को वितरित किया जा रहा है।
- प्रदेश के आजमगढ़ तथा लखीमपुर खीरी जनपद में नए कृषि महाविद्यालयों की स्थापना की जा रही है।
- प्रदेश के 23 जनपदों में कृषि विज्ञान केन्द्र संचालित हैं।
- यू. पी. एग्रो इण्डस्ट्रियल कॉरिशन लि. की स्थापना 29 मार्च, 1967 को प्रदेश के कृषकों को रासायनिक उर्वरकों, कीटनाशक दवाओं, प्रमाणित बीज, कृषि यन्त्र व उपकरण आदि को उचित मूल्य पर उपलब्ध कराने तथा कृषि आधारित उद्योगों की स्थापना के लिए की गई।
- प्रदेश में 214 मुख्य मण्डी स्थल, 89 उपमण्डी स्थल, 69 फल/सब्जी मण्डी स्थल, 05 दुग्ध मण्डी स्थल, 05 मत्स्य बाजार, 225 हाट-पैठ तथा 236 ग्रामीण गोदाम हैं।
- कृषि उत्पादन में दैविक आपदाओं से होने वाली क्षति को पूर्ति हेतु भारत सरकार द्वारा प्रधानमंत्री फसल बीमा योजना की शुरुआत 13 जनवरी, 2016 को प्रधानमंत्री नरेन्द्र मोदी के द्वारा रबी, खरीफ, नगदी और बागवानी में की थी, को राज्य में वर्ष 2016-17 से लागू कर दिया गया।
- प्रदेश में गेहूँ, चावल, मोटे अनाज, दलहन एवं तिलहन के उत्पादन की असमानता को दूर करने के उद्देश्य से केन्द्र सरकार द्वारा संचालित 'राष्ट्रीय खाद्य सुरक्षा मिशन' चलाया जा रहा है।
- नाबार्ड एवं भारत सरकार द्वारा उपलब्ध करायी गयी धनराशि से जलागम विकास निधि का सृजन किया गया है जिसके माध्यम से राज्य में जलागम विकास निधि योजना संचालित की जा रही है।
- राज्य में गन्ना विकास उत्तर प्रदेश देश का सबसे बड़ा गन्ना उत्पादक प्रदेश है। सम्पूर्ण देश का लगभग 50 प्रतिशत गला क्षेत्रफल तथा 41.1: गन्ना उत्पादन, उत्तर प्रदेश का है। राज्य में लगभग 36 लाख गन्ना किसान कुल स्थापित चीनी मिलों को प्रतिवर्ष 17 सहकारी गन्ना समितियों के माध्यम से गन्ना को आपूर्ति करते हैं।

### प्रदेश में कृषि क्षेत्र की नयी योजनाएं

कृषि विज्ञान केन्द्रों की स्थापना- उन्नतशील फसल प्रजातियों एवं तकनीकों के प्रचार-प्रसार हेतु भारतीय कृषि अनुसंधान परिषद, नई दिल्ली द्वारा प्रत्येक जनपद में कृषि विज्ञान केन्द्र स्थापित किये जाने

का प्रावधान है। प्रदेश के कुल 75 जनपदों में से वर्तमान में 67 जनपदों में कृषि विज्ञान केन्द्र स्थापित हैं। राज्य कृषि उत्पादन मण्डी परिषद— कृषि उत्पादन मण्डी अधिनियम 1964 के अधीन 251 मुख्य मण्डियों एवं 381 उप मण्डियाँ विनियमित हैं। प्रत्येक विनियमित मण्डी के लिए एक मण्डी समिति की स्थापना की गई है।

कृषि क्षेत्र को प्रोत्साहन देने के लिए प्रदेश सरकार द्वारा हाल के दिनों में कृषकों एवं व्यापारियों की सुविधा के लिए हेल्प लाइन नं. '155241' स्थापित किया गया है। इस सुविधा का उपयोग कर प्रदेश के कृषक, व्यापारी तथा आमजन मण्डियों से कृषि उपज का अच्छा बाजार मूल्य प्राप्त कर सकते हैं। इस तरह कृषि संबंधी विभिन्न समस्याओं का निराकरण किया जा सकता है।

### न्यूनतम समर्थन मूल्य

किसानों को उनकी कृषि उपज का उचित एवं लाभकारी मूल्य दिलाने के लिए सरकार द्वारा प्रत्येक वर्ष दो बार, रबी और खरीफ के मौसम में न्यूनतम समर्थन मूल्य (डैच) की घोषणा की जाती है। एम.एस. पी. की घोषणा भारत सरकार की आर्थिक मामलों की मंत्रिमण्डलीय समिति द्वारा 'कृषि लागत एवं मूल्य आयोग' (६।ब) 22 कृषि उपजों के लिए किया जाता है। कृषि लागत एवं मूल्य आयोग एक स्वायत्त संस्था है तथा इसकी सलाह सरकार के लिए बाध्यकारी नहीं है। गन्ना के लिए न्यूनतम समर्थन मूल्य के स्थान पर उचित एवं लाभकारी मूल्य की घोषणा की जाती है।

### 7. उपसंहार

आज 23 फसलें ऐसी हैं जिन्हें एमएसपी मिलता है। इन फसलों में बाजरा, गेहूँ, मक्का, धान, जौ, रागी और ज्वार, अरहर, चना, उड़द, मूंग और मसूर जैसी दालें, कुसुम, सरसों, नाइजर बीज, सोयाबीन, मूंगफली, तिल और सूरजमुखी जैसे तिलहन शामिल हैं। इनके अलावा, कपास, खोपरा, कच्चा जूट और गन्ना जैसी वाणिज्यिक फसलों को भी न्यूनतम समर्थन मूल्य या एमएसपी प्रदान किया जाता है। 2018-19 के केन्द्रीय बजट में यह घोषणा की गई है कि सभी फसलों के लिए न्यूनतम समर्थन कीमतों का निर्धारण इस प्रकार किया जाएगा कि वे उत्पादन लागत का डेढ़ गुणा हो। इस घोषणा के पीछे उद्देश्य यह है कि किसानों को उत्पादन लागत से कम-से-कम 50 प्रतिशत अधिक आय प्राप्त हो सके।

असली मुद्दा यह नहीं है कि न्यूनतम समर्थन कीमत किस प्रकार निर्धारित की जाती है बल्कि असली मुद्दा यह है कि न्यूनतम समर्थन कीमत (चाहे वह किसी भी आधार पर निर्धारित की गई हो) का कार्यान्वयन किस प्रकार होता है। आज स्थिति यह है कि जिन 23 फसलों के लिए न्यूनतम समर्थन कीमतों की घोषणा की जाती है, उनमें से 20 फसलों के लिए इन्हें लागू तक नहीं किया जाता। वस्तुस्थिति तो यह है कि केवल चावल तथा गेहूँ के लिए ही ये कीमतें प्रभावी सिद्ध हुई हैं तथा यदा कदा कुछ एक राज्यों में दो एक अन्य फसलों के लिए। कुछ राज्यों में तो वसूली के लिए उपयुक्त आधारीक संरचना तक नहीं है। सरकारी हस्तक्षेप न होने के कारण 70 प्रतिशत से अधिक किसानों को घोषित न्यूनतम समर्थन कीमतों से कोई लाभ नहीं मिलता।

### संदर्भ सूची

1. पुरी, वी0के0 एवं मिश्र, एस0के0 (2020), "भारतीय अर्थव्यवस्था", मुम्बई—हिमाल्या पब्लिशिंग हाउस।
2. लाल, एस0एन0 (2019), "भारतीय अर्थव्यवस्था", इलाहाबाद—शिवम पब्लिशर्स।
3. आर्थिक सर्वेक्षण (विभिन्न वर्षे के)
4. Uttar Pradesh (various years), Information and Public Relations Department Uttar Pradesh, Lucknow
5. <https://updes.up.nic.in>

# उत्तर प्रदेश के अग्रणी बैंक में गैर-निष्पादनीय परिसंपत्तियाँ: समस्या एवं समाधान

विशाखा रावत<sup>1</sup> एवं डॉ. निहारिका श्रीवास्तव<sup>2</sup>

---

## सारांश

भारतीय अर्थव्यवस्था के लिए बैंक रीढ़ की हड्डी की तरह है ऐसे में बैंकों की बढ़ रही गैर-निष्पादनीय परिसंपत्ति बड़ा संकट पैदा कर सकती है। बैंकिंग सेक्टर में एनपीए के चलते बैंकों को काफी मुश्किलों का सामना करना पड़ रहा है जहां एक ओर उनके लोन देने की क्षमता में कमी आ रही है वहीं उनका लाभ भी घटता जा रहा है। कई बैंक एनपीए की चपेट में आकर ध्वस्त हो रहे हैं गैर निष्पादनीय परिसंपत्ति की समस्या अग्रणी बैंको में और भयानक रूप धारण कर रही है। अग्रणी बैंक योजना 1969 से भारतीय रिजर्व बैंक द्वारा प्रशासित की जाती है प्रत्येक जिले में नामित बैंको को अग्रणी बैंक की जिम्मेदारी का कार्य भारतीय रिजर्व बैंक द्वारा इस उद्देश्य के साथ दिया गया जिससे सभी सुदूर ग्रामीण क्षेत्रों को बैंक जोड़कर वित्तीय समावेशन को आगे बढ़ाया जा सके। भारतीय रिजर्व बैंक द्वारा 30 जून 2017 तक सार्वजनिक क्षेत्र के 25 बैंक व निजी क्षेत्र के एक बैंक को देश के 706 जिलों में अग्रणी बैंक की जिम्मेदारी सौंपी गई है वर्तमान समय में बैंक 29 राज्य 7 संघ शासित राज्यों में अग्रणी बैंक के रूप में कार्य कर रहा है। भारत में बढ़ते एनपीए अर्थात गैर-निष्पादनीय परिसंपत्ति को देखते हुए भारतीय रिजर्व बैंक द्वारा 31 मार्च 2014 को इस नियम में तब्दीली करते हुए मियादी ऋण पर 1 वर्ष में 90 दिनों के भीतर राशि पर बैंकों को न व्याज और न ही बकाया राशि की किस्त अदा की गई हो तो उस ऋण को एनपीए घोषित कर दिया जाएगा इस विषय क्षेत्र से संबंधित उद्देश्य उत्तर प्रदेश के अग्रणी बैंकों की एनपीए की वर्तमान स्थिति को का विप्लेशन करते हुए सुझाव प्रस्तुत करना है। जिसके लिए एक परिकल्पना का निर्माण किया गया है। इस शोध पत्र में द्वितीयक आकड़ों का प्रयोग किया गया है। जिसे आरबीआई की वार्षिक रिपोर्ट एवं विशिष्ट बैंकों की वार्षिक रिपोर्ट के माध्यम से ज्ञात किया गया है। वर्तमान प्रतिस्पर्धी वैश्विक माहौल में, एनपीए का प्रबंधन महत्वपूर्ण होता जा रहा है और यह समय की मांग बन गया है। बैंकिंग क्षेत्र को प्रभावी बनाने के लिए, एनपीए प्रबंधन बोर्ड से लेकर अंतिम स्तर तक पूरे बैंक के लिए एक अभ्यास होना चाहिए। पिछले तीन

<sup>1</sup> एम ए छात्रा, अर्थशास्त्र विभाग, प्रताप बहादुर स्नातकोत्तर महाविद्यालय, प्रतापगढ़ सिटी (उ0प्र0)

<sup>2</sup> यूपीयूईए ईसी सदस्य, सहायक प्रोफेसर, अर्थशास्त्र विभाग, प्रताप बहादुर स्नातकोत्तर महाविद्यालय, प्रतापगढ़ सिटी (उ0प्र0)

दशकों में विशेष रूप से उदारीकरण अवधि के बाद, एनपीए को प्रबंधित करने और इसे इष्टतम स्तर पर लाने के लिए बैंकों के सहयोग से आरबीआई द्वारा कई नियामक उपाय शुरू किए गए हैं जिनमें सरफेसी अधिनियम आदि शामिल हैं। बैंकों और वित्तीय संस्थानों को व्यावहारिक और संरचित गैर-निष्पादित परिसंपत्ति प्रबंधन नीति अपनाने के लिए अधिक सक्रिय होना चाहिए। निजी क्षेत्र के बैंकों की तुलना में सार्वजनिक क्षेत्र के बैंकों का एनपीए स्तर अधिक है। जनता सेक्टर बैंक को कुशल तरीके से उचित निवारक उपाय करके किसी भी खाते को एनपीए बनने से बचाने के लिए अधिक सावधानी बरतनी चाहिए।

**शब्दावली**— अग्रणी बैंक, गैर-निष्पादनीय परिसंपत्तिया एवं उत्तर प्रदेश

## 1. प्रस्तावना

भारतीय अर्थव्यवस्था के लिए बैंक रीढ़ की हड्डी की तरह है। ऐसे में बैंकों की बढ़ रही गैर-निष्पादनीय परिसंपत्ति बड़ा संकट पैदा कर सकती है। गैर निष्पादनीय परिसंपत्ति की समस्या अग्रणी बैंकों में और भयानक रूप धारण कर रही है। भारत में बढ़ते एनपीए अर्थात् गैर-निष्पादनीय परिसंपत्ति को देखते हुए भारतीय रिजर्व बैंक द्वारा 31 मार्च 2014 को इस नियम में तब्दीली करते हुए मियादी ऋण पर 1 वर्ष में 90 दिनों के भीतर राशि पर बैंकों को न व्याज और न ही बकाया राशि की किस्त अदा की गई हो तो उस ऋण को एनपीए घोषित कर दिया जाएगा जबकि आरबीआई ने 1993 में किसी ऋण को एनपीए घोषित करने की समय सीमा 12 माह तक निर्धारित की थी सन 1995 में आरबीआई द्वारा इस अवधि सीमा में फिर से संशोधन किया गया तथा 12 माह की अवधि को घटाकर लेकिन बैंकों के लगातार बढ़ते हुए को देखते हुए सन 2014 में ऋण की किस्त दाय की समय सीमा को 6 माह से घटाकर 3 माह अर्थात् 90 दिन कर दिया गया।

## 2. अग्रणी बैंक

अर्थव्यवस्था के विभिन्न क्षेत्रों के बीच बैंक ऋण की प्राथमिकताओं को निर्धारित करने के लिए दिसंबर 1967 में राष्ट्रीय ऋण परिषद (एनसीसी) की स्थापना की गई। भारतीय रिजर्व बैंक द्वारा 30 जून 2017 तक सार्वजनिक क्षेत्र के 25 बैंक व निजी क्षेत्र के एक बैंक को देश के 706 जिलों में अग्रणी बैंक की जिम्मेदारी सौंपी गई है वर्तमान समय में बैंक 29 राज्य 7 संघ शासित राज्यों में अग्रणी बैंक के रूप में कार्य कर रहा है। 2015 की तीसरी तिमाही में एनपीए 3.51 लाख करोड़ रुपये था। यह जून 2017 में दोगुने से भी ज्यादा 8.29 लाख करोड़ हो गया। सार्वजनिक क्षेत्र के बैंकों में सर्वाधिक छ्च। एसबीआई का है जबकि बैंक ऑफ बड़ौदा की स्थिति शीर्ष में पांचवी है। जून 2017 में बैंक ऑफ बड़ौदा का एनपीए 46173 करोड़ रुपए रहा। अन्य शीर्ष 4 बैंक क्रमशः स्टेट बैंक ऑफ इंडिया, पंजाब नेशनल बैंक, बैंक ऑफ इंडिया एवं आईडीबीआई बैंक है। अकेले इन पांच बैंकों का कुल एनपीए भारत के संपूर्ण एनपीए का 47.4% है जो कि बहुत भयानक स्थिति को प्रकट करता है।

जो भी अध्ययन किए गए वह समग्र रूप में किए गए हैं अब आवश्यकता इस बात की है कि राज्य व जिला स्तर पर बैंक की क्या स्थिति है खासकर उत्तर प्रदेश राज्य में बैंक ऑफ बड़ौदा जहां अग्रणी बैंक

की तरह काम कर रहा है, जहां का एनपीए लगातार बढ़ता जा रहा है, का अध्ययन व शोध की आवश्यकता है।

### 3. पूर्व शोधो का अवलोकन

निशांत राज (2018)– निशांत राज का शोध शीर्षक छवद.मतवितउपदह ामजे ;छचाद्धरू भ्यूमतपवने पे प्दकपंशे ठंक स्वंद त्तवइसमउरहा । आर्थिक सर्वेक्षण 2016–17 के आंकड़ों का अध्ययन करते हुए बताया कि 2016 में भारत में 7 लाख करोड़ रुपए से अधिक के षण को एनपीए के रूप में घोषित किया गया है जो सभी ऋणों का 10: है। इस 10: रुणों का भुगतान कभी भी वापस नहीं आता जिसके परिणामस्वरूप बैंकों को धन की पर्याप्त हानि होती है अब यदि पुनर्गठन और गैर मान्यता प्राप्त संपत्तियों को भी जोड़ दिया जाए तो स्ट्रेड्स एसेट्स कुल ऋण का 15: से 20: होगा।

डॉ. पी. श्रीनिवास रेड्डी (2022) के अनुसार इस शोध पत्र का उद्देश्य बैंक ऑफ बड़ौदा के विलय के विशेष संदर्भ में भारतीय बैंकिंग क्षेत्र में लाभप्रदता पर गैर-निष्पादित परिसंपत्तियों के प्रभाव का अध्ययन करना है। यह अध्ययन 2016 से 2021 तक बैंक ऑफ बड़ौदा की लाभप्रदता का विश्लेषण करता है। इस अध्ययन में तुलनात्मक आय विश्लेषण और सहसंबंध गुणांक का उपयोग किया गया है। इस शोध कार्य में पाया गया कि इसमें उच्च स्तर की प्रतिकूलता है बैंकिंग क्षेत्र में शुद्ध-लाभ और गैर-निष्पादित परिसंपत्तियों के बीच संबंध है। अतः यदि बैंक इन गैर-निष्पादित परिसंपत्तियों की वसूली करें और उन्हें कम करें, तो वे अधिक से अधिक मुनाफा कमाएंगे।

### 4. शोध पत्र के उद्देश्य

- उत्तर प्रदेश के अग्रणी बैंकों के एनपीए की वर्तमान स्थिति का विश्लेषण करना।
- उत्तर प्रदेश के अग्रणी बैंकों के एनपीए की वर्तमान स्थिति से सम्बन्धित सुझाव प्रस्तुत करना है।

### 5. शोध पत्र की परिकल्पना

- उत्तर प्रदेश के अग्रणी बैंकों विशेषकर बैंक ऑफ बड़ौदा के सकल गैर निष्पादनीय परिसम्पत्तियों के मूल्य तथा बैंक ऑफ बड़ौदा के लाभ के मध्य कोई सम्बन्ध नहीं है।
- उत्तर प्रदेश के अग्रणी बैंकों विशेषकर बैंक ऑफ बड़ौदा के सकल गैर निष्पादनीय परिसम्पत्तियों के मूल्य तथा बैंक ऑफ बड़ौदा के लाभ के मध्य सम्बन्ध है।

### 6. शोध प्रविधि

प्रस्तुत शोध पत्र अन्वेषणात्मक शोध पर आधारित है। उद्देश्यों की पूर्ति हेतु इस शोध पत्र में द्वितीयक आंकड़ों का प्रयोग किया गया है। जिसे आरबीआई की वार्षिक रिपोर्ट एवं विशिष्ट बैंकों की वार्षिक रिपोर्ट के माध्यम से ज्ञात किया गया है। परिकल्पना की जांच हेतु कार्ई वर्ग परीक्षण तथा अर्थमिति के विभिन्न औजारों का प्रयोग किया गया है। उत्तर प्रदेश तथा बैंक ऑफ बड़ौदा का चयन उद्देश्यपूर्ण न्यायदर्ष विधि पर आधारित है तथा उद्देश्यों की पूर्ति हेतु 2011 से आंकड़ों का संकलन किया गया है।

## 7. उत्तर प्रदेश में बैंक ऑफ बड़ौदा के एनपीए की स्थिति

प्रस्तुत शोध का उद्देश्य गैर निष्पादनीय परिसम्पत्ति की वर्तमान स्थिति से सम्बन्धित है। जिसके लिए बैंक ऑफ बड़ौदा की वार्षिक रिपोर्ट एवं प्रदर्शन मूल्यांकन रिपोर्ट से सकल एनपीए तथा निबल एनपीए के आंकड़ों का विप्लेशन किया जा रहा है।

बैंक ऑफ बड़ौदा की वार्षिक रिपोर्ट एवं प्रदर्शन मूल्यांकन रिपोर्ट के आधार पर 2011 से 2023 तक के आंकड़े को तालिका-1 में प्रदर्शित किया गया है। आंकड़ों से स्पष्ट है कि सकल एनपीए 2011 में मात्र ₹0 3152.50 करोड़ थी जो क्रमशः प्रत्येक वर्ष में बढ़ती गई है और 2023 में यह बारह गुना बढ़कर ₹0 36763.68 करोड़ हो गई है। इसके बढ़ने की दर 2016 से ज्यादा तेज हुई है जो 2011 में ₹0 3152.50 करोड़ की तुलना में 2015 में पांच गुने से भी ज्यादा बढ़कर ₹0 16261.45 करोड़ हो गया और 2020 में यह 2011 का बीस गुना तथा 2015 का चार गुने से अधिक होकर ₹0 69381.43 करोड़ पर पहुंच गया। इसके बाद इसमें गिरावट पाई गई है और 2023 में यह गिरकर ₹0 36763.68 करोड़ हो गया। स्पष्ट है कि 2011 से 2020 तक के वर्षों में इसके बढ़ने की दर अत्यधिक तेज रही है। जिसका मुख्य कारण कुषासन, सरकारी नीतियाँ, गलत असक्षताओं का अनुमान इत्यादि है जिसकी जांच आगे की गई है।

तालिका 1 : बैंक ऑफ बड़ौदा के सकल गैर निष्पादनीय परिसम्पत्ति (₹0 करोड़ में)

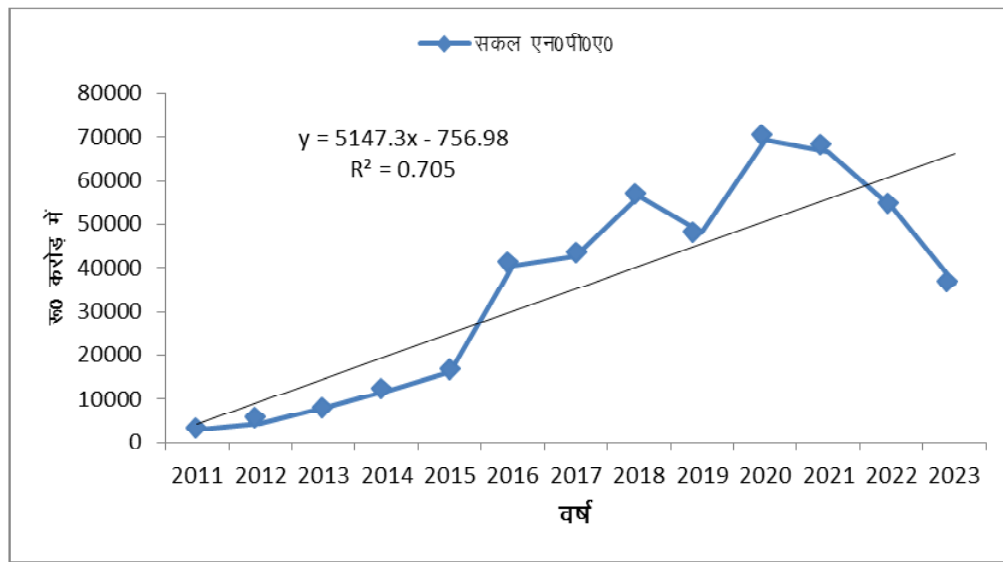
वर्ष	सकल एनपीए (₹0 करोड़ में)
2011	3152.5
2012	4464.75
2013	7982.58
2014	11875.9
2015	16261.45
2016	40521.04
2017	42718.7
2018	56480.39
2019	48232.77
2020	69381.43
2021	66670.99
2022	54059.39
2023	36763.68
माध्य	35274.2746
विचरण गुणांक	147.7524

स्रोत: बैंक ऑफ बड़ौदा की वार्षिक रिपोर्ट (विभिन्न वर्षों में)

औसत सकल गैर निस्पादनीय परिसम्पत्ति का मूल्य ₹0 35274.27 करोड़ है। जिसका विचरण गुणांक 147.75 प्रतिशत है। स्पष्ट है कि गैर निस्पादनीय परिसम्पत्तियां का मान अत्यधिक ऊंचा है और इसमें विचरणशीलता भी ऊंची है।

यदि काल श्रेणी द्वारा इसकी वृद्धि दर देखी जाये तो यह ₹0 5147.3 करोड़ प्रति वर्ष है। जिसका आर0 वर्ग मान 70.5 है।

चित्र 1 : बैंक ऑफ बड़ौदा के सकल गैर निस्पादनीय परिसम्पत्ति



यदि निबल एन0पी0ए0 को देखें तो इसमें काफी उतार-चढ़ाव दिखाई पड़ेंगे। यह 2011 में ₹0 790.88 करोड़ थी जो 2016 में लगभग तीन गुना तक बढ़कर ₹0 19406.46 करोड़ हो गई। 2017 में थोड़ी सी गिरावट के साथ ₹0 18080.18 करोड़ पर प्राप्त हुई। पुनः 2018 में इसमें वृद्धि देखी गई जो बढ़कर ₹0 23482.65 करोड़ हो गई। 2019 में पुनः इसमें गिरावट आई और यह ₹0 15609.50 करोड़ हो गई। इसके बाद दो वर्षों में बढ़कर ₹0 21799.88 करोड़ हो गई। पुनः इसमें गिरावट देखी गई 2023 में यह ₹0 8384.32 करोड़ पर प्राप्त हुई है जो स्पष्ट करता है कि यह 2011 का दस गुने से अधिक 2023 में है। जबकि 2018 में यह अपने उच्चतम स्तर पर थी जो 2011 की चालीस गुना थी। स्पष्ट है कि सकल एन0पी0ए0 तथा निबल एन0पी0ए0 की स्थिति पिछले एक दशक में वृद्धिमान रही है। दूसरे षट्कों में इसमें बढ़ने का क्रम देखा गया है। इसे चित्र-1 एवं 2 में प्रदर्शित किया गया है।



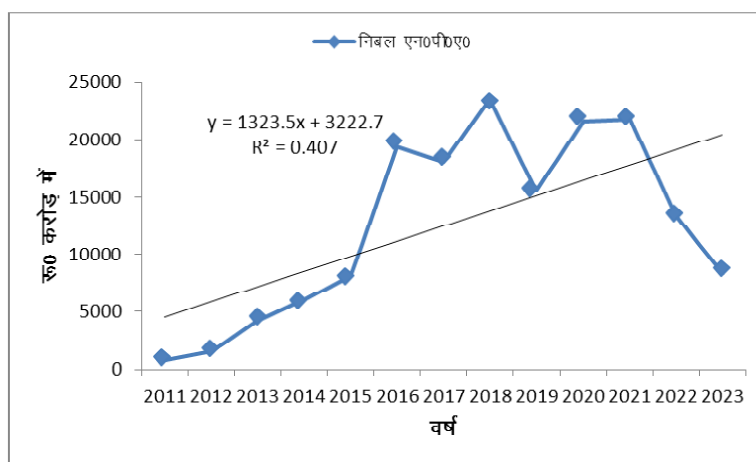
तालिका 2 : बैंक ऑफ बड़ौदा के निबल गैर निस्पादनीय परिसम्पत्ति

वर्ष	निबल एन0पी0ए0 (रु0 करोड़ में)
2011	790.88
2012	1543.64
2013	4192.02
2014	6034 <sup>76</sup>
2015	8069 <sup>49</sup>
2016	19406.46
2017	18080 <sup>18</sup>
2018	23482.65
2019	15609.5
2020	21576.59
2021	21799.88
2022	13364.65
2023	8384.32
माध्य	12487.3092
विचरण गुणांक	154.5615

स्रोत: बैंक ऑफ बड़ौदा की वार्षिक रिपोर्ट (विभिन्न वर्षों में)

औसत निबल गैर निस्पादनीय परिसम्पत्ति का मान रु0 12487.31 करोड़ है। जिसका विचरण गुणांक 154.56 प्रतिशत है। स्पष्ट है कि इसमें विचरणशीलता सकल गैर निस्पादनीय परिसम्पत्ति की तुलना में अधिक है। यदि इसकी वृद्धि दर को देखे तो यह रु0 1323.5 करोड़ प्रति वर्ष है। जिसका आर0 वर्ग मान 40.7 प्रतिशत है।

चित्र 2 : बैंक ऑफ बड़ौदा के निबल गैर निस्पादनीय परिसम्पत्ति



### एन0पी0ए0 में योगदान देने वाले कारक

- i. मंदी, बिजली और इनपुट की कमी, मुद्रास्फीति, और चोटें पिछले बकाया के भुगतान में चूक में योगदान करती हैं।
- ii. खराब बाजार अनुसंधान, जल्दबाजी में उधार लेने वालों का वित्तीय विश्लेषण, और अपर्याप्त ऋण पात्रता माप प्रक्रियाएँ और बैंक ऋण दस्तावेजीकरण के लिए अपने दोषपूर्ण विनियमन तंत्र के साथ-साथ अनुवर्ती प्रक्रियाओं को करने में विफल रहे।
- iii. सरकारी नीतियां जिन्हें अपनाया/कार्यान्वित किया गया है जैसे उत्पाद शुल्क सुधार, उत्सर्जन नियंत्रण, प्राथमिकता क्षेत्र ऋण और अप्रचलित कानूनी संरचनाएं।
- iv. जब धन का उपयोग विस्तार या ऐसी गतिविधियों के लिए किया जाता है जिनके लिए नए उद्यम शुरू करके उन्नयन की आवश्यकता होती है, तो यह मंदी की स्थितियों, तनावपूर्ण श्रम संबंधों, अनुपयुक्त बुनियादी ढांचे, अप्रचलित उपकरण और उत्पादों, तकनीकी मुद्दों, अयोग्य प्रबंधन और पूंजी और ऋण बाजारों में आवश्यक धन तक पहुंचने में असमर्थता से बढ़ जाता है।
- v. जब ऋण देने की बात आती है, तो बैंक कानूनों और विनियमों का सख्ती से पालन कर सकते हैं। उधारकर्ताओं की ऋण पात्रता का एक प्रभावी और कुशल अनुमान लगाया जाना चाहिए। 2008 के सबप्राइम संकट के लिए बैंकों की खराब ऋण देने की प्रथाओं को दोषी ठहराया गया था।
- vi. संगठन समय-समय पर अपने वातावरण में कठिनाइयों का सामना करता है जहां वह काम करता है, जिससे वित्तीय नुकसान होता है।
- vii. चक्रवात, सूखा, भूकंप और बाढ़ जैसी प्राकृतिक आपदाएँ किसानों और कृषि व्यवसायों को ऐसी स्थितियों में डाल सकती हैं जहाँ उन्हें उनकी जरूरत की उपज नहीं मिल पाती है।
- viii. कभी-कभी, व्यक्ति का रवैया उसे पैसे चुकाने से रोकता है। चूक करने का इरादा, धन की हेराफेरी, प्रमोटर धोखाधड़ी और हेराफेरी, और निदेशक की असहमति और बैंकों की ओर से अपर्याप्तता, जैसे धन वितरित करने में देरी और सरकार द्वारा सब्सिडी जारी करना।

वर्ष 2011 से 2023 के मध्य देखें तो बैंक ऑफ बड़ौदा के लाभ जहां 2011 के ₹0 4241.68 करोड़ थे। वर्ष 2023 में बढ़कर ₹0 14109.62 करोड़ हो गये परन्तु इस पूरे दशक में इसमें अत्यधिक उच्चावचन देखे जा सकते हैं। 2019 में इसका धनात्मक मान सबसे न्यूनतम ₹0 433.52 करोड़ था। वर्ष 2016 एवं 2018 में इसका मान क्रमशः ऋणात्मक पाया गया है। क्रमशः ₹0 -5395.55 करोड़ तथा ₹0 -2431.81 करोड़ पाया गया।

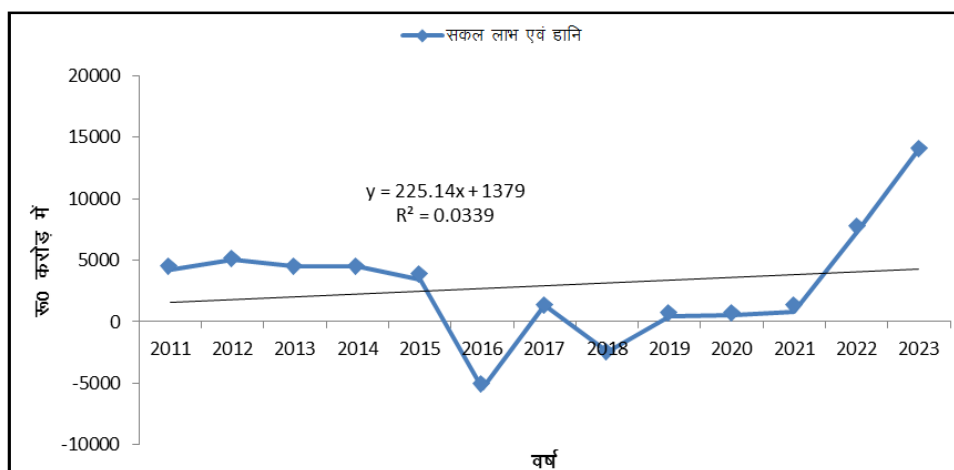
तालिका 3 : बैंक ऑफ बड़ौदा के निबल लाभ /हानि (रु० करोड़ में)

वर्ष	निबल लाभ/हानि
2011	4241.68
2012	5006.96
2013	4480.72
2014	4541.08
2015	3398.43
2016	.5395.55
2017	1383.13
2018	.2431.81
2019	433.52
2020	546.18
2021	828.95
2022	7272.28
2023	14109.62
माध्य	2955.0146
विचरण गुणांक	62.08242

स्रोत: बैंक ऑफ बड़ौदा की वार्षिक रिपोर्ट (विभिन्न वर्षों में)

औसत लाभ रु० 2955.01 करोड़ है और विचरण गुणांक 62.08 प्रतिशत है जो स्पष्ट करती है कि विचरणशीलता अन्य दो श्रेणियों के तुलना में इसमें सबसे कम है। यदि इसकी वृद्धि दर को देखे तो रु० 225.14 करोड़ प्रति वर्ष है। जिसका आर० वर्ग मान 3.4 प्रतिशत है।

चित्र 3 : बैंक ऑफ बड़ौदा के निबल लाभ एवं हानि



यदि सकल गैर निस्पादनीय परिसम्पत्तियों के मूल्य एवं बैंक ऑफ बड़ौदा के लाभ के मध्य सम्बन्धों को देखे जिनका औसत मान तथा प्रमाप विचलन क्रमशः रू0 35274.27 करोड़ एवं रू0 23873.91 करोड़ तथा रू0 2955.01 करोड़ एवं रू0 4759.82 करोड़ है।

तालिका 4 : सकल गैर निस्पादनीय परिसम्पत्ति तथा लाभ का माध्य एवं प्रमाप विचलन

	माध्य	प्रमाप विचलन	नमूना संख्या
सकल गैर निस्पादनीय परिसम्पत्तियों का मूल्य	35274.2746	23873.91160	13
बैंक ऑफ बड़ौदा के लाभ	2955.0146	4759.82481	13

स्रोत: शोधार्थी द्वारा निर्मित

इसके साथ ही इनके मध्य सह सम्बन्ध गुणांक  $-0.327$  है। जिसका सार्थकता मान  $0.276$  है। स्पष्ट है कि इनके मध्य ऋणात्मक सम्बन्ध है।

तालिका 5 : सकल गैर निस्पादनीय परिसम्पत्ति तथा लाभ के माध्य सम्बन्ध

		सकल गैर निस्पादनीय परिसम्पत्तियों का मूल्य	बैंक ऑफ बड़ौदा के लाभ
सकल गैर निस्पादनीय परिसम्पत्तियों का मूल्य	पियर्सन सहसम्बन्ध गुणांक	1	.327
	सार्थकता स्तर		.276
	नमूना संख्या	13	13
बैंक ऑफ बड़ौदा के लाभ	पियर्सन सहसम्बन्ध गुणांक	..327	1
	सार्थकता स्तर	.276	
	नमूना संख्या	13	13

स्रोत: शोधार्थी द्वारा निर्मित

## 8. निष्कर्ष

पिछले तीन दशकों में विशेष रूप से उदारीकरण अवधि के बाद, एनपीए को प्रबंधित करने और इसे इष्टतम स्तर पर लाने के लिए बैंकों के सहयोग से आरबीआई द्वारा कई नियामक उपाय शुरू किए गए हैं जिनमें सरफेसी अधिनियम आदि शामिल हैं। बैंकों और वित्तीय संस्थानों को व्यावहारिक और संरचित गैर-निष्पादित परिसंपत्ति प्रबंधन नीति अपनाने के लिए अधिक सक्रिय होना चाहिए। निजी क्षेत्र के बैंकों की तुलना में सार्वजनिक क्षेत्र के बैंकों का एनपीए स्तर अधिक है। जनता सेक्टर बैंक को कुशल तरीके से उचित निवारक उपाय करके किसी भी खाते को एनपीए बनने से बचाने के लिए अधिक सावधानी बरतनी चाहिए।

## संदर्भ सूची

1. V. RAVEENDRA SARADHI, AREEJ A. SIDDIQUI [2021], "The Impact of NPAs on Profitability of Public Sector Banks in India", Indian Institute of Finance [Vol. XXXV No. 3, September 2021 Pages- 861 - 872]

2. M Valliammal and Manivannan (2018), "A Study on Non- Performing Assets and Its Impact on Public Sector Banks in India", IJSRST | Volume 4 | Issue 8| Print ISSN: 2395-6011 | Online ISSN: 2395- 602X.
3. Suvitha K Vikram, Gayathri G (2018), "A Study on NPAs in Indian Banking Sector", International Journal of Pure and Applied Mathematics-[Volume-118, No.20]
4. Dr Pradeep Bhardwaj, Dr Isha Chaudhary [2018], "A Study of Non-Performing Assets of Commercial Banks and its Recovery in India", [VOLUME 5 I ISSUE 2 I APRIL - JUNE 2018] e ISSN 2348 -1269, Print ISSN 2349-5138
5. Banerjee and Mitra (2018), "Non-Performing Assets of the Indian Banking System: A Critical Evaluation", Asian Journal of Research in Banking and Finance 8(6):1-16.
6. Shanabhogara Raghavendra [2018], "Non-Performing Banks in commercial banks in India: An Analysis", Impact Journal of Research, ISSN (P): 2347-4564; ISSN (E):2321-8878, Vol.6, Issue 4, April 2018.
7. Payel Roy and Dr Pradip Kumar Samanta (2017), "ANALYSIS OF NON-PERFORMING ASSETS IN PUBLIC SECTOR BANKS OF INDIA", International Journal of Management (IJM) Volume 8, Issue 1, January - February 2017, pp.21-29, Article ID: IJM\_08\_01\_003 Available online at <http://iaeme.com/Home/issue/IJM?Volume=8&Issue=1>.
8. Various Annual Report of the Bank of Baroda
  - <https://www.bankofbaroda.in/shareholders-corner/annualreports/FY2016-17>
  - <https://www.bankofbaroda.in/shareholders-corner/annualreports/FY2017-18>
  - <https://www.bankofbaroda.in/shareholders-corner/annualreports/FY2018-19>
  - <https://www.bankofbaroda.in/shareholders-corner/annualreports/FY2019-20>
  - <https://www.bankofbaroda.in/shareholders-corner/annualreports/FY2020-21>
  - <http://rbi.org.in/Scripts/PublicationsView.aspx>

# उत्तराखण्ड के ग्रामीण परिवारों में सरकारी योजनाओं के प्रति जागरूकता का अध्ययन : जनपद देहरादून के कालसी एवं चकराता विकासखण्ड के सन्दर्भ में

रविन्दर कुमार यादव<sup>1</sup> एवं डॉ० वी०बी० चौरसिया<sup>2</sup>

---

## सार

भारत सरकार ने ग्रामीण लोगों के विकास और उत्थान के लिए कई योजनाओं की शुरुआत की है। इन योजनाओं का उद्देश्य ग्रामीण वंचित युवाओं, महिलाओं, गरीबी रेखा से नीचे जीवन यापन करने वालों के लिए रोजगार, आवास और खाद्य सुरक्षा से संबंधित सुविधा देकर उन्हें आत्मनिर्भर पीढ़ी में परिवर्तित करना है। चूंकि यह योजनाएं बैंकों और वित्तीय संस्थानों के माध्यम से लागू की जा रही थी इसलिए जो लोग इन बैंकों एवं उनके कार्यक्रम से परिचित थे वे ही इन योजनाओं का लाभ उठा सके। अतः इस शोध पत्र के माध्यम से इन योजनाओं के प्रति लोगों की जागरूकता का अध्ययन किया जा रहा है। जिसके लिए तीन उद्देश्य लिए गए हैं। पहला ; अध्ययन क्षेत्र से संबंधित रोजगार, आवास और खाद्य से संबंधित सरकारी योजनाओं का अध्ययन करना। दूसरा ; इन योजनाओं के प्रति लोगों की जागरूकता का अध्ययन करना। तीसरा; इन योजनाओं के प्रति लोगों की जागरूकता बढ़ाने से संबंधित सुझाव देना। समाज के जिन वर्गों के लिए यह योजनाएं चलाई जा रही हैं वे ही इन योजनाओं के प्रति जागरूक नहीं हैं।

**मुख्य शब्द** – सरकारी योजनाएँ, ग्रामीण विकास, समावेशी विकास, रोजगार, परिवार

## प्रस्तावना

भारत की ज्यादातर आबादी ग्रामीण क्षेत्रों में बसती है अतः यदि भारत को विकसित होना है तो यहां की ग्रामीण अर्थव्यवस्था को भी विकसित करना होगा। ग्रामीण विकास मुख्य रूप से ग्रामीण क्षेत्र के सबसे गरीब वर्गों पर ध्यान केंद्रित करते हुए उनकी उत्पादकता को बढ़ाने की कोशिश करता है। भारत सरकार द्वारा ग्रामीण विकास के लिए अनेक योजनाएं बनाई गई हैं। प्रस्तुत शोध पत्र में उत्तराखण्ड राज्य के देहरादून

---

<sup>1</sup> शोध छात्र, एच०एन०बी० गढ़वाल (सेन्ट्रल) युनिवर्सिटी, श्रीनगर गढ़वाल।

<sup>2</sup> शोध पर्यवेक्षक, प्रोफेसर, डी०ए०वी० (पी.जी.) कालेज, देहरादून।

जनपद के कालसी एवं चकराता विकासखंड में इन ग्रामीण विकास योजनाओं के प्रति लोगों की जागरूकता की स्थितियों का अध्ययन किया जा रहा है। अध्ययन में आठ ग्रामीण विकास योजनाओं को शामिल किया गया है जो कि इस प्रकार से हैं। मनरेगा, मुख्यमंत्री स्वरोजगार योजना, प्रधानमंत्री रोजगार सृजन कार्यक्रम, दीनदयाल अंत्योदय योजना-राष्ट्रीय आजीविका मिशन, दीनदयाल उपाध्याय ग्रामीण कौशल योजना, प्रधानमंत्री आवास योजना, राष्ट्रीय कृषि विकास योजना एवं राष्ट्रीय खाद्य सुरक्षा एक्ट।

### साहित्यिक समीक्षा

रोहन सचदेव, कृति गर्ग, समीक्षा घेतम, आर्यन आर. श्रीवास्तव, आकाश श्रीवास्तव (2022) ग्रामीणों में इन सामाजिक सुरक्षा की योजनाओं के प्रति जागरूकता काफी अच्छी है इसके बावजूद उनकी इन योजनाओं में भागीदारी सीमित है। जन जागरूकता अभियान, ग्रामीणों का मार्गदर्शन और स्थानीय शैक्षिक थिएटर कार्यक्रम के माध्यम से इनमें ग्रामीणों की भागीदारी बढ़ाई जा सकती है।

कुसुमा के. पी. (2022) जनजातीय लोगों का इन योजनाओं के प्रति जागरूक होना अति आवश्यक है चूंकि जनजातीय लोगों में शिक्षा का स्तर बहुत कम होता है। इसलिए इन जनजातीय लोगों में इन योजनाओं के प्रति जागरूकता बहुत कम होती है।

महेश के.एम., पी.एस. ऐथल और शर्मा के.आर.एस. (2021) ग्रामीण क्षेत्रों में कृषि उत्पाद सकल घरेलू उत्पाद में भागीदारी के साथ रोजगार सृजन में भी महत्वपूर्ण भूमिका निभाते हैं। स्वयं सहायता समूह के माध्यम से फसल बीमा, डेरी, वानिकी, मधुमक्खी पालन जैसे अभिनव कार्यक्रम से किसानों के कल्याण और देश की अर्थव्यवस्था के विकास पर सीधा प्रभाव डाला जा सकता है।

### अध्ययन के उद्देश्य

इस शोध पत्र के उद्देश्य इस प्रकार हैं :

1. अध्ययन क्षेत्र में सरकारी योजनाओं का अध्ययन करना।
2. अध्ययन क्षेत्र में सरकारी योजनाओं के प्रति लोगों की जागरूकता का अध्ययन करना।
3. सरकारी योजनाओं के प्रति लोगों की जागरूकता बढ़ाने के लिए सुझाव देना।

### शोध प्रविधि

उत्तराखंड राज्य के देहरादून जनपद के चकराता एवं कालसी विकासखंड से 200 (प्रत्येक विकासखंड से 100 ग्रामीण परिवारों का चयन) ग्रामीण परिवारों का चयन स्तरीय देव निदर्शन विधि द्वारा किया गया है। देहरादून से विकासखंडों का चयन पर्वतीय क्षेत्रों को ध्यान में रखते हुए किया गया है। जिसमें कालसी निचले और चकराता मध्य पर्वतीय क्षेत्र में आता है। इसके पश्चात देव निदर्शन विधि द्वारा 10 ग्रामों का चयन किया गया है ग्रामों का चयन विकासखंड मुख्यालय से 10 किलोमीटर की दूरी के अनुसार तीन भागों में बाँटकर किया गया है अर्थात् प्रत्येक 10 किलोमीटर से 3 ग्रामों का चयन। प्रत्येक ग्राम से 11 परिवारों

का चयन देव निदर्शन विधि द्वारा किया गया है। समंक संकलन के लिए सुविधाजनक समंक संकलन विधि का प्रयोग किया गया है।

### ग्रामीण परिवारों के लिए सरकारी योजनाएँ

महात्मा गांधी राष्ट्रीय ग्रामीण रोजगार गारंटी अधिनियम का उद्देश्य प्रत्येक ग्रामीण परिवार के कम से कम एक सदस्य को जो अकुशल शारीरिक श्रम अपनी स्वेच्छा से करने के लिए तैयार हो एक वित्तीय वर्ष में कम से कम 100 दिनों का वेतन रोजगार प्रदान करके ग्रामीण क्षेत्रों में आजीविका सुरक्षा बढ़ाना है।

उत्तराखण्ड सरकार द्वारा मुख्यमंत्री स्वरोजगार योजना उद्यमशील युवाओं, कोविड-19 के कारण उत्तराखण्ड लौटे प्रवासियों, कुशल एवं अकुशल कारीगरों, हस्तशिल्पियों तथा शिक्षित शहरी एवं ग्रामीण बेरोजगार व्यक्तियों को यथासंभव उनके निवास क्षेत्र के निकट रोजगार के अवसर प्रदान करने के साथ-साथ यह योजना रोजगार की तलाश में पहाड़ी एवं ग्रामीण क्षेत्र से पलायन को रोकने का भी कार्य करेगी।

प्रधानमंत्री रोजगार सृजन कार्यक्रम में विनिर्माण क्षेत्र के लिए स्वीकार्य अधिकतम परियोजना लागत 25 लाख एवं व्यवसाय तथा सेवा क्षेत्र के लिए यह सीमा अधिकतम 10 लाख रुपए है। इस योजना के तहत लाभार्थियों को सब्सिडी की दर क्षेत्र के अनुसार निर्धारित होती है।

दीनदयाल अंत्योदय-राष्ट्रीय आजीविका मिशन गरीबों के लिए मजबूत संस्थान बनाकर गरीबी को कम करने का प्रयास करती है खासकर गरीब महिलाओं के लिए और साथ ही यह इन संस्थाओं की विभिन्न वित्तीय सेवाओं और आजीविका कार्यों तक पहुंच सुगम बनाती है।

दीनदयाल उपाध्याय ग्रामीण कौशल योजना ग्रामीण विकास मंत्रालय की कौशल प्रशिक्षण एवं प्लेसमेंट कार्यक्रम है इसकी दो उद्देश्यों के साथ घोषणा की गई थी पहला ग्रामीण गरीब परिवारों की आय प्राप्त करने के माध्यम में विविधता लाना एवं दूसरा ग्रामीण युवाओं की रोजगार संबंधी आकांक्षाओं को पूरा करना।

प्रधानमंत्री आवास योजना ग्रामीण योजना का लक्ष्य आवास हीन और कच्चे और जीर्ण-शीर्ण घरों में रहने वाले परिवारों को बुनियादी सुविधाओं के साथ एक पक्का घर प्रदान करना है।

राष्ट्रीय खाद्य सुरक्षा एक्ट अंत्योदय अन्ना योजना (।।।)राशन कार्ड धारक वाले परिवारों को इसके जरिए इन्हें प्रति परिवार प्रतिमाह 35 किलो अनाज उपलब्ध कराया जाता है वहीं (चम्)कार्ड धारकों को प्रतिमाह प्रति परिवार 5 किलो अनाज उपलब्ध कराया जाता है।

राष्ट्रीय कृषि विकास योजना का उद्देश्य किसानों के प्रयासों को मजबूत करने, जोखिम कम करने और कृषि-व्यवसाय उद्यमिता को बढ़ावा देकर खेती को एक लाभकारी आर्थिक गतिविधि बनाना है।



सारणी 1: ग्रामीण परिवारों में सरकारी योजनाओं के प्रति जागरूकता का स्तर

क्र. सं.	विवरण	कालसी			चकराता			A+B
		जागरूक	जागरूक नहीं	कुल (A)	जागरूक	जागरूक नहीं	कुल (B)	
1	MGNAREGA	100	0	100	100	0	100	200
2	MSY	81	19	100	68	32	100	200
3	PMEGP	28	72	100	42	58	100	200
4	DAY-NRLM	97	3	100	91	9	100	200
5	DDU-GKY	94	6	100	85	15	100	200
6	PMAY	100	0	100	97	3	100	200
7	NFSA(AAY/PHH)	89	11	100	66	34	100	200
8	RKVY	79	21	100	100	0	100	200

स्रोत – प्राथमिक समंक

कालसी से सरकारी योजनाओं के प्रति सबसे ज्यादा जागरूकता चार योजनाओं के प्रति है मनरेगा (100), PMAY(100), DAY-NRLM(97), DDU-GKY(94) है। वही PMEGP के प्रति जागरूकता का स्तर सबसे कम है क्योंकि 72 परिवार इसके प्रति बिल्कुल जागरूक नहीं है। चकराता में मनरेगा(100), RKVY (100), PMAY(97), DAY-NRLM(91) परिवार जागरूक थे इस विकासखंड से भी PMEGP के प्रति परिवारों की जागरूकता सबसे कम थी लगभग 58 प्रतिशत। इस योजना के प्रति चकराता के परिवार कालसी से ज्यादा जागरूक पाए गए हैं।

सारणी 2 : ग्रामीण परिवारों में डळछ।त्ळळ। के प्रति जागरूकता का स्तर

क्र.सं	विवरण	कालसी		चकराता	
		परिवारों की संख्या	प्रतिशत	परिवारों की संख्या	प्रतिशत
1	अत्यधिक जागरूक	14	14	11	11
2	जागरूक	29	29	45	45
3	कुछ हद तक जागरूक	44	44	20	20
4	कम जागरूक	9	9	20	20
5	अत्यधिक कम जागरूक	4	4	4	4
	कुल	100	100	100	100

स्रोत – प्राथमिक समंक (परिकलित समंक पर आधारित)

कालसी से 14(14 प्रतिशत) परिवार इसके प्रति अत्यधिक जागरूक, 29(29 प्रतिशत) परिवार जागरूक, 44(44 प्रतिशत) कुछ हद तक जागरूक थे। केवल 9(9 प्रतिशत), 4(4 प्रतिशत) परिवार ऐसे थे जो कम जागरूक एवं अत्यधिक कम जागृत थे क्रमशः। चकराता से 11(11 प्रतिशत) परिवार उसके प्रति अत्यधिक जागरूक थे 45(45 प्रतिशत) सिर्फ जागरूक जबकि 20(20 प्रतिशत) प्रतिशत परिवार कुछ हद तक जागरूक थे 20(20 प्रतिशत) परिवार ऐसे भी थे जो कम जागरूक थे जबकि केवल 4(4 प्रतिशत) प्रतिशत परिवार ऐसे थे जो अत्यधिक कम जागरूक थे।

सारणी 3 : ग्रामीण परिवारों में डैल के प्रति जागरूकता का स्तर

विवरण		कालसी		चकराता	
क्र. सं	MSY	परिवारों की संख्या	प्रतिशत	परिवारों की संख्या	प्रतिशत
1	अत्यधिक जागरूक	11	13	14	21
2	जागरूक	6	8	12	18
3	कुछ हद तक जागरूक	10	13	13	19
4	कम जागरूक	48	59	28	41
5	अत्यधिक कम जागरूक	6	7	1	1
	कुल	81	100	68	100

स्रोत – प्राथमिक समंक(परिकलित समंक पर आधारित)

कालसी में 11(13 प्रतिशत) परिवार अत्यधिक जागरूक, 6(8 प्रतिशत) परिवार जागरूक तथा 10(13 प्रतिशत) कुछ हद तक जागरूक थे। 48(59 प्रतिशत) परिवार कम जागरूक थे। 6(7 प्रतिशत) परिवार अत्यधिक कम जागरूक थे। चकराता में 14(21 प्रतिशत) परिवार अत्यधिक जागरूक थे वहीं जागरूक या कुछ हद तक जागरूक केवल 12(18 प्रतिशत) एव 13(19 प्रतिशत) परिवार ही थे क्रमशः। सबसे ज्यादा लगभग 28(41 प्रतिशत) परिवार ऐसे थे जो कम जागरूक थे केवल 1(1 प्रतिशत) परिवार ऐसा पाया गया था जो अत्यधिक कम जागरूक था।

सारणी 4 : ग्रामीण परिवारों में PMEGP के प्रति जागरूकता का स्तर

विवरण		कालसी		चकराता	
क्र. सं	PMEGP	परिवारों की संख्या	प्रतिशत	परिवारों की संख्या	प्रतिशत
1	अत्यधिक जागरूक	12	42	16	39
2	जागरूक	4	14	11	27
3	कुछ हद तक जागरूक	4	14	5	11
4	कम जागरूक	1	4	6	14
5	अत्यधिक कम जागरूक	7	26	4	9
	कुल	28	100	42	100

स्रोत – प्राथमिक समंक(परिकलित समंक पर आधारित)

कालसी में 28 परिवारों में केवल 12(42 प्रतिशत) परिवार अत्यधिक जागरूक थे शेष 4(15 प्रतिशत) परिवार केवल जागरूक थे 4(14 प्रतिशत) परिवार कुछ हद तक जागरूक थे जबकि 1(4 प्रतिशत) परिवार कम जागरूक एवं 7(26 प्रतिशत) परिवार अत्यधिक कम जागरूक थे। चकराता में अत्यधिक जागरूक परिवारों की संख्या 16(39 प्रतिशत) थी जबकि जागरूक परिवारों की संख्या 11(27 प्रतिशत) थी कुछ हद तक जागरूक, कम जागरूक एवं अत्यधिक कम जागरूक परिवारों की संख्या क्रमशः 5(11 प्रतिशत), 6(14 प्रतिशत), 4(9 प्रतिशत) थी।

सारणी 5 : ग्रामीण परिवारों में **DAY-NRLM** के प्रति जागरूकता का स्तर

विवरण		कालसी		चकराता	
क्र. सं	DAY-NRLM	परिवारों की संख्या	प्रतिशत	परिवारों की संख्या	प्रतिशत
1	अत्यधिक जागरूक	70	72	21	24
2	जागरूक	12	13	42	47
3	कुछ हद तक जागरूक	8	8	17	18
4	कम जागरूक	4	4	6	6
5	अत्यधिक कम जागरूक	3	3	5	5
	कुल	97	100	91	100

स्रोत – प्राथमिक समंक(परिकलित समंक पर आधारित)

कालसी विकासखंड में 70(72 प्रतिशत) परिवार अत्यधिक जागरूक थे 12(13 प्रतिशत) परिवार केवल जागरूक थे जबकि 8(8 प्रतिशत), 4(4 प्रतिशत) एवं 3(3 प्रतिशत) परिवार ऐसे थे जो क्रमशः कुछ हद तक जागरूक, कम जागरूक एवं अत्यधिक कम जागरूक थे। चकराता विकासखंड में 21(24 प्रतिशत) परिवार अत्यधिक जागरूक थे। 42(47 प्रतिशत) परिवार जागरूक थे 17(18 प्रतिशत), 6 (6 प्रतिशत), 5(5 प्रतिशत) परिवार ऐसे थे जो क्रमशः कुछ हद तक जागरूक, कम जागरूक एवं अत्यधिक कम जागरूक थे।

सारणी 6 : ग्रामीण परिवारों में **DDU-GKY** के प्रति जागरूकता का स्तर

विवरण		कालसी		चकराता	
क्र.सं	DDU-GKY	परिवारों की संख्या	प्रतिशत	परिवारों की संख्या	प्रतिशत
1	अत्यधिक जागरूक	54	58	41	49
2	जागरूक	32	34	15	18
3	कुछ हद तक जागरूक	5	5	22	25
4	कम जागरूक	3	3	3	3
5	अत्यधिक कम जागरूक	0	0	4	5
	कुल	94	100	85	100

स्रोत – प्राथमिक समंक(परिकलित समंक पर आधारित)

कालसी विकासखंड में 54( 58 प्रतिशत) परिवार अत्यधिक जागरूक थे। 32(34 प्रतिशत) परिवार जागरूक थे 5(5 प्रतिशत), 3(3 प्रतिशत) परिवार क्रमशः कुछ हद तक जागरूक, कम जागरूक थे जबकि कोई भी परिवार ऐसा नहीं पाया गया जो अत्यधिक कम जागरूक था। चकराता में 41(49 प्रतिशत) परिवार अत्यधिक जागरूक थे 15(18 प्रतिशत) परिवार जागरूक थे 22( 25 प्रतिशत) ऐसे पाए गए थे जो कुछ हद तक जागरूक थे 3(3 प्रतिशत), 4(5 प्रतिशत) परिवार ऐसे थे जो क्रमशः कम जागरूक एवं अत्यधिक कम जागरूक थे।

सारणी 7 : ग्रामीण परिवारों में PMAY के प्रति जागरूकता का स्तर

विवरण		कालसी		चकराता	
क्र. सं	PMAY	परिवारों की संख्या	प्रतिशत	परिवारों की संख्या	प्रतिशत
1	अत्यधिक जागरूक	53	53	38	39
2	जागरूक	28	28	26	27
3	कुछ हद तक जागरूक	14	14	15	16
4	कम जागरूक	3	3	10	10
5	अत्यधिक कम जागरूक	2	2	8	8
	कुल	100	100	97	100

स्रोत – प्राथमिक समंक(परिकलित समंक पर आधारित)

कालसी विकासखंड में 53( 53 प्रतिशत) परिवार अत्यधिक जागरूक थे 28( 28 प्रतिशत) परिवार जागरूक थे 14(14 प्रतिशत), 3(3 प्रतिशत), 2(2 प्रतिशत) परिवार ऐसे थे जो क्रमशः कुछ हद तक जागरूक, कम जागरूक एवं अत्यधिक कम जागरूक थे। चकराता विकासखंड में 38 (39 प्रतिशत) परिवार अत्यधिक जागरूक थे। 26(27 प्रतिशत) परिवार जागरूक थे। 15(16 प्रतिशत), 10(10 प्रतिशत) और 8(8 प्रतिशत) परिवार ऐसे थे जिनकी जागरूकता का स्तर क्रमशः कुछ हद तक जागरूक ,कम जागरूक एवं अत्यधिक कम जागरूक स्तर का था।

सारणी 8 : ग्रामीण परिवारों में NFSA के प्रति जागरूकता का स्तर

विवरण		कालसी		चकराता	
क्र.सं	NFSA	परिवारों की संख्या	प्रतिशत	परिवारों की संख्या	प्रतिशत
1	अत्यधिक जागरूक	52	58	33	50
2	जागरूक	21	23	2	4
3	कुछ हद तक जागरूक	6	8	7	10
4	कम जागरूक	0	0	5	8
5	अत्यधिक कम जागरूक	10	11	19	28
	कुल	89	100	66	100

स्रोत – प्राथमिक समंक(परिकलित समंक पर आधारित)

कालसी में इन जागरूक परिवारों में से 52(58 प्रतिशत) परिवार इसके प्रति अत्यधिक जागरूक थे। 21(23 प्रतिशत) परिवार जागरूक थे शेष 6(8 प्रतिशत) एवं 10(11 प्रतिशत) परिवार ऐसे पाए गए थे जो क्रमशः कुछ हद तक जागरूक एवं अत्यधिक कम जागरूक थे। चकराता में केवल 33(50 प्रतिशत) परिवार इसके प्रति अत्यधिक जागरूक थे। जबकि 2(4 प्रतिशत), 7(10 प्रतिशत), 5(8 प्रतिशत) तथा 19(28 प्रतिशत) परिवार ऐसे पाए गए थे जो क्रमशः जागरूक, कुछ हद तक जागरूक, कम जागरूक तथा अत्यधिक कम जागरूक पाए गए थे।

सारणी 9 : ग्रामीण परिवारों में त्ज़टल के प्रति जागरूकता का स्तर

विवरण		कालसी		चकराता	
क्र.सं	RKVY	परिवारों की संख्या	प्रतिशत	परिवारों की संख्या	प्रतिशत
1	अत्यधिक जागरूक	52	66	37	37
2	जागरूक	20	25	55	55
3	कुछ हद तक जागरूक	7	9	6	6
4	कम जागरूक	0	0	2	2
5	अत्यधिक कम जागरूक	0	0	0	0
	कुल	79	100	100	100

स्रोत – प्राथमिक समंक(परिकलित समंक पर आधारित)

कालसी विकासखंड में जागरूक 79 परिवारों में से 52(66 प्रतिशत) परिवार अत्यधिक जागरूक थे जबकि 20(25 प्रतिशत) और 7(9 प्रतिशत) परिवार जागरूक और कुछ हद तक जागरूक थे कोई भी परिवार कम जागरूक एवं अत्यधिक कम जागरूक नहीं पाया गया था। चकराता के 37( 37 प्रतिशत) परिवार अत्यधिक जागरूक थे जबकि 55(55 प्रतिशत) परिवार जागरूक थे 6(6 प्रतिशत) एवं 2(2 प्रतिशत) ऐसे थे जो क्रमशः कुछ हद तक जागरूक एवं कम जागरूक थे जबकि कोई भी परिवार अत्यधिक कम जागरूक नहीं था।

### निष्कर्ष

कालसी एवं चकराता में एमजीएनआरई जीए, पीएमएवाई, डे-एनआरएलएम और डीडीयू-जीकेवाई जैसी सरकारी योजनाओं के प्रति अधिक जागरूकता के लिए कई कारक जिम्मेदार हो सकते हैं। पहला कारक है सरकारी योजनाओं के माध्यम से प्राप्त लाभों की चर्चा और सामाजिक मीडिया के माध्यम से उनके फायदों की प्रचार-प्रसार किया जाना। दूसरा कारक है सरकार द्वारा योजनाओं के लाभ को पहुंचाने के लिए गाँवों और पहाड़ी क्षेत्रों में सहायक केंद्र स्थापित किए गए हैं, जिनके माध्यम से लोग आसानी से योजनाओं के लिए आवेदन कर सकते हैं। तीसरा कारक है योजनाओं की उचित मॉनिटरिंग और इम्प्लीमेंटेशन की स्थिति।

प्रधानमंत्री रोजगार सृजन कार्यक्रम के तहत अपना उद्यम स्थापित करने के लिए उद्यमियों को बड़ी चुनौतियों का सामना करना पड़ता है जिसमें बैंकों से अपर्याप्त प्रतिक्रिया शामिल है जैसे उद्यमी द्वारा अपनी परियोजना के लिए राशि प्राप्त करने में कठिनाई, वर्ष के अंत में आवेदित राशि का मंजूर होना, परियोजना प्रतिवेदन के अनुसार ऋण प्राप्त न होना, जिम्मेदार बैंक शाखों एवं नोडल बैंकों में परियोजना प्रतिवेदन का काफी लंबे समय तक लंबित रहना आदि।(उन्नीसा और अमूल्य,2016)

योजनाओं से संबंधित विज्ञापन को क्षेत्रीय भाषाओं में क्षेत्रीय लोगों के सम्मुख प्रस्तुत करना चाहिए। इन योजनाओं के प्रचार प्रसार के लिए क्षेत्रीय स्कूलों एवं कॉलेज के छात्र-छात्राओं को शामिल करना चाहिए इसके दो फायदे हो सकते हैं पहला क्षेत्रीय लोग इन योजनाओं के प्रति ज्यादा अधिक जिज्ञासु होंगे और दूसरा छात्र- छात्राएं स्कूल कॉलेज के समय से ही इन योजनाओं से परिचित हो जाएंगे जो उन्हें अपना भविष्य रोजगार के क्षेत्र में किसी और ले जाना है इसको निर्धारित करने में उनकी मदद कर सकते हैं

कम से कम कागजी कार्यों के माध्यम से उद्यमियों के खाते में आवेदित राशि आवेदन देने के 15 दिनों के भीतर हस्तांतरित कर देने का प्रावधान किया जाना चाहिए। परियोजना प्रतिवेदन में निर्धारित की गई राशि के बराबर ही आवेदक को राशी मिलनी चाहिए यह बाध्यकारी बनाया जाना चाहिए। बैंक शाखाओं और नोडल बैंकों में परियोजना प्रतिवेदन का निपटारा जल्द से जल्द किया जाना चाहिए।

### सन्दर्भ ग्रन्थ

1. गंगोपाध्याय डी., मुखोपाध्याय ए के और सिंह पुष्पा (2008) रूरल डेवलपमेंट: ए स्ट्रेटजी फॉर पॉवर्टी एलेविएशन इन इंडिया; एस एंड टी फॉर रूरल डेवलपमेंट एंड इक्लूसिव ग्रोथ, इंडिया, साइंस एंड टेक्नोलॉजी।
2. गिनी फारुक अहमद (2014) ट्रांसफॉर्मिंग रूरल इंडिया (2018 –19) मिनिस्ट्री ऑफ रूरल डेवलपमेंट, इंडियन गवर्नमेंट, इंटरनेशनल जर्नल ऑफ इंग्लिश लैंग्वेज, लिटरेचर एंड ह्यूमैनिटी,1 (अ) क्व
3. डॉ. चंद्रमौली सी. (2011) रूरल अर्बन डिस्ट्रीब्यूशन ऑफ पापुलेशन; मिनिस्ट्री ऑफ हम अफेयर, सेंसस ऑफ इंडिया (2011), न्यू दिल्ली 15 जुलाई 2011।
4. प्रस्टी अजय कुमार (2021) रूरल डेवलपमेंट स्कीम्स ऑफ 21 सेंचुरी इन इंडिया. इ एस एन पब्लिकेशन आई एस बी एन: 97.81819 50819 5030–819 5030–9–0
5. मेंस्टेड एंथोनी एस आर (2018) दी साइकोलॉजी ऑफ सोशल क्लास:हाउ सोशल इकोनामिक स्टेटस इंपैक्ट थॉट्स,फीलिंग एंड बिहेवियर, दी ब्रिटिश जनरल ऑफ सोशल साइकोलॉजी, पी एम सी आई डी पी एम सी 5901394, पी एम आई डी 2949 2984 .57 (2) 267– 291
6. डॉ. राव श्रीनिवास पी (2019) रूरल डेवलपमेंट स्कीम्स इन इंडिया–ए स्टडी. इंटरनेशनल जर्नल रिसर्च एंड एनालिटिकल रिव्यूज (आई जे आर ए आर)

### वेबसाइटें

1. <https://aajeevika.gov.in>
2. <https://msy.uk.gov.in>
3. <https://msme.gov.in>
4. <https://nrega.nic.in>

5. <https://nirdpr.org.in>
6. <https://nfsa.gov.in>
7. <https://rural.gov.in>
8. <https://rkvy.nic.in>
9. <https://ukrdd.uk.gov.in>
10. <https://www.kviconline.gov.in>

**पुस्तकें**

1. मेरी योजना उत्तराखंड इ –बुक, कार्यक्रम क्रियान्वयन विभाग, उत्तराखण्ड शासन।
2. आर्थिक सर्वेक्षण (2017.18 से 2022.23 ) अर्थशास्त्र और सांख्यिकीय निदेशालय, योजना विभाग, उत्तराखंड सरकार

# उत्तर प्रदेश में लघु कृषकों के कृषि उत्पादकता की प्रवृत्ति एवं स्वरूप: जनपद जौनपुर के विशेष संदर्भ में

डॉ. ललित कुमार मौर्य<sup>1</sup> एवं डॉ. रिकू कुमार<sup>2</sup>

---

## सारांश

भारत में कृषि की गौरवशाली परम्परा रही है। इतिहासकारों द्वारा किये गये शोध से पता चलता है कि भारत में सिन्धु घाटी सभ्यता के समय से ही 'कृषि' समाज की अर्थव्यवस्था की रीढ़ हुआ करती थी। प्राचीन काल एवं बुद्ध काल में बीजवपन, कटाई आदि क्रियाएं की जाती थीं। हल, हंसिया, चलनी आदि उपकरणों का चलन था तथा इनके माध्यम से गेहूं, धान, जौ आदि अनेक धान्यों का उत्पादन किया जाता था। फसल चक्र के द्वारा मिट्टी की उर्वरता षक्ति को बढ़ाने की परम्परा के निर्माण का श्रेय भी प्राचीन भारत को जाता है। रोम्सबर्ग (यूरोपीय वनस्पति विज्ञान के जनक) के अनुसार इस पद्धति को आगे चल कर पाश्चात्य जगत में भी अपनाया गया। भारतीय अर्थव्यवस्था में आज 'कृषि' एक महत्वपूर्ण भूमिका निभाती है तथा देश को खाद्य और आजीविका की सुरक्षा को सुनिश्चित करने वाली भारतीय अर्थव्यवस्था के सबसे जीवंत क्षेत्र में एक है। इस प्रकार भारत में कृषि न केवल अर्थव्यवस्था के समग्र विकास में योगदान करती है बल्कि देश के बहुसंख्यक आबादी को रोजगार एवं खाद्य सुरक्षा प्रदान करके देश में गरीबी को भी कम करती है। यही कारण है कि कृषि को सभी उद्योगों की जननी, मानवजीवन का पोषक, प्रगति का सूचक तथा सम्पन्नता का प्रतीक माना जाता है और यह भारतीय अर्थव्यवस्था का सबसे समावेशी विकास क्षेत्र है। भारत में 0 से 1 हेक्टेयर तथा 1 से 2 हेक्टेयर भूमि धारण करने वाले कृषकों को क्रमशः सीमांत एवं लघु किसान माना जाता है। भारतीय कृषि में छोटे एवं सीमांत किसानों की संख्या 80 प्रतिशत या उससे अधिक है, यही कारण है भारत को छोटे किसानों का घर कहा जाता है, इसलिए भारत में सतत कृषि विकास एवं खाद्य सुरक्षा का भविष्य छोटे और सीमांत किसानों के प्रदर्शन पर निर्भर करता है।

**मुख्य शब्द :** कृषि, किसान, भूमि, विकास, पैदावार, जोत, उत्पादन एवं उत्पादकता

---

<sup>1</sup> असिस्टेंट प्रोफेसर, अर्थशास्त्र विभाग, पी.पी.एन. (पी.जी.) कॉलेज, कानपुर (उ.प्र.)

<sup>2</sup> असिस्टेंट प्रोफेसर, अर्थशास्त्र विभाग, महात्मा गाँधी पी.जी. कॉलेज शान्तिनगर, फतेहपुर (उ.प्र.)



## 1. प्रस्तावना

### अध्ययन क्षेत्र

उत्तर प्रदेश जैसे अति जनसंख्या वाले राज्य में सीमांत व लघु कृषकों की भूमिका को नकारा नहीं जा सकता है। प्रस्तुत लेख राज्य में छोटे किसानों के उत्पादन और उत्पादकता से जुड़े विशयों पर किये गये एक अध्ययन पर आधारित है जिसमें लघु कृषकों के उत्पादन और उत्पादकता का गहन विश्लेषण एवं उसे प्रभावित करने वाले कारकों पर केन्द्रित है। अध्ययन में प्रदेश के जौनपुर जनपद के दो विकास-खण्डों के छः गाँवों से 246 कृषक परिवारों को चयनित किया गया है। जनपद जौनपुर प्रदेश के पूर्वी भाग में 25.24 एवं 26.12 के उत्तरी अक्षांश तथा 82.7 एवं 83.5 पूर्वी देशान्तर पर स्थिति है। जनपद का क्षेत्र समुद्र सतह से 261-290 फीट की ऊँचाई पर बसा हुआ है। नदियों की घाटियों के भू-भाग को छोड़ कर जनपद का अधिकांश भू-भाग समतल है तथा यहाँ की भूमि मुख्यतः बलुई, दोमट, ऊसर तथा मटियार है। जनपद का कुछ क्षेत्र बाढ़ ग्रस्तता की आपदा से प्रायः प्रभावित रहता है। जनपद का औसत सामान्य वर्षा 987 मिमी है। जनपद का आर्थिक विकास मुख्य रूप से कृषि पर आधारित है जिसका मुख्य कारण जनपद में भारी उद्योग का न होना है।

### 1. जनपद का भूमि क्षेत्र: तुलनात्मक स्थिति

उत्तर-प्रदेश तथा जनपद जौनपुर में कुल प्रतिवेदित क्षेत्रफल 24170454 हजार हेक्टेयर एवं 399713 हजार हेक्टेयर हैं जिसमें शुद्ध बोया गया क्षेत्रफल का प्रदेश में 68.4 प्रतिशत तथा जौनपुर में 69.1 प्रतिशत हैं, अर्थात् जनपद जौनपुर शुद्ध बोया गया क्षेत्रफल प्रदेश की तुलना में थोड़ा अधिक है। आंकड़ें बताते हैं कि जनपद जौनपुर में कुल प्रतिवेदित क्षेत्रफल का वर्तमान परती एवं अन्य परती 12.87 प्रतिशत हैं जो उत्तर प्रदेश की तुलना में (6.67 प्रतिशत) अधिक हैं। साथ ही कृष्य बेकार भूमि का प्रतिशत अनुपात प्रदेश (1.61 प्रतिशत) की तुलना में जनपद में अधिक (2.50 प्रतिशत) हैं।

सारणी-1: भूमि धारको की श्रेणी एवं क्रियात्मक जोतों की संख्या एवं क्षेत्रफल: उत्तर-प्रदेश एवं जौनपुर जनपद की स्थिति

(आंकड़े प्रतिशत में)

क्षेत्र		भूमि जोत आकार वर्गानुसार					सभी वर्ग (संख्या में)
		सीमांत	लघु	अल्प मध्यम	मध्यम	बड़े	
उत्तर-प्रदेश	संख्या	80.18	12.63	5.51	1.58	0.10	238216
	क्षेत्रफल	41.82	23.92	20.40	11.89	1.97	174504
जौनपुर	संख्या	89.68	7.61	2.37	0.33	0.01	673258
	क्षेत्रफल	60.03	22.59	13.53	3.69	0.16	307215

स्रोत: भारत की कृषि गणना, 2015-16

भारत की कृषि गणना, 2015-16 के अनुसार उत्तर प्रदेश एवं जौनपुर में सीमान्त कृषकों के जोतो का कुल अनुपात 80.18 प्रतिशत तथा 89.68 प्रतिशत है तथा लघु कृषकों के जोतो का अनुपात 12.63 प्रतिशत एवं 7.61 प्रतिशत हैं। उत्तर प्रदेश एवं जौनपुर में सीमान्त कृषकों के पास 41.82 प्रतिशत तथा 60.03

प्रतिशत भूमि है जबकि लघु कृषकों के पास 23.92 एवं 22.59 प्रतिशत भूमि क्षेत्र हैं। इस प्रकार प्रदेश में छोटे किसानों की संख्या 92.81 प्रतिशत तथा जनपद जौनपुर में 97.29 प्रतिशत है और इन छोटे किसानों के पास कुल जोत क्षेत्र का 65.74 प्रतिशत एवं 82.62 प्रतिशत भूमि क्षेत्र उपलब्ध हैं।

## 2. पूर्व साहित्यों का पुनरावलोकन

कृषि उत्पादकता को “स्थानीय कृषि उत्पादन के सूचकांक का कृषि उत्पादन में प्रयुक्त कुल इनपुट के सूचकांक के अनुपात” के रूप में परिभाषित किया जाता है (शफी, 1984)। यहां कृषि उत्पादकता का तात्पर्य कृषि योग्य भूमि या कृषि योग्य भूमि इकाई से मिलने वाले प्रतिफल से है। डेवेट और सिंह (1966) ने “कृषि दक्षता को उत्पादकता के रूप में परिभाषित किया, जो कृषि उपज और भूमि, श्रम या पूंजी जैसे प्रमुख आदानों में से एक के बीच अलग-अलग संबंधों को व्यक्त करती है जबकि अन्य पूरक कारक समान रहते हैं”। इससे पता चलता है कि उत्पादकता एक व्यापक अवधारणा के बजाय एक भौतिक घटक है।

कृषि पर आर्थिक सुधारों के प्रभाव का परीक्षण 2001 में ‘व्यास एवं रेड्डी’ के द्वारा किया था। उनका दावा है कि भारतीय किसान ज्यादातर छोटे और सीमांत किसान हैं जो मुख्य रूप से कृषि मूल्य नीतियों जैसे न्यूनतम समर्थन मूल्य (एम0एस0पी0) पर एवं इनपुट और सिंचाई पर सब्सिडी पर निर्भर हैं। लेकिन उदारीकरण के बाद विकसित बाजार समर्थक रणनीतियों की संरचनात्मक समायोजन के कारण सार्वजनिक निवेश को वापस लेने में न्यूनतम भूमिका होती है जो कृषि के खराब प्रदर्शन का एक और कारण है (व्यास एवं रेड्डी, 2001)। ‘जोशी और गुलाटी’ ने अपने अध्ययन में माना कि छोटे और सीमांत किसानों के लिए ऋण एवं विस्तार के आलावा उनके उत्पादों का विपणन एक मुख्य समस्या है। हाल के वर्षों में कई कृषि फसलों जैसे टमाटर, आलू, मिर्च, खीरा, बेबी कॉर्न, गुलाब, प्याज, कपास, गेहूं, बासमती चावल, मूंगफली, फूल और औषधीय पौधों में अनुबन्ध की व्यवस्था की गई है (जोशी और गुलाटी, 2003)। इसके साथ ही, छेटी जोतें भी मूल्य श्रृंखला के एकीकरण, उदारीकरण और वैश्वीकरण, प्रभाव, बाजार में अस्थिरता एवं अन्य जोखिमों के साथ-साथ जलवायु परिवर्तन की भेद्यता के साथ अनुकूलन आदि की नई चुनौतियों का सामना करती है। (थापा और गैहाए 2011)। हाल के एक अनुमान के अनुसार, 1970 एवं 1990 के दशक की शुरुआत के बीच कुल फसल उत्पादन में लगभग तीन-चौथाई वृद्धि सिंचित क्षेत्र के विस्तार तथा सिंचित भूमि पर प्रति हेक्टेयर पैदावार में वृद्धि से हुई। असिंचित फसल क्षेत्रों में वास्तव में गिरावट आई है और सिंचित क्षेत्रों की तुलना में इन क्षेत्रों में उपज में सुधार की दर समग्र रूप से धीमी रही है (वैद्यनाथन, 2007)।

पूर्व साहित्यों की समीक्षा इस बात को रेखांकित करती है कि देश में कृषि उत्पादकता को बढ़ाने में सीमांत व लघु कृषकों की भूमिका अत्यधिक महत्वपूर्ण है तथा यही वजह है कि देश में हो रहे तीव्र जनसंख्या वृद्धि को देखते हुए सीमांत व लघु कृषकों की उत्पादन में भूमिका को नकारा नहीं जा सकता है। प्रस्तुत लेख में भारत जैसे कृषि प्रधान देश में छोटे किसानों के उत्पादन और उत्पादकता से जुड़े मुद्दों पर सूक्ष्म विश्लेषण किया गया जो एक शोध अध्ययन पर आधारित है। लेख-पत्र छोटे किसानों को प्रभावित करने वाले कारकों जैसे उनकी ऋण उपलब्धता, प्रतिवेदित क्षेत्र की तुलना में कृषि योग्य भूमि का उपयोग, चयनित फसलों की उत्पादकता, लघु कृषकों की सामाजिक व आर्थिक स्थिति इत्यादि के सन्दर्भ में सकारात्मक व नाकारात्मक प्रभावों को प्रस्तुत करता है। उपरोक्त सन्दर्भित लेख-पत्र तब और भी महत्वपूर्ण

हो जाता है जब यह देश के सर्वाधिक जनसंख्या वाले राज्य उत्तर प्रदेश में प्राथमिक आंकड़ों पर आधारित हो। अतः प्रस्तुत लेख-पत्र उपरोक्त मुद्दों को समाहित करते हुए उत्तर प्रदेश के जौनपुर जनपद की स्थिति को रेखांकित करता है।

### 3. परिवारों की औसत वार्षिक आय एवं कृषि क्षेत्र का योगदान: स्थिति

जोत-वार कृषक परिवारों की वर्तमान में औसत वार्षिक आय का विश्लेषण करें तो स्पष्ट होता है कि सीमांत कृषक, लघु कृषक एवं अन्य कृषकों की औसत वार्षिक आय क्रमशः रु0 111557, रु0 222079 एवं रु0 302500 हैं। इन कृषक परिवारों की वार्षिक आय में कृषि क्षेत्र का योगदान से सम्बन्धित आंकड़ें स्पष्ट करते हैं कि पिछले वर्ष सीमांत कृषक, लघु कृषक एवं अन्य कृषकों के कुल परिवारिक आय में क्रमशः 48.6 प्रतिशत, 31.6 प्रतिशत एवं 27.2 प्रतिशत का योगदान कृषि क्षेत्र से था तथा योगदान का प्रतिशत सबसे अधिक (48.6 प्रतिशत) सीमांत कृषक वर्ग में दिखाई देता है जबकि कृषि क्षेत्र से परिवारिक आय में सबसे कम (27.2 प्रतिशत) योगदान अन्य कृषक वर्ग में है। अतः स्पष्ट है कि कृषक परिवार के वार्षिक औसत आय में सबसे अधिक योगदान सीमांत कृषक वर्ग के परिवारों में है जबकि वार्षिक औसत आय का योगदान अन्य कृषक वर्ग में सबसे कम स्तर पर दिखाई देता है।

सारणी-2: कृषक परिवारों की औसत वार्षिक आय तथा वार्षिक आय में कृषि क्षेत्र का योगदान: स्थिति

विवरण	परिवार की वार्षिक आय	पिछले वर्ष कृषि क्षेत्र से आय		3 वर्ष पूर्व कृषि क्षेत्र से आय	
		घनराशि	प्रतिशत	घनराशि	प्रतिशत
सीमांत कृषक	111557	54174	48.6	47880	42.9
लघु कृषक	222079	70254	31.6	63413	28.6
अन्य कृषक	302500	82375	27.2	74125	24.5
योग	152280	60126	39.5	53565	35.2

स्रोत- क्षेत्र अध्ययन द्वारा सूचनाओं का संग्रह।

### 4. कृषकों के सिंचाई स्रोत: स्थिति

कुल चयनित कृषकों में 0.41 प्रतिशत ऐसे कृषक हैं जिनके भूमि में कोई सिंचाई का साधन नहीं है। सर्वाधिक 61.8 प्रतिशत किसान बताते हैं कि उनके भूमि की सिंचाई का स्रोत विद्युत पम्प, 27.2 प्रतिशत किसानों के पास डीजल पम्प, 8.9 प्रतिशत किसानों के पास नहर तथा 1.6 प्रतिशत किसानों अपने भूमि की सिंचाई सरकारी नलकूप से करते हैं। अर्थात् प्रतिदर्श कृषक परिवारों में सिंचाई का मुख्य स्रोत विद्युत पम्प एवं डीजल पम्प हैं जिससे 89.0 प्रतिशत किसान अपने भूमि की सिंचाई करते हैं। जोत आकार के अनुसार कृषकों के सिंचाई स्रोत की स्थिति का विवरण सारणी 5 में देखा जा सकता है।

सारणी-3: जोत आकार के अनुसार कृषकों के सिंचाई स्रोत की स्थिति

विवरण	कोई नहीं	नहर	डीजल पम्प	विद्युत पम्प	सरकारी नलकूप	योग
सीमांत कृषक	1	4	58	101	3	167
लघु कृषक	0	12	9	42	0	63
अन्य कृषक	0	6	0	9	1	16
योग	1	22	67	152	4	246
प्रति शत	0.41	8.94	27.24	61.79	1.63	100.00

स्रोत- क्षेत्र अध्ययन द्वारा सूचनाओं का संग्रह।

### 5. विभिन्न फसलों का उत्पादन/उत्पादकता

जोत आकार के अनुसार मुख्य फसलों जैसे गेहूँ, धान, दलहनए तिलहन इत्यादि के प्रति एकड़ औसत उपज का पिछले तीन वर्षों की स्थिति का विश्लेषण किया गया है।

#### गेहूँ का उत्पादन/उत्पादकता

प्रति एकड़ गेहूँ की औसत उपज वर्तमान वर्ष, पिछले वर्ष एवं 3 वर्ष पूर्व क्रमशः 16.78 कुन्तल, 16.03 कुन्तल एवं 15.91 कुन्तल हैं अर्थात् पिछले तीन वर्षों के दौरान गेहूँ की औसत उपज की प्रवृत्ति में लगातार वृद्धि दिखाई देती है। यह पिछले 3 वर्ष की तुलना में पिछले वर्ष 4.7 प्रतिशत था पिछले वर्ष की तुलना में 0.8 प्रतिशत है। पैदावार में यह वृद्धि की प्रवृत्ति सीमांत कृषकों में अतरडीहा, जमदरा, खरतापपुर एवं बीरी समसुद्दीनपुर गाँवों में, लघु कृषक में फिरोजपुर गाँव में तथा अन्य कृषक में फिरोजपुर, खरतापपुर एवं बीरी समसुद्दीनपुर गाँवों में लगभग समान रूप में दिखाई देता है। आंकड़े बताते हैं कि भरारी एवं फिरोजपुर गाँवों में सीमांत कृषक, भरारी, अतरडीहा, जमदरा, खरतापपुर एवं बीरी समसुद्दीनपुर गाँवों में लघु कृषक तथा अतरडीहा एवं जमदरा गाँवों में अन्य कृषकों की गेहूँ की पैदावार पिछले 3 वर्ष की तुलना में गत वर्ष थोड़ी कम हुई है। यदि वर्ष 2016-17 में भारत में हुई औसत पैदावार (32.16 कुन्तल/हेक्टेयर) तथा वर्ष 2018-19 में उत्तर प्रदेश में हुई औसत पैदावार (38.60 कुन्तल/हेक्टेयर) की तुलना प्रतिदर्श क्षेत्र से करें तो स्पष्ट होता है कि जौनपुर जनपद में गेहूँ की पैदावार दोनों क्षेत्रों से सार्थक रूप से अधिक है।

सारणी-4: कृषकों के जोत आकार के अनुसार प्रति एकड़ गेहूँ की औसत उपज की प्रवृत्ति

(आंकड़े कुन्तल में)

कृषक	अवधि	भरारी	अतरडीहा	जमदरा	फिरोजपुर	खर- तापपुर	बीरी सम- सुददीनपुर	योग
सीमांत कृषक	इस वर्ष	19.70	19.38	17.41	18.26	18.38	17.80	18.52
	पिछले वर्ष	18.36	18.92	16.48	17.21	17.77	17.40	17.76
	3 वर्ष पूर्व	18.90	17.87	15.99	17.72	17.71	17.30	17.60
लघु कृषक	इस वर्ष	17.10	14.11	14.63	15.10	17.12	16.60	16.00
	पिछले वर्ष	16.64	14.43	12.25	14.09	16.59	16.36	15.32
	3 वर्ष पूर्व	16.71	14.37	14.51	13.38	16.66	16.76	15.49
अन्य कृषक	इस वर्ष	-	14.00	18.09	16.57	14.93	13.20	15.52
	पिछले वर्ष	-	14.60	18.61	13.49	14.39	13.20	14.60
	3 वर्ष पूर्व	-	13.70	17.69	12.91	13.54	12.00	13.79
योग	इस वर्ष	17.91	16.70	16.36	16.40	16.80	16.74	16.78
	पिछले वर्ष	17.18	16.67	15.10	14.88	16.25	16.46	16.03
	3 वर्ष पूर्व	17.39	15.97	15.70	14.57	16.02	16.50	15.91

स्रोत- क्षेत्र अध्ययन द्वारा सूचनाओं का संग्रह।

### धान (चावल) का उत्पादन/उत्पादकता

प्रति एकड़ धान की औसत उपज वर्तमान वर्ष, पिछले वर्ष एवं 3 वर्ष पूर्व क्रमशः 31.9 कुन्तल, 21.9 कुन्तल एवं 31.2 कुन्तल हैं अर्थात् पिछले वर्ष को छोड़ कर वर्तमान एवं तीन वर्षों पूर्व धान की औसत उपज की प्रवृत्ति में लगातार वृद्धि दिखाई देता है जबकि वर्तमान वर्ष की तुलना में पिछले वर्ष लगभग 10 प्रतिशत पैदावार कम हुई। पिछले वर्ष की तुलना में वर्तमान वर्ष में सभी कृषक वर्ग एवं गाँवों में पैदावार में व्यापक वृद्धि की प्रवृत्ति दिखाई देती है जबकि 3 वर्ष पूर्व की तुलना में यह वृद्धि सीमांत कृषक वर्ग में सभी गाँवों में अत्यधिक अल्प स्तर पर दिखाई देती है। आंकड़े बताते हैं कि अतरडीहा, जमदरा एवं बीरी समसुददीनपुर गाँवों के लघु कृषकों का प्रति एकड़ उपज पिछले तीन वर्ष पूर्व की तुलना में वर्तमान वर्ष में कम हुआ है जबकि यह प्रवृत्ति अन्य कृषक वर्ग में केवल जमदरा गाँव में दिखाई देता है। भारत में वर्ष 2016-17 में धान की औसत पैदावार (25.50 कुन्तल/हेक्टेयर) तथा वर्ष 2018-19 में उत्तर प्रदेश में हुई औसत पैदावार (27.04 कुन्तल/हेक्टेयर) की तुलना प्रतिदर्श क्षेत्र से करें तो स्पष्ट होता है कि जौनपुर जनपद में धान की पैदावार दोनों क्षेत्रों से सार्थक रूप से अधिक है।

सारणी-5: कृषकों के जोत आकार के अनुसार प्रति एकड़ चावल/धान की औसत उपज की प्रवृत्ति  
(आंकड़े कुन्तल में)

कृषक	अवधि	भरारी	अतरडीहा	जमदरा	फिरोजपुर	खर- तापपुर	बीरी सम- सुद्दीनपुर	योग
सीमांत कृषक	इस वर्ष	31.9	31.9	31.9	31.9	31.9	31.9	31.9
	पिछले वर्ष	22.0	25.0	22.4	23.5	26.2	24.0	23.8
	3 वर्ष पूर्व	30.2	31.5	31.7	31.1	27.7	30.9	30.7
लघु कृषक	इस वर्ष	32.0	32.0	32.0	32.0	32.0	32.0	32.0
	पिछले वर्ष	21.3	15.3	21.7	17.2	19.4	22.3	19.4
	3 वर्ष पूर्व	31.8	41.8	32.7	25.3	31.7	32.2	32.4
अन्य कृषक	इस वर्ष	-	31.9	31.9	32.0	32.0	31.9	32.0
	पिछले वर्ष	-	22.4	27.9	18.3	19.7	23.9	21.8
	3 वर्ष पूर्व	-	31.7	32.5	28.4	30.2	29.1	30.7
योग	इस वर्ष	31.9	31.9	31.9	32.0	32.0	31.9	31.9
	पिछले वर्ष	21.7	21.8	23.0	19.8	22.1	23.2	21.9
	3 वर्ष पूर्व	30.8	33.5	32.1	28.6	29.6	31.4	31.2

स्रोत- क्षेत्र अध्ययन द्वारा सूचनाओं का संग्रह।

### दलहन का उत्पादन/उत्पादकता

प्रति एकड़ दलहन की औसत उपज वर्तमान वर्ष, पिछले वर्ष एवं 3 वर्ष पूर्व क्रमशः 7.80 कुन्तल, 7.40 कुन्तल एवं 7.80 कुन्तल हैं अर्थात् पिछले वर्ष का छोड़ कर वर्तमान एवं तीन वर्षों पूर्व दलहन की औसत उपज की प्रवृत्ति समान है तथा उसमें कोई वृद्धि नहीं दिखाई देती है। ग्राम-वार देखे तो अतरडीहा में औसत उपज में थोड़ी वृद्धि की प्रवृत्ति दिखाई देता है किन्तु यह बहुत सार्थक स्तर पर नहीं है। सीमांत कृषक वर्ग के किसानों के द्वारा वर्तमान वर्ष में अतरडीहा एवं जमदरा दोनों गाँवों में औसत एक एकड़ में 9.68 कुन्तल की पैदावार की गई जो अतरडीहा गाँव में पिछले वर्ष के ही बराबर है एवं 3 वर्ष पूर्व की तुलना में उपज की मात्रा अधिक है, जबकि जमदरा गाँव में औसत उपज में सतत वृद्धि की प्रवृत्ति देखी गई। इसी प्रकार अन्य कृषक वर्ग ने जमदरा एवं बीरी समसुद्दीनपुर गाँवों में वर्तमान वर्ष में प्रति एकड़ 7.60 कुन्तल एवं 6.45 कुन्तल की पैदावार की जो जमदरा गाँव में पिछले वर्ष की तुलना में अधिक किन्तु 3 वर्ष पूर्व की तुलना में कम है जबकि बीरी समसुद्दीनपुर गाँव में पिछले दोनो वर्ष की तुलना में वर्तमान वर्ष में औसत पैदावार कम हुआ है।

सारणी-6: कृषकों के जोत आकार के अनुसार प्रति एकड़ दलहन की औसत उपज की प्रवृत्ति

(आंकड़े कुन्तल में)

कृषक	अवधि	भरारी	अतरडीहा	जमदरा	फिरोजपुर	खर- तापपुर	बीरी सम- सुददीनपुर	योग
सीमांत कृषक	इस वर्ष	31.9	31.9	31.9	31.9	31.9	31.9	31.9
	पिछले वर्ष	22.0	25.0	22.4	23.5	26.2	24.0	23.8
	3 वर्ष पूर्व	30.2	31.5	31.7	31.1	27.7	30.9	30.7
लघु कृषक	इस वर्ष	32.0	32.0	32.0	32.0	32.0	32.0	32.0
	पिछले वर्ष	21.3	15.3	21.7	17.2	19.4	22.3	19.4
	3 वर्ष पूर्व	31.8	41.8	32.7	25.3	31.7	32.2	32.4
अन्य कृषक	इस वर्ष	-	31.9	31.9	32.0	32.0	31.9	32.0
	पिछले वर्ष	-	22.4	27.9	18.3	19.7	23.9	21.8
	3 वर्ष पूर्व	-	31.7	32.5	28.4	30.2	29.1	30.7
योग	इस वर्ष	31.9	31.9	31.9	32.0	32.0	31.9	31.9
	पिछले वर्ष	21.7	21.8	23.0	19.8	22.1	23.2	21.9
	3 वर्ष पूर्व	30.8	33.5	32.1	28.6	29.6	31.4	31.2

स्रोत- क्षेत्र अध्ययन द्वारा सूचनाओं का संग्रह।

### तिलहन का उत्पादन/उत्पादकता

प्रति एकड़ तिलहन की औसत उपज वर्तमान वर्ष, पिछले वर्ष एवं 3 वर्ष पूर्व क्रमशः 9.33 कुन्तल, 10.59 कुन्तल एवं 8.41 कुन्तल हैं अर्थात् पिछले वर्ष का छोड़ कर वर्तमान एवं तीन वर्षों पूर्व तिलहन की औसत उपज की प्रवृत्ति में लगातार वृद्धि दिखाई देती है जबकि वर्तमान वर्ष की तुलना में पिछले वर्ष लगभग 12 प्रतिशत पैदावार कम हुई। वर्तमान वर्ष में लघु कृषकों की पैदावार में पिछले वर्ष की तुलना में 38.8 प्रतिशत की गीरावट हुई है जबकि 3 वर्ष पूर्व की तुलना में वर्तमान में पैदावार में थोड़ी वृद्धि हुई है। आंकड़ें बताते हैं कि पिछले तीन वर्षों के दौरान अन्य कृषक वर्ग की पैदावार में लगातार वृद्धि हुई है। आंकड़े बताते हैं कि अतरडीहा, एवं बीरी समसुददीनपुर गाँवों के सीमांत कृषकों का प्रति एकड़ उपज पिछले तीन वर्ष पूर्व की तुलना में वर्तमान वर्ष में व्यापक रूप में बढ़ा है जबकि लघु या अन्य कृषक वर्ग में यह थोड़ा कम या ज्यादा रूप में समान प्रवृत्ति दिखाई देती है। भारत में वर्ष 2016-17 में तिलहन की औसत पैदावार (12.25 कुन्तल/हेक्टेयर) तथा वर्ष 2018-19 में उत्तर प्रदेश में हुई औसत पैदावार (10.80 कुन्तल/हेक्टेयर) की तुलना प्रतिदर्श क्षेत्र से करें तो स्पष्ट होता है कि जौनपुर जनपद में तिलहन की पैदावार दोनों क्षेत्रों से सार्थक रूप से अधिक।

सारणी-7: कृषकों के जोत आकार के अनुसार प्रति एकड़ तिलहन की औसत उपज की प्रवृत्ति

(आंकड़े कुन्तल में)

कृषक	अवधि	भरारी	अतरडीहा	जमदरा	फिरोजपुर	खर- तापपुर	बीरी सम- सुद्दीनपुर	योग
सीमांत कृषक	इस वर्ष	9.92	11.88	9.49	9.60	9.62	10.34	10.24
	पिछले वर्ष	8.32	9.19	8.53	9.30	9.78	10.84	9.11
	3 वर्ष पूर्व	8.57	8.83	8.85	9.45	9.94	9.85	9.10
लघु कृषक	इस वर्ष	9.61	8.51	8.65	6.38	9.62	9.20	8.91
	पिछले वर्ष	9.25	7.45	8.17	7.57	8.81	8.10	14.56
	3 वर्ष पूर्व	9.07	7.80	8.01	4.96	8.81	9.20	8.28
अन्य कृषक	इस वर्ष	-	6.40	7.60	9.38	7.20	8.06	7.18
	पिछले वर्ष	-	6.62	7.76	6.25	5.60	9.68	7.10
	3 वर्ष पूर्व	-	6.41	6.40	6.25	6.00	8.06	6.47
योग	इस वर्ष	9.79	9.91	8.78	8.68	9.20	9.50	9.33
	पिछले वर्ष	8.65	8.31	8.25	27.07	8.67	9.35	10.59
	3 वर्ष पूर्व	8.75	7.98	8.00	8.06	8.80	9.30	8.41

स्रोत- क्षेत्र अध्ययन द्वारा सूचनाओं का संग्रह।

### सब्जी (आलू एवं प्याज) का उत्पादन/उत्पादकता

प्रति एकड़ सब्जी (आलू एवं प्याज) की औसत उपज वर्तमान वर्ष, पिछले वर्ष एवं 3 वर्ष पूर्व क्रमशः 90.17 कुन्तल, 87.46 कुन्तल एवं 87.49 कुन्तल हैं अर्थात् पिछले दो वर्षों की तुलना में वर्तमान वर्ष में सब्जी की औसत उपज में वृद्धि दिखाई देता है जबकि 3 वर्ष पूर्व की तुलना में पिछले वर्ष पैदावार थोड़ी कम हुई तथा उत्पादन की यह प्रवृत्ति कृषक वर्ग के सभी श्रेणी में दिखाई देता है। भरारी गाँव को छोड़ कर पिछले तीन वर्ष पूर्व की तुलना में वर्तमान वर्ष में सभी गाँवों में पैदावार में व्यापक वृद्धि की प्रवृत्ति दिखाई देती है जबकि भरारी गाँव में 3 वर्ष पूर्व की तुलना में वर्तमान वर्ष में औसत उपज अधिक है किन्तु पिछले वर्ष की तुलना में इस वर्ष की उपज कम है। आंकड़े बताते हैं कि भरारी एवं फिरोजपुर गाँवों के सीमांत कृषक का औसत उत्पादन पिछले वर्ष की तुलना में कम है जबकि पिछले तीन वर्ष की तुलना में यह अधिक है। लघु कृषकों का प्रति एकड़ उपज पिछले तीन वर्ष पूर्व की तुलना में वर्तमान वर्ष में फिरोजपुर एवं खरतापुर गाँवों में औसत उपज कम है जबकि अतरडीहा, जमदरा एवं बीरी समसुद्दीनपुर औसत उपज अधिक है। अन्य कृषक वर्ग में प्रति एकड़ उपज जमदरा एवं खरतापुर गाँवों में सतत रूप से लगातार बढ़ती हुई दिखाई देती है जबकि पिछले वर्ष के तुलना में वर्तमान वर्ष में औसत उपज सार्थक रूप से कम है। वर्ष 2018-19 में उत्तर प्रदेश में हुई औसत पैदावार (298.51 कुन्तल/हेक्टेयर) की तुलना प्रतिदर्श क्षेत्र से करें तो स्पष्ट होता है कि जौनपुर जनपद में सब्जी (आलू एवं प्याज) की पैदावार सार्थक रूप से कम है जिसका मुख्य कारण आलू एवं प्याज के फसलों की संयुक्त विश्लेषण को भी माना जा सकता है।



सारणी-8: कृषकों के जोत आकार के अनुसार प्रति एकड़ सब्जी (आलू एवं प्याज) का औसत उपज की प्रवृत्ति (आंकड़े कुन्तल में)

कृषक	अवधि	भरारी	अतरडीहा	जमदरा	फिरोजपुर	खर-तापपुर	बीरी सम-सुद्दीनपुर	योग
सीमांत कृषक	इस वर्ष	84.21	79.90	99.66	82.01	90.06	94.03	89.49
	पिछले वर्ष	85.71	74.28	94.63	83.07	89.10	92.96	86.35
	3 वर्ष पूर्व	83.08	78.85	94.51	81.40	87.18	92.32	87.00
लघु कृषक	इस वर्ष	-	88.58	99.29	96.15	93.55	90.43	93.93
	पिछले वर्ष	-	83.11	95.73	96.15	95.16	89.36	91.39
	3 वर्ष पूर्व	-	84.93	94.31	99.36	96.77	87.23	91.61
अन्य कृषक	इस वर्ष	-	92.55	80.65	96.77	64.52	-	84.80
	पिछले वर्ष	-	94.68	83.87	103.23	61.29	-	86.80
	3 वर्ष पूर्व	-	76.60	90.32	96.77	58.06	-	78.40
योग	इस वर्ष	84.21	82.84	98.99	87.57	86.53	93.14	90.17
	पिछले वर्ष	85.71	77.65	94.53	89.03	85.62	92.07	87.46
	3 वर्ष पूर्व	83.08	79.96	94.28	88.12	84.02	91.01	87.49

स्रोत- क्षेत्र अध्ययन द्वारा सूचनाओं का संग्रह।

### 6. खेती का लागत व्यय स्थिति, लागत व्यय बढ़ने के मद एवं व्यय बढ़ने के कारण

अध्ययन के दौरान विभिन्न श्रेणी के कृषकों से पूछा गया कि पूर्व वर्ष की तुलना में सामान्यतः खेती का लागत व्यय इस वर्ष कैसी थी? इस प्रश्न हेतु तीन मापक स्केलों का विकल्प कृषकों को दिया गया। इस प्रश्न के जबाब में 66.3 प्रतिशत कृषकों ने स्वीकार किया कि पूर्व वर्ष की तुलना में खेती का लागत व्यय इस वर्ष अधिक हो गयी है जबकि पेश 33.7 प्रतिशत कृषकों ने माना कि लागत व्यय इस वर्ष भी उतनी ही है। यदि कृषक वर्ग के अनुसार विश्लेषण करें तो इस वर्ष की खेती में लागत व्यय बढ़ने की बात करने वाले सबसे अधिक अन्य कृषक वर्ग एवं सबसे कम लघु कृषक वर्ग के किसान हैं। अतः कहा जा सकता है कि दस में प्रत्येक छठवें किसान ने इस वर्ष खेती में लागत व्यय बढ़ने की बात माना है।

सारणी-9: ग्राम एवं विभिन्न कृषक श्रेणी के अनुसार पूर्व वर्ष की तुलना में फसलों

विवरण	अधिक थी		लगभग उतनी-		योग	
	संख्या	प्रतिशत	संख्या	प्रतिशत	संख्या	प्रतिशत
सीमांत कृषक	113	67.7	54	32.3	167	100.0
लघु कृषक	39	61.9	24	38.1	63	100.0
अन्य कृषक	11	68.8	5	31.3	16	100.0
योग	163	66.3	83	33.7	246	100.0

स्रोत- क्षेत्र अध्ययन द्वारा सूचनाओं का संग्रह।

लागत व्यय बढ़ने की बात स्वीकार करने वाले किसानों से आगे पूछा गया कि यदि पूर्व वर्ष की तुलना में फसलों की खेती के लागत व्यय में वृद्धि हुई है तो यह वृद्धि मुख्यतः किस मद में है? इस प्रश्न की

प्रतिक्रिया में सर्वाधिक 82.8 प्रतिशत कृषकों ने खाद मद, 15.3 प्रतिशत ने बीज, 1.2 प्रतिशत सिंचाई तथा 0.6 प्रतिशत श्रम या मजदूरी मद को बताते हैं। आंकड़े उद्घाटित करते हैं कि प्रतिदर्श में सभी वर्ग के कृषकों ने पूर्व वर्ष की तुलना में फसलों की खेती का लागत व्यय में वृद्धि के लिए खाद के मूल्यों में हुई वृद्धि को सबसे अधिक जिम्मेदार माना है तथा उसके बाद बीज के दामों में हुई वृद्धि को जिम्मेदार माना है।

सारणी-10: यदि पूर्व वर्ष की तुलना में फसलों की खेती का लागत व्यय अधिक हुआ तो किस मद में स्थिति

विवरण	बीज		सिंचाई		खाद		श्रम/मजदूरी		योग	
	संख्या	प्रतिशत	संख्या	प्रतिशत	संख्या	प्रतिशत	संख्या	प्रतिशत	संख्या	प्रतिशत
सीमांत कृषक	19	16.8	1	0.9	92	81.4	1	0.9	113	100.0
लघु कृषक	4	10.3	0	0.0	35	89.7	0	0.0	39	100.0
अन्य कृषक	2	18.2	1	9.1	8	72.7	0	0.0	11	100.0
योग	25	15.3	2	1.2	135	82.8	1	0.6	163	100.0

स्रोत- क्षेत्र अध्ययन द्वारा सूचनाओं का संग्रह।

सारणी-11: यदि पूर्व वर्ष की तुलना में फसलों की खेती का लागत व्यय अधिक हुआ तो उसका कारण

कारण	योग	प्रतिशत
डीजल की कीमत में वृद्धि	39	23.9
मजदूरी में वृद्धि	15	9.2
उर्वरक व बीज आदि की अधिक किमते	142	87.1
सिंचाई की बढ़ती दर	10	6.1
कृषि संयन्त्र से	3	1.8
सब्सिडी का खत्म करना	1	0.6
उन्नत तिल बीजों की अनुपलब्धता	1	0.6
कम पैदावार	1	0.6
योग	163	100.0

स्रोत- क्षेत्र अध्ययन द्वारा सूचनाओं का संग्रह।

लागत व्यय बढ़ने की बात स्वीकार करने वाले किसानों से यह भी पूछा गया कि यदि पूर्व वर्ष की तुलना में फसलों की खेती का लागत व्यय में वृद्धि हुई है तो इसका कारण आप क्या मानते हैं? इसके जबाब में 87.1 प्रतिशत किसानों ने उर्वरक एवं बीज के किमतों में हुई वृद्धि को जिम्मेदार माना है जबकि 23.9 प्रतिशत किसान डीजल की कीमत में हुई वृद्धि को कारण मानते हैं। मजदूरी में वृद्धि, सिंचाई की बढ़ती दर एवं कृषि संयन्त्र के मूल्य में वृद्धि को क्रमशः 9.2 प्रतिशत, 6.1 प्रतिशत तथा 1.8 प्रतिशत किसान कारण के रूप में देखते हैं जबकि सब्सिडी का खत्म करना, उन्नततिल बीजों की अनुपलब्धता एवं फसलों की कम पैदावार को भी किसान कारण मानते हैं।

## 7. उत्पादन/उत्पादकता को बढ़ाने के लिए कृषकों की सरकार से अपेक्षाएं

39.0 प्रतिशत किसानों ने सुझाया कि सरकार को खाद, बीज, उर्वरक के मूल्यों में कमी की जानी चाहिए, 33.7 प्रतिशत ने कहा कि ऋण सुविधा को सरल हो तथा इसकी सीमा बढ़ाई जाय, 10.2 प्रतिशत ने कहा कि मिट्टी की समुचित ढंग से जाँच हो तथा 9.3 प्रतिशत किसानों ने कहा कि मिट्टी की उर्वरा शक्ति का बढ़ाया जाय, इन सुझावों में सबसे अधिक सुझाव सीमांत कृषकों के द्वारा दिया गया है। उपज का न्यूनतम समर्थन मूल्य मिले (8.1 प्रतिशत), समय पर उर्वरक व बीजों की उपलब्धता हो (6.5 प्रतिशत), उन्नत किस्म के बीज उपलब्ध हो (4.9 प्रतिशत), कृषि लागत की कीमतों में कमी हो (4.5 प्रतिशत), सिंचाई की सुविधा हो (2.0 प्रतिशत), उपज की कीमतों का समय पर भुगतान हो (1.2 प्रतिशत), कृषि संयन्त्र सस्ते हो (1.6 प्रतिशत), आधुनिक कृषि को प्रोत्साहन दिया जाय (1.2 प्रतिशत) इत्यादि ऐसे सुझाव उत्पादन/उत्पादकता को बढ़ाने के लिए कृषकों ने किये हैं। आंकड़ें बताते हैं कि सभी कृषक वर्ग के सबसे अधिक किसानों ने खाद, बीज, उर्वरक के मूल्यों में कमी एवं ऋण सुविधा सरल बनाने तथा ऋण सीमा को बढ़ाने को सुझाव देते हैं। अतः विश्लेषण रेखांकित करता है कि खाद, बीज, उर्वरक के मूल्यों में कमी, ऋण सीमा को बढ़ाने व सरल करने एवं मिट्टी की समुचित जाँच करने जैसे मुख्य सुझाव हैं जो किसानों ने सरकार को दिये हैं।

सारणी-12: उत्पादकता को बढ़ाने के लिए कृषकों की सरकार से अपेक्षाएं/सुझाव

विवरण	सीमांत कृषक		लघु कृषक		अन्य कृषक		योग	
	संख्या	प्रतिशत	संख्या	प्रतिशत	संख्या	प्रतिशत	संख्या	प्रतिशत
खाद, बीज, उर्वरक के मूल्यों में कमी की जाय	70	41.9	19	30.2	7	43.8	96	39.0
ऋण सुविधा सरल हो व बढ़ाई जाय	62	37.1	13	20.6	8	50.0	83	33.7
मिट्टी की जाँच हो	18	10.8	5	7.9	2	12.5	25	10.2
मिट्टी की उर्वरा शक्ति बढ़ाई जाय	16	9.6	6	9.5	1	6.3	23	9.3
उपज का न्यूनतम समर्थन मूल्य मिले	13	7.8	7	11.1	0	0.0	20	8.1
समय पर उर्वरक व बीजों की उपलब्धता हो	10	6.0	5	7.9	1	6.3	16	6.5
उन्नत किस्म के बीज उपलब्ध हो	8	4.8	4	6.3	0	0.0	12	4.9
कृषि लागत की कीमतों में कमी हो	7	4.2	2	3.2	2	12.5	11	4.5
सिंचाई की सुविधा हो	0	0.0	5	7.9	0	0.0	5	2.0
अन्य सुझाव	11	6.6	9	14.4	0	0	20	8
योग	167	100.0	63	100.0	16	100.0	246	100.0

स्रोत- क्षेत्र अध्ययन द्वारा सूचनाओं का संग्रह।

## 8. निष्कर्ष

अध्ययन से स्पष्ट होता है कि कुल कृषक परिवारों में सबसे अधिक 67.9 प्रतिशत सीमांत कृषक तथा सबसे कम 6.5 प्रतिशत अन्य कृषक हैं जबकि लघु कृषकों का अनुपात 25.6 प्रतिशत है। कुल कृषकों में 65.9 प्रतिशत पिछड़े वर्ग, 21.1 प्रतिशत अन्य एवं 13.0 प्रतिशत अनुसूचित जाति के उत्तरदाता हैं जिसमें अनुसूचित जाति वर्ग के कृषकों का प्रतिशत अनुपात सभी जोत आकार में अधिक है। विश्लेषण से स्पष्ट होता है कि सबसे अधिक सीमांत कृषक अनुसूचित जाति एवं पिछड़ी जाति के हैं जिनका प्रतिशत क्रमशः 90.6 प्रतिशत एवं 67.3 प्रतिशत है तथा अधिकांश सीमांत, लघु एवं अन्य कृषक की आयु 41 से 70 वर्ष के बीच है जिसका अनुपात क्रमशः 88.6 प्रतिशत, 90.4 प्रतिशत तथा 62.5 प्रतिशत है। परिवारिक संरचना की दृष्टि से देखा जाय तो कुल कृषक उत्तरदाता परिवारों में 72.0 प्रतिशत परिवारों की संरचना संयुक्त है जो भारत के सामाजिक ग्रामीण संरचना का समर्थन करती है जबकि शेष 28.0 प्रतिशत कृषक उत्तरदाता परिवार एकल परिवार संरचना वाले है। साथ ही सबसे अधिक संयुक्त परिवार लघु कृषक वर्ग तथा सबसे कम सीमांत कृषक परिवारों में है।

अध्ययन बताता है कि कुल प्रतिदर्श परिवारों में सबसे अधिक 68.3 प्रतिशत परिवारों का मुख्य व्यवसाय कृषि है तथा 26.4 प्रतिशत परिवारों के आय का मुख्य स्रोत सरकारी नौकरी या प्राइवेट नौकरी जिसमें प्राइवेट नौकरी वाले लगभग 20 प्रतिशत हैं। 3.3 प्रतिशत परिवार मुख्य रूप से सरकारी पेंशन पर अपना जीवनयापन करते है। प्रतिदर्श परिवारों में सीमांत कृषक, लघु कृषक एवं अन्य कृषक के परिवार का मुख्य व्यवसाय कृषि है जिनका प्रतिशत अनुपात क्रमशः 74.9 प्रतिशत, 57.1 प्रतिशत एवं 43.8 प्रतिशत है। अध्ययन स्पष्ट करता है कि सबसे अधिक कृषि पर निर्भरता सीमांत कृषकों की है तथा सबसे कम कृषि पर निर्भरता अन्य कृषक वर्ग के परिवारों की है। साथ ही विश्लेषण यह भी स्पष्ट करता है कि भूमि जोत आकार के बढ़ते क्रम में कृषि व्यवसाय पर प्रतिदर्श परिवारों की निर्भरता का परिमाण घटता जा रहा है। प्रतिदर्श परिवारों में 24.0 प्रतिशत परिवारों की वार्षिक आय रुपये 50000 से कम है जबकि 31.7 प्रतिशत परिवारों की वार्षिक आय रु0 50000 से रु0 75000 के बीच है तथा 17.5 प्रतिशत परिवारों की वार्षिक आय रु0 75000 से रु0 1 लाख के बीच है। इस प्रकार देखा जाय तो लगभग 73.2 प्रतिशत परिवारों की वार्षिक आय एक लाख रुपये से कम है। जोत आकार के अनुसार विश्लेषण करने पर पता चलता है कि रु0 75000 से कम वार्षिक आय वाले 74.3 सीमांत कृषक हैं जबकि रु0 50000 से 1 लाख के बीच वार्षिक आय वाले 52.4 प्रतिशत परिवार लघु कृषक हैं। रु0 2 लाख से अधिक उच्च वार्षिक आय वाले लघु एवं अन्य कृषक परिवार के हैं।

पिछले तीन वर्षों के दौरान गेहूँ के फसल की खेती सभी वर्ग के कृषकों द्वारा की जाती है तथा धान के फसल की खेती कुल कृषकों में केवल 69.0 प्रतिशत किसान परिवार करते हैं। इस अवधि में दलहन की खेती केवल 2.0 प्रतिशत किसानों के द्वारा किया जाता है जो केवल लघु एवं अन्य श्रेणी के किसानों करते हैं जबकि तिलहन की खेती सभी श्रेणी के 52.0 प्रतिशत किसानों के द्वारा किया जाता है जिसमें सीमांत, लघु एवं अन्य कृषक क्रमशः 53.9 प्रतिशत, 44.4 प्रतिशत एवं 62.5 प्रतिशत हैं। सब्जी की खेती सभी श्रेणी के 48.8 प्रतिशत किसानों के द्वारा किया जाता है जिसमें सीमांत की संख्या सबसे अधिक है। अध्ययन से

पता चलता है कि प्रतिदर्श के सभी कृषक परिवार पिछले तीन वर्षों से परम्परागत ढंग से लगातार एक ही फसल चक्र के अनुसार खेती करते हैं। किसानों से साक्षात्कार के दौरान प्रेक्षित किया गया कि अधिकांश सीमांत एवं लघु कृषक परम्परागत ढंग से खेती करते हैं तथा वे फसल चक्र से ज्यादा स्वयं की जरूरत एवं आर्थिक लाभ को प्राथमिकता देते हैं जबकि अन्य वर्ग के अधिकांश कृषक बाजार में फसलों के भाव एवं लाभ को दृष्टिगत रखते हुए खेती करते हैं।

66.3 प्रतिशत कृषकों ने स्वीकार किया कि पूर्व वर्ष की तुलना में खेती का लागत व्यय इस वर्ष अधिक हो गया है। लागत व्यय बढ़ने की बात सबसे अधिक अन्य कृषक वर्ग द्वारा की गई। अध्ययन से स्पष्ट होता है कि प्रत्येक दस कृषकों में प्रत्येक छठवें कृषक ने इस वर्ष खेती में लागत व्यय बढ़ने की बात बताई। लागत व्यय बढ़ने की बात स्वीकार करने वाले किसानों में सर्वाधिक 82.8 प्रतिशत कृषकों ने खाद मद, 15.3 प्रतिशत ने बीज, 1.2 प्रतिशत सिंचाई तथा 0.6 प्रतिशत श्रम या मजदूरी मद को बताते हैं। अतः उद्घाटित करते हैं कि प्रतिदर्श सभी वर्ग के कृषकों ने पूर्व वर्ष की तुलना में फसलों की खेती का लागत व्यय में वृद्धि के लिए खाद के मूल्यों में हुई वृद्धि को सबसे अधिक जिम्मेदार माना है।

## 9. सुझाव एवं संस्तुतियों

अध्ययन स्पष्ट करता है कि सबसे अधिक कृषि पर निर्भरता सीमांत कृषकों की है तथा सबसे कम कृषि पर निर्भरता अन्य कृषक वर्ग के परिवारों की है। साथ ही विश्लेषण यह भी स्पष्ट करता है कि भूमि जोत आकार के बढ़ते क्रम में कृषि व्यवसाय पर प्रतिदर्श परिवारों की निर्भरता का परिमाण घटता जा रहा है। अतः सरकार को सीमांत कृषकों के मदद के लिए विशेष योजना बनानी चाहिए तथा कृषि आधारित अन्य गतिविधियों जैसे पशुपालन, डेयरी उद्योग, खाद्य प्रसंस्करण इकाई एवं कुटीर उद्योग के माध्यम से इनकी आय बढ़ाने का प्रयास करना चाहिए।

भूमि अकार बढ़ने के साथ-साथ कृषि क्षेत्र में लोगों की भागीदारी कम होती जाती है जिसमें महिलाओं के अनुपात की तुलना में पुरुषों के भागीदारी का स्तर अधिक घटता हुआ दिखाई देता है। अतः सरकार द्वारा कृषि क्षेत्र में लोगों के रुझान को बढ़ाने तथा इस क्षेत्र में कार्य करने के लिए प्रोत्साहित करना चाहिए।

अधिक भूमि स्वामित्व रखने वाले कृषक परिवारों की भूमि अधिक चकों में बटी हुई है जबकि लघु कृषकों में भूमि का विखराव ज्यादातर दो चको में है। यही कारण है कि अधिक भूमि स्वामित्व वाले कृषक कुछ भूमि पर खेती नहीं कर पाते हैं। अतः सरकार ऐसे क्षेत्रों के लिए चकबन्दी व्यवस्था को लागू कर कृषकों के भूमि को कम चको में कर सकती है जिससे कृषि उत्पादकता में भी वृद्धि होगी।

उत्पादन में सबसे अधिक वृद्धि दर क्रमशः अन्य कृषक, सीमांत कृषक एवं लघु कृषको में दिखाई देता है जो क्रमशः 12.5 प्रतिशत, 5.2 प्रतिशत एवं 3.3 प्रतिशत है। उक्त संप्राप्तियों रेखांकित करती हैं कि सीमांत एवं लघु कृषक अनाजों के अतिरिक्त अन्य उत्पादों पर विशेष ध्यान देते हैं जिससे अधिक आय अर्जित हो। अतः सरकार एवं सम्बन्धित विभाग बड़े किसानों को भी बाजार उन्मुख खेती के लिए प्रोत्साहित कर सकते हैं। साथ ही घरेलू आवश्यकता व बाजार को दृष्टिगत रखते हुए किसानों को खेती के लिए उत्साहित किया जाय। कुल भूमि क्षेत्रफल का 7.6 प्रतिशत भूमि खेती के लिए उपयोग नहीं होती है तथा सीमांत कृषक, लघु

कृषक एवं अन्य कृषक अपने उपलब्ध कुल भूमि क्रमशः 2.6 प्रतिशत, 8.9 प्रतिशत एवं 15.7 प्रतिशत भूमि पर खेती नहीं करते हैं जिसका कारण भूमि का अनेक चकों में बटा होना एवं भूमि की खराब गुणवत्ता है।

सरकार के सम्बन्धित विभाग इन परती भूमि की गुणवत्ता को बढ़ा कर इसे खेती योग्य बनाना चाहिए जिससे फसलों के उत्पादन में वृद्धि हो सके। साथ ही लघु कृषक भी अपने कुल भूमि पर खेती नहीं करते हैं तथा कृषि योग्य जोत भूमि का परिमाण कृषकों के जोत आकर के क्रम में बढ़ते हुए दिखाई देता है जो सीमांत एवं लघु कृषक में सबसे कम एवं अन्य कृषकों में सबसे अधिक है। अतः बड़े जोत के कृषकों को साझा खेती या सहकारी खेती हेतु सरकार को कानूनी प्रवधान करने चाहिए ताकि कृषि उत्पादकता बढ़ाई जा सके और वैध रूप से बड़े कृषक अपनी भूमि खेती के लिए अन्य को दे सकें।

दलहन की खेती केवल 2.0 प्रतिशत किसानों के द्वारा किया जाता है जो केवल लघु एवं अन्य श्रेणी के किसान करते हैं जबकि तिलहन की खेती सभी श्रेणी के 52.0 प्रतिशत किसानों के द्वारा किया जाता है। सरकार के सम्बन्धित विभागों द्वारा दलहन एवं तिलहन की खेती के लिए कुशकों को प्रोत्साहित किया जाना चाहिए ताकि इस उत्पाद में देश आत्मनिर्भर हो सके। अध्ययन से पता चलता है कि प्रतिदर्श के सभी कृषक परिवार पिछले तीन वर्षों से परम्परागत ढंग से लगातार एक ही फसल चक्र के अनुसार खेती करते हैं तथा वे फसल चक्र से ज्यादा स्वयं की जरूरत एवं आर्थिक लाभ को प्राथमिकता देते हैं जबकि अन्य वर्ग के अधिकांश कृषक बाजार में फसलों के भाव एवं लाभ को दृष्टिगत रखते हुए खेती करते हैं। सम्बन्धित विभाग द्वारा लघु कृषकों को प्रशिक्षण के माध्यम से उनके फसल चक्र को बाजार उन्मुख बनाना चाहिए।

66.3 प्रतिशत कृषकों ने पूर्व वर्ष की तुलना में खेती का लागत व्यय इस वर्ष बढ़ने की बात की तथा सर्वाधिक लागत व्यय खाद एवं बीज के दामों में हुई वृद्धि के कारण है। अतः सरकार खाद एवं बीजों के मूल्यों पर दी जाने वाली सब्सिडी के अनुपात को सीमांत एवं लघु कृषकों के लिए और बढ़ा सकती है। 45.8 प्रतिशत कृषकों ने अपने रिश्तेदारों से ऋण लिया तथा 45.0 प्रतिशत ने महाजन से ब्याज पर ऋण लिया जिसमें अधिकांश लघु कृषक है। साथ ही 47.6 प्रतिशत किसान के 0सी0सी0 की सुविधा से वंचित पाये गये तथा 50.0 प्रतिशत किसानों को के 0सी0सी0 ऋण लेने के लिए बहुत भागदौड़ करना पड़ता है एवं इसके लिए बिचौलियों की मदद व घूस भी देना पड़ता है। अतः सरकार को खेती के लिए संस्थागत ऋण की पहुँच प्रभावशाली ढंग से बनाने की जरूरत है साथ ही के 0सी0सी0 ऋण सीमा को भी बढ़ाई जानी चाहिए।

### सन्दर्भ ग्रन्थ

1. Agricultural at a glance, (2013), New Delhi. Ministry of Agriculture, Department of Agriculture and Co-operation, Government of India
2. Agricultural Land by use in India, Agricultural Statistics at a Glance, (2015), [http://eands.dacnet.nic.in/PDF/Agricultural\\_Statistics\\_At\\_Glance-2015.pdf](http://eands.dacnet.nic.in/PDF/Agricultural_Statistics_At_Glance-2015.pdf).
3. Balakrishnan, P. (2000), 'Agriculture and Economic Reforms: Growth and Welfare', Economic and Political Weekly, March 4-10.
4. Bardhan, P. K. (1973), Size, Productivity and Returns to Scale-An Analysis of Farm Level Data in Indian Agriculture. Journal of Political Economy, 81(6), 1370-86. <http://dx.doi.org/10.1086/260132>

5. Berry, R. A., (1972), Farm Size, Distribution, Income Distribution and the Efficiency of Agricultural Production. *Colombia-American Economic Review*, 62(2), 403-08
6. Bhattacharjee, J. P. (1955), 'Resource Use and Productivity in World Agriculture', *Journal of Farm Economics*, 37(1), 57-71.
7. BIRTHAL, P. S., JOSHI, P. K., & NARAYANAN, A. V., (2011), Agricultural Diversification in India: Trends, contribution to growth and small farmer participation. A discussion paper 00814 of INCRISAT.
8. Chadha, G. K. (1978), Farm Size and Productivity Revisited-Some Notes from Recent Experience of Punjab.
9. Food and Agriculture Organisation of the United States, (2014), FAO data book, FAO Statistics Division.
10. Joshi P.K. and A. Gulati (2003), a Comparative Study of Economic and Agriculture reforms in China and India, paper presented at New Delhi, India, March 25-26.
11. Joshi P.K. and A. Gulati (2003), a Comparative Study of Economic and Agriculture reforms in China and India, paper presented at New Delhi, India, March 25-26.
12. Model Bill for the Conservation, Protection, Regulation and Management of Ground Water Bill, 2016, Ministry of Water Resources, River Development and Ganga, Rejuvenation, [http://wrmin.nic.in/writereaddata/Model\\_Bill\\_Groundwater\\_May\\_2016.pdf](http://wrmin.nic.in/writereaddata/Model_Bill_Groundwater_May_2016.pdf).
13. Raghavendra, M. S. and Kunnal, L. B. (2004), 'Assessment of economic conditions of small and marginal farmers in dry farming areas', *Agric Situ India* 60: 153-157.
14. Raghavendra, M. S. and Kunnal, L. B. (2004), 'Assessment of economic conditions of small and marginal farmers in dry farming areas', *Agric Situ India* 60: 153-157.
15. Rao C.H. (2001) "WTO and Viability at Indian Agriculture" *Economic and Political Weekly*, Vol. XX XVI No. 36, Sept. 08, 2001.
16. Rao, V., & Chotigeat, T. (1981), 'The Inverse Relationship between Size of Land Holdings and Agricultural Productivity', *American Journal of Agricultural Economics*, 63(3), 571-574.
17. S. Galab and Reddy, V. Ratna (2006), Agrarian Crisis: Looking beyond the Debt trap, *Economic & Political Weekly* Vol. XLI No. 19, May 13, 2006.
18. Salim, R. A., & Islam, N. (2010), 'Exploring the impact of R&D and climate change on agricultural productivity growth: the case of Western Australia', *Australian Journal of Agricultural and Resource Economics*, 54(4), 561-582.
19. Sidhu, R. S. and Bhullar, A. S. (2004), 'Changing structure of farm economy in Punjab: Impact of Livestock on income and employment', *Indian J Agric Econ* 59: 578-587
20. Sidhu, R. S. and Johl, S. S. (2002), 'Three decades of intensive agriculture in Punjab Socio-economic and environmental consequences', In : Johl, S. S. and Ray.
21. Swaminathan, M.S. (2007), *Agriculture cannot wait: New Horizons in Indian Agriculture*, Academic Foundation, National Academic of Agricultural Sciences.
22. Thapa G and R. Gaiha (2011), "small holder farming in Asia and the Pacific: challenges and opportunities", paper presented at the conference on new directions for small holder agriculture, 24-25 January 2011, Rome, IFAD.
23. The Economic Survey of India 2014-15.
24. The Economic survey-2013-14.
25. V. S. Vyas ; V. Ratna Reddy, (2001), 'Economic reforms and Indian agriculture : long term issues and recent experience' *India's economy in the 21st century. - Ghaziabad : Academic Foundation, ISBN 81-7188-212-9. - 2001, p. 167-194*

26. Vaidyanathan A. (2007), Farmers' Suicides and the Agrarian Crisis, Economic and Political Weekly, Vol. 41, No. 38 (Sep. 23-29, 2006), pp. 4009-4013 (5 pages), Published By: Economic and Political Weekly
27. सिंह, जे0 एवं ढिल्लियन, एस0एस0 (2000), 'कृषि भूगोल (दूसरा संस्करण)' नई दिल्ली: टाटा मैकग्रा हिल ।
28. शफी, एम0 (1984), 'कृषि उत्पादकता और क्षेत्रीय असंतुलन', नई दिल्ली: अक्धारणा प्रकाशन कंपनी भूमि उपयोग सांख्यिकी 2014-15, अर्थ एवं संख्या निदेशालय, भारत सरकार ।
29. प्रतिवेदन, अर्थ एवं संख्या निदेशालय, 2016 भारत सरकार ।
30. भारत की कृषि गणना, 2015-16, कृषि सहयोग एवं किसान कल्याण मंत्रालय, भारत सरकार ।
31. भारत की कृषि गणना, इनपुट सर्वेक्षण- 2016-17, कृषि सहयोग एवं किसान कल्याण मंत्रालय, भारत सरकार ।
32. कृषि सांख्यिकी एवं फसल बीमा निदेशालय, 2020, उत्तर- प्रदेश ।
33. भारत की कृषि गणना, 2010-11, कृषि सहयोग एवं किसान कल्याण मंत्रालय, भारत सरकार ।



# उत्तर प्रदेश के सकल राज्य घरेलू उत्पाद (GSDP) के लिये 'एक जिला एक उत्पाद' की भूमिका—फतेहपुर जिले के विशेष सन्दर्भ में

डॉ. दिनेश कुमार<sup>1</sup>

---

## सारांश

प्रस्तुत अध्ययन उ0प्र0 के GSDP में ODOP की भूमिका पर आधारित है जो फतेहपुर जिले के विशेष सन्दर्भ में है। ODOP भारत सरकार की महत्वाकांक्षी योजना है जिसमें बड़ी मात्रा में आय एवं रोजगार श्रजन की सम्भावना है। इस योजना से प्रत्येक जिले को उसके उत्पाद के नाम से जाना जायेगा, जिससे विकास की सम्भावनाएँ जन्म लेंगी। फतेहपुर जिला भारत के उत्तर प्रदेश राज्य का एक शहर है, जो ODOP के अन्तर्गत 'बेड शीट एवं लौह निर्माण' के लिये जाना जाता है। शहर का नाम बाबू फतेहचन्द्र के नाम पर रखा गया है, जिन्होंने स्वतन्त्रता संग्राम में रानी लक्ष्मी बाई की सहायता की थी। 1826 में फतेहपुर को जिला मुख्यालय के रूप में नामित किया गया था। फतेहपुर में कपड़ा उद्योग से जुड़ी कई इकाईयाँ हैं, ये इकाईयाँ तौलियों, जींस और चादर बनाने के लिये कपड़ा तैयार करती हैं। यहाँ बने उत्पाद राष्ट्रीय और अन्तर्राष्ट्रीय बाजार में विशेष स्थान रखते हैं। यहाँ पर बने हुये डिज़ाइनर कपड़ों और चादरों की उच्च मांग के कारण उद्योग के विस्तार की काफी सम्भावनाएँ हैं। ODOP की चुनौतियों के साथ यह कहना बिलकुल भी गलत नहीं होगा कि सरकार की वित्त सहायता एवं निगरानी से विकास एवं रोजगार श्रजन की काफी सम्भावनाएँ हैं। निश्चय ही गांव और जिले प्रगति करेंगे तो प्रदेश प्रगति करेगा, जिसके फलस्वरूप सम्पूर्ण देश प्रगति पथ पर अग्रसर होगा।

**मुख्य शब्दः—** एक जिला एक उत्पाद, ODOP, रोजगार, उत्तर प्रदेश, उत्पाद।

## अध्ययन के उद्देश्यः—

1. उत्तर प्रदेश की विशिष्ट शिल्प कला तथा उत्पाद को प्रोत्साहित करना।
2. ODOP के अन्तर्गत रोजगार अवसरों का श्रजन।

---

<sup>1</sup> असि0 प्रो0, अर्थशास्त्र, राजकीय महाविद्यालय, हरीपुर निहस्था, रायबरेली, (उ0प्र0)

3. ODOP के अन्तर्गत किसी जनपद को अपनी एक अलग पहचान बनाना।
4. गांव व क्षेत्र से मजदूरों का पलायन समाप्त करना।

#### साहित्य समीक्षा:—

- आदित्य पी. त्रिपाठी, श्यामलाल कॉलेज डी.यू. एवं नूपुर अग्रवाल शहीद भगतसिंह कॉलेज डी.यू. अपने लेख— “भारत में एक जिला एक उत्पाद कार्यक्रम का एक केस अध्ययन” में बताते हैं कि कौशल विकास योजना राज्य में ODOP उत्पादों की सम्पूर्ण मूल्य श्रृंखला में कुशल कार्यबल की वर्तमान और भविष्य की आवश्यकताओं को पूरा करने के लिये ODOP कौशल विकास और टूलकिट वितरण योजना तैयार की गई है।
- हर्षित शर्मा शोध छात्र एवं डॉ० शान्तनु कुमार श्रीवास्तव प्रबन्धन विभाग साईं नाथ यूनिवर्सिटी राँची, भारत अपने लेख— “उत्तर प्रदेश में ODOP योजना की सफलता में प्रशासन की भूमिका— एक अध्ययन” में कहते हैं कि ODOP हस्तकला, रेडीमेड कपड़े, चमड़ा उद्योग को बढ़ावा देने के लिये उत्तर प्रदेश सरकार की एक पहल है जिसमें जिले के एक उत्पाद को विशेषीकृत प्राप्त करना है।

उपरोक्त साहित्य समीक्षा से पता चलता है कि अधिकांश भारतीय आबादी ग्रामीण क्षेत्रों में रहती है और वे अपनी आजीविका के लिये कृषि गतिविधियों तथा विभिन्न शिल्पों पर निर्भर करते हैं। अधिकांश कारीगर अपने गांव की विरासत को बचाने में संघर्ष कर रहे हैं।

**कार्यविधि:—** प्रस्तुत अध्ययन मूल रूप से समाचार पत्र, किताबों, वेबसाइट आदि से प्राप्त द्वितीयक आँकड़ों पर आधारित है।

**विषय परिचय:—** ‘एक जिला एक उत्पाद’ उत्तर प्रदेश सरकार की महत्वाकांक्षी कार्यक्रम का उद्देश्य है कि राज्य की उन विशिष्ट कलाओं एवं उत्पादों को प्रोत्साहित किया जाये। जिनको उत्पादित करने में वे आसानी से सक्षम हैं। ‘एक जिला एक उत्पाद’ योजना को जनवरी 2018 में उत्तर प्रदेश सरकार द्वारा लागू किया गया था, और इसकी सफलता के कारण बाद में एक जिला एक उत्पाद (ODOP) को 2018 में खाद्य प्रसंस्करण उद्योग मंत्रालय द्वारा लागू किया गया है। ताकि राज्य के जिलों को उनकी पूरी क्षमता तक पहुँचाने, आर्थिक विकास को बढ़ावा देने में सहायता मिल सके।<sup>1</sup>

ODOP के अन्तर्गत जनपदों को उनके उत्पादों को प्रोत्साहित किया जाता है, जो देश में कहीं और उपलब्ध नहीं हैं। जैसे— प्राचीन और पौष्टिक काला नमक चावल, दुर्लभ और अकल्पनीय गेहूँ डण्डल शिल्प, विश्व प्रसिद्ध चिकनकारी, कपड़ों पर जरी का काम, मृत पशु से प्राप्त सींगो व हड्डियों से अति जटिल शिल्पकारे जो हाथी का दांत प्राकृतिक रूप से अनुकूलतः विकल्प है आदि इनमें से बहुत से उत्पाद जी. आई. टैग अर्थात् भौगोलिक पहचान पट्टिका धारक हैं, ये वे उत्पाद हैं जिनसे स्थान विशेष की पहचान होती है।<sup>2</sup>

**उत्तर प्रदेश की विविधता:—** उत्तर प्रदेश जो कि इतना विस्तृत है जिसका भौगोलिक विस्तार 240928 वर्ग किलोमीटर हो जहाँ 20 करोड़ 42 लाख की एक बड़ी जनसंख्या हो, वहाँ ऐसा सम्भव बिल्कुल

भी नहीं है कि जीवन के किसी भी परिप्रेक्ष्य में विवधतायें न हों। यहाँ पर जगह-जगह पर जलवायु, खान-पान, फसलें, बोली-भाषा, पहनावा आदि में बदलाव देखने को मिल जाता है और इन सबसे निकलकर उत्तर प्रदेश में जो एक बहुत ही सुन्दर विवधता देखने को मिलती है, वह है यहाँ की शिल्पकला और उद्यमिता जो प्रदेश के छोटे-छोटे कस्बों और शहरों में व्याप्त है, यहाँ का हर कस्बा और जिला अपने विशिष्ट और असाधारण उत्पादों के लिये प्रसिद्ध है।<sup>3</sup>

उत्तर प्रदेश के 75 जिलों की शिल्पकला और उद्यमिता की अपनी अलग-अलग पहचान है। इन उत्पादों के आधार पर ही ये जिले जाने जाते हैं और जो राज्य में ही नहीं बल्कि पूरे देश में प्रसिद्ध है।

**एक जिला एक उत्पाद योजना के लाभ:**— 'एक जिला एक उत्पाद योजना' की शुरुआत देश के माननीय प्रधान मंत्री श्री नरेन्द्र मोदी द्वारा की गई है। प्रस्तुत योजना राष्ट्रीय आजीविका मिशन के अन्तर्गत आती है। इस योजना का मुख्य उद्देश्य सभी राज्यों का एक उत्पाद ऐसा होगा जिससे उसे जिले व राज्य में अपनी एक अलग पहचान मिलेगी। केन्द्र सरकार द्वारा अत्मनिर्भर भारत अभियान के अन्तर्गत कई योजनाओं को शुरू किया गया है। 'एक जिला एक उत्पाद' योजना उनमें से एक है। प्रस्तुत योजना के द्वारा बेरोजगार अभ्यर्थियों को रोजगार मुहैया कराया जायेगा, इससे देश और राज्य के सकल घरेलू उत्पाद में वृद्धि होगी साथ ही देश और राज्य का विकास होगा जो उस राज्य की पहचान बनेगा। इस योजना के अन्तर्गत आने वाले उद्योगों को सूक्ष्म, लघु और मध्यम ङडैडेड में रखा गया है। भारत सरकार द्वारा इन उद्योगों को पैसे दिये जायेंगे। जिससे कि रोजगार के नये-नये अवसर श्रजित होंगे।<sup>4</sup>

ODOP योजना के अन्तर्गत एक जिले को एक उत्पाद पर फोकस करने के लिये कहा गया है और इसी के अनुसार इन जिलों को कार्य करने के लिये कहा गया है। इस योजना के तहत जो भी आवेदक इच्छुक होंगे उन्हें इसकी ऑफीशियल वेबसाइट पर जाकर आवेदन करना होगा। ODOP के मुख्य लाभों को निम्न बिन्दुओं से समझ सकते हैं—<sup>5</sup>

- इस योजना के तहत बेरोजगार युवाओं को रोजगार के अवसर प्रदान होंगे जिससे छोटे उद्यमियों, शिल्पकारों, बुनकरों को लाभ मिलेगा उन्हें राष्ट्रीय मंच पर अनेक अवसर प्रदान होंगे।
- इसके तहत सभी उत्पाद एक ब्राण्ड की तरह प्रस्तुत होंगे।
- ODOP के तहत डैडेड को नयी पहचान मिलेगी।
- इस योजना के तहत ऋण भी दिया जायेगा जिसकी ब्याज दर कम होगी, जिससे कि ज्यादा से ज्यादा लोग इससे जुड़ सकें।
- इसके तहत उद्यमियों को प्रशिक्षण प्रदान किया जायेगा जैसे कि स्वच्छता, भण्डारण, पैकेजिंग तथा नये उत्पादों का विकास जिससे उद्यमियों को व्यावसायिक संचालन कुशलतापूर्वक करने में सहायता प्राप्त हो सके।
- इस योजना के अन्तर्गत लाभार्थी को अनुदान की सुविधा भी प्राप्त होगी।
- इस योजना के तहत सभी उत्पादों को लोगों तक पहुँचाने के लिये ऑनलाइन माध्यम का उपयोग किया जायेगा, इस तरह से उस जिले तथा राज्य की पहचान देश के लोगों तक पहुँचेगी जिससे पर्यटन को भी बढ़ावा मिलेगा।

**फतेहपुर एवं 'एक जिला एक उत्पाद' कार्यक्रम :-** फतेहपुर उत्तर प्रदेश का एक जिला है, यह प्रशासनिक रूप से प्रयागराज मण्डल का एक भाग है, यह जिला प्रयागराज एवं कानपुर के बीच स्थित है। इस जिले की उत्तरी सीमा गंगा तथा दक्षिणी सीमा यमुना नदी द्वारा सीमित है।<sup>6</sup>

फतेहपुर जिला मुख्य रूप से बेडशीट और लौह निर्माण कार्य के लिये जाना जाता है, यहाँ पर कपड़ा उद्योग से जुड़ी कई इकाईयां हैं। ये इकाईयां तौलिया, जींस और चादर जैसे उत्पाद बनाती हैं। यहाँ से निर्मित उत्पाद राष्ट्रीय और अन्तर्राष्ट्रीय बाजार में महत्वपूर्ण स्थान रखते हैं। इसलिये उच्च मांग के कारण यहाँ पर इससे सम्बन्धित उद्योग विस्तार की काफी संभावनायें हैं, जिससे बड़ी मात्रा में रोजगार श्रजित होगा। फतेहपुर जिले ने बेडशीट उत्पादन में प्रदेश में अपनी खास पहचान बनायी है। यहाँ पर बेडशीट के साथ-साथ तौलिये आदि उत्पाद भी बनाये जाते हैं, जिले में तैयार की हुई बेहतर डिजाईन, आकर्षक व टिकाऊ बेडशीट ऑनलाइन ऑर्डर करके मंगाया जा सकता है।<sup>7</sup>

फतेहपुर जिले में श्रीनेय टेक्सटाइल, जे.पी. गुप आदि बेडशीट उत्पादन की फर्म हैं, यहाँ से निर्मित बड़ी मात्रा में बेडशीट्स, कर्टेन्स आदि का निर्यात किया जाता है।

**देश की ळक्छ में उत्तर प्रदेश का योगदान:-** उत्तर प्रदेश के माननीय मुख्यमंत्री योगी आदित्यनाथ ने कहा है कि प्रधान मंत्री श्री नरेन्द्र मोदी के रिफॉर्म, परफॉर्म और ट्रान्सफॉर्म के मंत्र को अंगीकार करते हुये उत्तर प्रदेश पूरे देश में औद्योगिक निवेश के 'ड्रीम डेस्टिनेशन' के रूप में उभरा है। पीएम के देश की अर्थव्यवस्था को पाँच ट्रिलियन डॉलर बनाने के लक्ष्य के क्रम में यूपी को योगदान एक ट्रिलियन डॉलर का संकल्प है। साथ ही देश की ळक्छ में उत्तर प्रदेश का योगदान 8 प्रतिशत से अधिक है। लखनऊ में फरवरी में यूपी ग्लोबल इन्वेस्टर्स शमिट 2023 का आयोजन किया गया, इस निवेश महाकुम्भ में 35 लाख करोड़ रुपये के निवेश के साथ लगभग एक करोड़ से अधिक रोजगार के अवसरों की श्रजन की सम्भावना है, इसके अन्तर्गत 96 लाख इकाईयों के साथ उत्तर प्रदेश में देश की सर्वाधिक एमएसएमई इकाईयाँ हैं। प्रदेश सरकार ने ODOP नयी ऊचाइयाँ प्रदान करने का कार्य किया है।<sup>8</sup>

**ओडीओपी की चुनौतियाँ:-** यद्यपि ओडीओपी भारत सरकार की महत्वाकांक्षी योजना है लेकिन इसे निम्न चुनौतियों से होकर गुजरना पड़ सकता है—<sup>9</sup>

- यदि बैंक की बात की जायें तो ये लघु एवं कुटीर उद्योगों की नयी योजनाओं को साख प्रदान करना जोखिम समझते हैं।
- अन्तर्राष्ट्रीय स्तर पर प्रतियोगिता का सामना करने के लिये इन उद्योगों में नवप्रवर्तन की समस्या आयेगी।
- चूँकि इनके वित्त की व्यवस्था केन्द्र और राज्य सरकार द्वारा संचालित विभिन्न योजनाओं जैसे— मुद्रा योजना, स्टार्टअप इण्डिया, मुख्यमंत्री रोजगार योजना आदि द्वारा कराया जायेगा, अतः इनके बीच आपसी समनवय बनाना एक चुनौती होगी।

**सुझाव एवं निष्कर्ष:-** निश्चय ही ओडीओपी भारत सरकार की एक महत्वाकांक्षी योजना है। जिससे बड़ी मात्रा में रोजगार श्रजन एवं निचले स्तर पर विकास की सम्भावनायें जन्म लेंगी। बहुत सारी चुनौतियों

के बावजूद प्रदेश के आर्थिक विकास एमएसएमई क्षेत्र की सुदृढ़ता के लिये यह योजना बहु आयामी प्रभाव सिद्ध कर सकती है। उत्तर प्रदेश सरकार की यह बहुत अच्छी पहल है, जिससे राज्य में मेक इन इण्डिया को बढ़ावा मिलेगा, लघु उद्योगों में नव संचार होगा, लाखों लोगों को रोजगार मिलेंगे। इसके साथ ही खोई हुयी कलाओं, परम्पराओं और व्यवसायों को पुनरजीवन मिलेगा। सरकार को इसके लिये कड़ी निगरानी की आवश्यकता है तथ उद्योगों को आसान वित्तीय सहायता की व्यवस्था करनी चाहिये।

#### सन्दर्भ:—

1. <https://leverageedu.com>>Blog
2. <https://odopup.in>>...
3. ibid as above
4. <https://jslps.org>>one-district.one-...
5. ibid as above
6. <https://odopup.in>>article>fatehpur
7. <https://m.facebook.com>>photos
8. <https://www.livehindustan.com>>st...
9. <https://batenupki.com>>news>odo...

# अयोध्या मे क्षेत्रीय मेलों का लोक कलाकारों के जीवन पर आर्थिक प्रभाव: प्रभु श्रीराम की प्राण प्रतिष्ठा के विशेष सन्दर्भ में एक अध्ययन

डॉ० सरिता द्विवेदी<sup>1</sup>

---

## सारांश

अयोध्या भारतवर्ष ही नहीं वरन सारे संसार को संस्कार और ज्ञान प्रदान करने वाली भूमि है। यहीं सूर्यवंश के अनेकों प्रतापी शासकों ने संपूर्ण धरती पर शासन करते हुए लोक कल्याणमय जीवन निर्वहन किया है तथा त्याग पूर्वक लोक रंजन में निरुद्ध धर्म एवं नीति के स्थापनार्थ व्यवहारिक जीवन जीकर समाज में आदर्श स्थापित किये हैं। इसी वंश में भगवद्दत्तार श्रीराम का जन्म 64 वीं पीढ़ी से हुआ है, जिनका जीवनादर्श एवं धर्म की मर्यादा उन्हें मर्यादा पुरुषोत्तम बनाती है। अनादि काल से क्षेत्र में उत्सवों एवं त्योहारों को मनाया जाता रहा है साहित्य और वैदिक ग्रंथों के अनुसार श्रीराम ने भी भगवान शंकर, देवियों और देवताओं की पूजा कर आशीर्वाद प्राप्त किए हैं लंका विजय के पूर्व श्रीराम ने (शिव) रामेश्वरम की विधिवत पूजा की थी। प्रस्तुत शोध पत्र अयोध्या मे क्षेत्रीय मेलों का लोक कलाकारों के जीवन पर आर्थिक प्रभाव: प्रभु श्रीराम की प्राण प्रतिष्ठा के विशेष सन्दर्भ में एक अध्ययन का प्रस्तुतिकरण है, जिसका विश्लेषण तीन खण्डों मे प्रस्तुत किया गया है। प्रथम खण्ड मे विषय से सम्बन्धित प्रस्तावना का विवेचन प्रस्तुत किया गया है। द्वितीय खण्ड मे अवध क्षेत्र के मेलों का लोक कलाकारों के जीवन पर आर्थिक प्रभाव का वर्णन किया गया है। तृतीय खण्ड मे शोध पत्र से सम्बन्धित निष्कर्षात्मक विश्लेषण प्रस्तुत किया गया है जो की अयोध्या के लोक कलाकारों की आर्थिक रूप से सम्पन्नता को प्रस्तुत करता है।

## प्रस्तावना

अवध क्षेत्र में त्योहार और मेले भारतीय संस्कृति के अभिन्न अंग हैं जिसे प्रेम, सौहार्द और उदारता के साथ ही आस्था और विश्वास के धरातल पर उत्साह और उल्लास के साथ मनाया जाता है। इनसे परम्पराओं के अविच्छिन्न प्रवाह होते रहते हैं। इतना ही नहीं इसमें हमारी धार्मिक, सामाजिक और आर्थिक

---

<sup>1</sup> सहायक आचार्य एवं प्रभारी विभागाध्यक्ष, ललित कला (फाइन आर्ट्स) विभाग, डॉ० राममनोहर लोहिया अवध विश्वविद्यालय, अयोध्या (उ०प्र०)

परम्पराओं की त्रिवेणी का संगम भी होता है जिसमें लोक जीवन की सभी आवश्यकताओं की पूर्ति होती रहती है। मेलों के आयोजन प्रायः धार्मिकता से ओत-प्रोत होते हैं जो अवध की लोक संस्कृति के संवाहक पर्वों व त्योहारों को आनन्द एवं जन स्थल उपलब्ध कराते हैं। मेलों को सभी वर्ग के व सभी आयु के स्त्री-पुरुषों के आनन्दोल्लास के केन्द्र होने से इसकी कलात्मकता परम्परागत अधिक होती है। लोक जीवन को रसमय बनाने के लिए यह परंपराओं से आवृत्त और रसमयतार्थ काव्य वादन, गायन और चित्रण की व्यंजना से ओत-प्रोत रहते हैं। इनमें अनादिकाल से प्रवाहित लोकादर्शों, महापुरुषों, देवियों, देवताओं एवं अवतारों के जीवन मूल्यों के स्मृति स्वरूप एवं कतृत्व और उनके प्रति श्रद्धा अभिव्यक्त करने की शिक्षा अंतर्निहित होती है। यद्यपि सभी अवतार देवी देवता, महापुरुष आदि भगवान (विष्णु) के ही रूप हैं तदपि श्री राम, श्री कृष्ण, भगवान शंकर, सूर्य और गणेश शान्त स्वरूपा देवियों में माता दुर्गा, लक्ष्मी, पार्वती और अनेकों महापुरुषों के नाम से उनके जन्मदिवस और विशेष कल्याणकारी कार्यों के शुभ अवसरों पर भारतीय क्षेत्र में अलग-अलग नामों से पर्व व त्योहार तथा मेलों के रूप में उत्सव मनाने की प्राचीन परंपरा है। भारतीय संस्कृति में यह त्योहार और मेले प्रेम, सौहार्द करुणा, मैत्री, दया और उदारता को अंगीकार किए उत्साह और उल्लास की कर्म भूमि पर आनंद और माधुर्य से अनुप्राणित होते हैं। अपितु धार्मिक सामाजिक और आर्थिक आवश्यकताओं के पूरक हैं।

भारत में हिमालय से लेकर कन्याकुमारी और असम से लेकर महाराष्ट्र तक व्रतों, पर्वों, त्योहारों और मेलों की अविच्छिन्न परंपरा विद्यमान है। त्योहार और मेले, हमारी पारिवारिक परंपराओं को शक्ति प्रदान करते हैं। इन विशेष अवसरों पर किए जाने वाले पूजा उपासना आदि परिवार में सुख सौभाग्य और सफल जीवन की अभिव्यक्ति के साथ शांति, प्रेम पूर्वक रीति-रिवाजों और मान्यताओं को जीवंत और गतिशीलता के साथ अछुप्य बनाते हैं और सांस्कृतिक दृष्टि से समूचे भारत में व्यापक संस्कारों की समावित संस्कृतियों के संवाहक होते हैं। प्रायः त्योहार और मेलों के आयोजन देवी देवताओं और महापुरुषों के जीवन के ही किसी अंश से जुड़े होने के कारण लोक स्मृति में सतत प्रवाहित होते रहते हैं, जो कलात्मक दृष्टि से साहित्य, संगीत और विविध कलाओं के लिए सुबोध-सुयोग्य अवसर प्रदान करते हैं। यह जीवन यापन की सुविधाओं को विकसित करने के अवसरों से समाज में रोजगार के प्रेरक और संवाहक होते हैं। ऐसे अनेकों त्योहार हैं जो हमारी अर्थव्यवस्था की दृष्टि से अत्यंत महत्वपूर्ण हैं। ग्रामीण क्षेत्रों में होने वाले त्योहार ग्रामीण जीवन के प्रत्येक आवश्यकता की पूर्ति करते हुए अर्थव्यवस्था में संतुलन स्थापित करते हैं।

### द्वितीय खण्ड:

#### अवध क्षेत्र के मेलों का लोक कलाकारों के जीवन पर आर्थिक प्रभाव का विश्लेषण

अयोध्या सहित अवध क्षेत्र में लगने वाले सभी मेले धार्मिक दृष्टि में गरीब निर्धन और अन्याय जरूरतमंदों की मदद पहुंचाने के माध्यम और स्वच्छता के पर्याय भी बनते हैं। लोकधर्म, राजधर्म समाज और निज धर्मार्थ परंपरागत स्थापित मर्यादा और संस्कारों को जीवंत करने का महत्वपूर्ण श्रेय आज के व्रतों, त्योहारों एवं मेलों को ही जाता है। प्रत्येक त्योहार ज्योतिषीय आधार पर तिथियों, नक्षत्रों एवं मुहुर्तों में मनाया जाते हैं, और उनकी विशेष पूजा विधि भी शास्त्र सम्मत होती है। लोक संस्कृति में सुलभ देवस्थलों पर पूजा

उपासना के नित्य विधान हैं, अपितु पर्वों एवं त्योहारों पर देवस्थलों, धार्मिक व सांस्कृतिक गतिविधियों के मूल केंद्र होते हैं। फलस्वरूप मेले अपनी क्षेत्रीय सीमा के भीतर धार्मिक, आर्थिक, त्योहार विषयक एवं कलात्मक व खानपान विषयक विभिन्न भागों में विभक्त हो जाते हैं जिससे अनेकों कला विधाओं के सृजन व जीवन यापन हेतु रोजगार के व्यापक अवसर भी उत्पन्न होते हैं। अवध क्षेत्र में लगने वाले सभी मेलों का संक्षिप्त विवरण निम्नलिखित हैं :-

- **साप्ताहिक मेला** : अयोध्या में प्रत्येक मंगलवार को सरयू घाट से लेकर हनुमानगढ़ी तक मेले जैसा दृश्य रहता है। दूर दराज के तीर्थार्थी यहां सरयू के पवित्र जल में स्नान करके पुष्प व दीप अर्पित करते हैं तथा हनुमानगढ़ी में अपने आरध्य श्रीराम भक्त हनुमान जी महाराज के दर्शन कर जीवन धन्य करते हैं। दिन भर मेला की भीड़ रहती है।
- **मासिक पूर्णिमा मेला** : मासिका पूर्णिमा को सरयू स्नान करके हनुमानगढ़ी, जन्मभूमि और कनक भवन में श्रीराम प्रभु के दर्शन की विशिष्ट मान्यता है। इस दिन अयोध्या में भारी भीड़ रहती है।
- **कार्तिक पूर्णिमा मेला** : यद्यपि वर्ष की सभी पूर्णिमा को सरयू स्नान पूर्वक दर्शन का विशेष महत्व है, तदपि कार्तिक पूर्णिमा का अत्यधिक महत्व होने से विशाल भीड़ एकत्र होती है जिससे यह मेला पूर्णिमा के एक दिन पूर्व से एक दिन बाद तक रहता है।
- **चैत्र रामनवमी का मेला** : भगवान श्रीराम प्रभु की जन्म जयन्ती होने से इस अवसर पर कई लाख श्रद्धालु अयोध्या आते हैं जिससे पूरे नगर में कहीं भी स्थान खाली नहीं रह जाता। सर्वत्र दुकानें, सामान व खाद्य वस्तुएं सहजता से उपलब्ध हों इसके लिए जिला प्रशासन को व्यवस्था बनानी पड़ती है।
- **मणिपर्वत का मेला** : यह मेला श्रावण शुक्ल पक्ष तीज को लगता है। सभी प्रसिद्ध मन्दिरों से भगवान के विग्रह व प्रतिरूप लाये जाते हैं और यहां युगल सरकार को झूलने में झुलाया जाता है।
- **पंचकोसी परिक्रमा मेला** : कार्तिक मास की शुक्ल पक्ष एकादशी को अयोध्या नगर की परिक्रमा की जाती है। जिससे भीड़ की सुविधार्थ परिक्रमा मार्ग व नगर में मेला बनता है।
- **चौदह कोसी परिक्रमा मेला** : यह कार्तिक शुक्ल पक्ष नवमी को होता है। इस परिक्रमा में कई लाख श्रद्धालु भाग लेते हैं। जिससे यह अयोध्या का विशालतम मेला है।
- **दीपोत्सव मेला** : यह विगत पाँच वर्षों से ३0प्र० सरकार द्वारा घोषित पर्व व त्योहार होने के कारण निरन्तर दीपोत्सव के लिये लक्ष्यप्रतिष्ठ हो रहा है और प्रतिवर्ष अपने ही बनाये रिकार्ड को तोड़कर नया कीर्तिमान स्थापित कर रहा है। वर्ष 2023 में 23 लाख प्रज्वलित दोषों का रिकार्ड बना। दीपोत्सव कार्तिक कृष्ण पक्ष अमावस्या के एक दिन पूर्व सन्ध्या को रामघाट (राम की पैड़ी) पर होता है। यह गिनीज बुक ऑफ वर्ल्ड रिकार्ड में दर्ज है।
- **रामायण मेला** : मार्ग शीर्ष शुक्ल पक्ष तृतीय से सप्तमी तक मनाया जाता है।
- **राम विवाह** : मार्गशीर्ष शुक्ल पक्ष पंचमी को मन्दिरों में साधु सन्तों और श्रद्धालुओं द्वारा विग्रहद्वय व प्रतिरूप के विवाह सम्पादित करके मनाया जाता है।



- **चौरासी कोसी परिक्रमा मेला** : यह मेला अयोध्या को केन्द्र मानकर 84 कोस की परिधि में होता है। प्रायः सन्तगण और दूर से आने वाले आगन्तुकों से यह मेला होता है। यह बैशाख में कृष्ण पक्ष में मखौड़ा से प्रारम्भ होकर मास पर्यन्त चलता है।
- **हनुमान जयन्ती मेला** : कार्तिक शुक्ल पक्ष चतुर्दशी, चैत्र पूर्णिमा को वीर हनुमान की जन्म जयन्ती मनाते हैं।
- **सूर्य कुण्ड का मेला** : माघ मास कृष्ण पक्ष प्रतिपदा को यहां विशाल मेला लगता है। यहां कुण्ड में स्नान कर लोग मन्दिर में सूर्य की उपासना करते हैं।
- **दशरथ समाधि का मेला** : यहाँ पर बैशाख शुक्ल पक्ष पूर्णिमा को मेला लगता है। इसे (विल्वहरि) बिल्लहर घाट के नाम से जाना जाता है।
- **श्रृंगी ऋषि का मेला** : प्रत्येक पूर्णिमा को सरयू के तट पर स्थित श्रृंगी ऋषि आश्रम पर मेला लगता है। श्रृद्दालु सरयू स्नान और मन्दिर के दर्शन करते हैं।
- **श्रावण क्षेत्र का मेला** : इस मेले में इलाहाबादी अमरूद और जौनपुर की मूली प्रसिद्ध है। यह मेला जिला अम्बेडकर नगर (अन्नावा के निकट) लगता है। यह मेला मार्गशीर्ष (अगहन) माह की पूर्णिमा को लगता है।
- **गोविन्द साहब का मेला** : मार्ग शीर्ष (अगहन) शुक्ल पक्ष गोविन्द दशमी से मकर संक्रान्ति तक (जिला अम्बेडकर नगर) बड़ी धूमधाम से सम्पन्न होता है।
- **रायपुर का मेला** : अनन्त चौदस को यह मेला लगता है। इसमें लकड़ी व लोहे के गृहपयोगी सामान और खाद्य पदार्थों की दुकानें 15 दिनों तक रहती हैं।
- **शिवरात्रि का मेला** : प्रत्येक शिवरात्रि को श्रृद्दालु भारी संख्या में दूर क्षेत्रों से अयोध्या आते हैं, जिससे यहां मेले जैसा दृश्य होता है।
- **देवकाली मेला** : होली के आठवें दिन यहां मेला लगता है और नवरात्रों में पूरे नव दिन श्रृद्दालुओं का मेला चलता है।
- **दुर्गा पूजा मेला** : आश्विन मास शुक्ल पक्ष प्रथमा से नवमी तक व दशमी को दुर्गा प्रतिमाओं के विसर्जनोपरान्त मेला समाप्त होता है।
- **गणेश पूजा का मेला** : भाद्रपद शुक्ल पक्ष चतुर्थी को गणेश प्रतिमाओं पर जलाभिषेक कर अयोध्यावासी बड़ी धूमधाम से मनाते हैं।
- **विजय दशमी का मेला** : दोस्तपुर में रावण स्थल बनाया गया है। प्रतिवर्ष आश्विन शुक्ल पक्ष दशमी को बड़ा मेला लगता है।
- **घोषाप मेला** : ज्येष्ठ शुक्ल पक्ष दशमी गंगा दशहरा को लम्बुआ सुल्तानपुर के पास गोमती नदी के निकट विशाल मेला लगता है।
- **महावीर मेला** : अखण्ड नगर सुल्तानपुर में हनुमान जी का प्रसिद्ध तीर्थ है यहाँ हनुमान जयन्ती और प्रत्येक मंगल को मेला लगता है।

- **मंशापुर मेला** : दोस्तपुर में एकादशी को बहुत बड़ा मेला लगता है।
  - **सुगौटी का मेला, भीटी** : मकर संक्रान्ति यहां बड़ा मेला लगता है लोग खिचड़ी का त्योहार मनाते व मेला उत्साहपूर्वक देखने आते हैं।
  - **आस्तीकन मेला** : नाग पंचमी को नाग देवता का पूजन होता है और विशाल मेले में दूर दराज से व्यापारी लोग दुकान लेकर आते हैं।
  - **नन्दमहर मुसाफिरखाना सुल्तानपुर** : कहा जाता है कि भगवान श्री कृष्ण भाई बलराम और बाबा नन्द सहित अयोध्या श्रीराम मंदिर के दर्शन हेतु आये थे। यहाँ बलराम का स्वरूप सेनापति का है। मन्दिर में श्री कृष्ण, बलराम और नन्दबाबा तथा यशोदा के विग्रह विद्यमान हैं। यहां ज्येष्ठ दशमी को बड़ा मेला लगता है।
  - **छठ पूजा** : वैसे यह भगवान सूर्य नारायण के व्रत का दिवस है जो दीपावली के एक सप्ताह बाद होता है। इसकी पृष्ठभूमि बिहार है परन्तु अयोध्या में बिहार के अधिकांश लोगों के निवास होने से उनके साथ यहां के भी लोग महिला व पुरुष अयोध्या सरयू घाट पर तीन दिन विधि विधान से छठ का पर्व मनाते हैं जिससे भारी भीड़ होती है। यह मेला तीन दिनों तक चलता है, व्रत प्रायः महिलायें रखती हैं। यह कठोर व्रतों में से माना जाता है।
  - **महाशिवरात्रि का मेला** : अयोध्या के प्रमुख शिव मन्दिरों नागेश्वरनाथ व क्षीरेश्वरनाथ में इस दिन भारी भीड़ होती है। श्रद्धालु भगवान शंकर को दुग्ध व जलाभिषेक करते हैं।
  - **कुम्भ का मेला** : माघ मास में एक माह कुम्भ का तथा प्रयाग, नासिक, उज्जैन और हरिद्वार में प्रत्येक तीसरे वर्ष महाकुम्भ लगता है। इस प्रकार 12 वर्ष बाद प्रयाग में महाकुम्भ के आयोजन में उत्तर क्षेत्र के लोग प्रयाग कुम्भ से लौट कर अयोध्या में कई दिनों ठहरकर स्नानादि धर्म कर्म करते हैं। इससे यहाँ भी भारी भीड़ हो जाती है। इसके अतिरिक्त प्रतिवर्ष कल्पवासी भी पूरे माह अयोध्या में रहकर स्नान पूजन व दर्शन पूर्वक तप करते हैं।
  - **बिल्लहर घाट (विल्वहरि) मेला** : बैशाख माह शुक्ल पक्ष की पूर्णिमा को लगता है।
  - **भरतकुण्ड पिशाची का मेला** : यह चैत्र मास कृष्ण पक्ष चतुर्दशी को लगता है।
  - **मातगैड़ अयोध्या मेला** : अयोध्या में विभीषण के पुत्र (मत्तगयेन्द्र) मातगैड़ का मन्दिर है। इन्हें अयोध्या कोतवाल के पद पर भगवान राम ने मर्यादित किया था। यहां चैत्रमास कृष्ण पक्ष के पहले मंगलवार को मेला लगता है।
  - **कल्पवास अयोध्या** : यहाँ कार्तिक माह में पूरे एक माह प्रतिवर्ष दूर दराज के श्रद्धालु आकर कल्पवास तपपूर्वक करते हैं। इस अवसर पर पूरे अयोध्या के सभी मन्दिरों में प्रवचन, भजन कीर्तन आदि होते हैं। श्रद्धालु सरयू स्नान करके दिन भर व्रतोपवास के साथ कथा प्रवचन श्रवण करते व मन्दिरों में भ्रमण करते हैं और सायंकाल पुनः सरयू स्नान करके तुलसी को दीपार्ती करके रात्रि में एक बार सात्विक भोग ग्रहण करते हैं। धार्मिक दृष्टि से इस मेले का अयोध्या में बहुत महत्व है।
- प्रस्तुत शोध पत्र में अवध क्षेत्र में लगने वाले **छत्तीस (36)** छोटे एवं बड़े मेलों का आर्थिक विश्लेषण प्रस्तुत किया गया है। शोध सर्वेक्षण के दौरान यह पाया गया कि अयोध्या में मन्दिर में प्रभु श्रीराम की प्राण

प्रतिष्ठा के साथ ही स्थानीय कलाकारों को बढ़ती हुई पर्यटकों की संख्या के साथ विभिन्न कलात्मक कलाकृतियों के सृजन के नये अवसरों के साथ रोजगार एवं आय में वृद्धिशील प्रगति देखने को मिली। शोध पत्र के विश्लेषण हेतु विभिन्न सांस्कृतिक एवं धार्मिक अवसरों पर लगने वाले मेलों में लोक कलाकृतियों से सम्बन्धित मूर्तिकारों द्वारा मूर्तिकला, चित्रकारों द्वारा चित्रकला तथा व्यावहारिक कलाकारों द्वारा डिजिटल चित्रण करते हुए अपने रोजगार एवं आय के अवसर को बढ़ाया।

श्रीराम जन्मभूमि परिसर में प्राण प्रतिष्ठा के साथ दर्शन हेतु स्थानीय एवं बाहरी पर्यटकों की संख्या में लगभग 150 से 200 प्रतिशत की वृद्धि हुई है। दर्शन हेतु पर्यटकों की बढ़ती हुयी संख्या में सभी धर्मों के लोगो की सहभागिता होने के कारण मेलों में दर्शनार्थियों एवं पर्यटकों की संख्या में आशातीत वृद्धि हुयी है, परिणामस्वरूप अयोध्या में मेलों के कारण पूजन सामाग्री, मिष्ठान एवं स्वैच्छिक दान धनराशि प्राप्त होने के कारण लोक कलाकार आर्थिक रूप से सम्पन्न हो रहे है तथा धार्मिक, सांस्कृतिक एवं पौराणिक सामाग्रियों के बाजार विस्तारीकरण के कारण अवध क्षेत्र के लोगो के आय एवं रोजगार स्तर में वृद्धि होने के कारण जीवन स्तर में निरन्तर सुधार हो रहा है तथा अवध क्षेत्र के विकास के साथ प्रदेश एवं देश का भी आर्थिक प्रगति सुनिश्चित हो रहा है। प्रभु श्रीराम के मन्दिर निर्माण के साथ ही अयोध्या का भी आर्थिक स्वरूप उन्नयन की ओर बढ़ रहा है, जिससे सम्बन्धित लोगो के जीवन स्तर में धनात्मक सुधार हो रहा है।

### तृतीय खण्ड:

#### निष्कर्षात्मक विवेचन

अयोध्या में दिनांक 22 जनवरी 2024 को माननीय प्रधानमन्त्री श्री नरेन्द्र मोदी एवं यशस्वी मुख्यमन्त्री श्री योगी आदित्यनाथ जी द्वारा भगवान श्रीराम के मन्दिर में प्राण प्रतिष्ठा के साथ पूजा-अर्चना प्रारम्भ हुई तो उसी समय अवध क्षेत्र के लोक कलाकारों का भाग्योदय होना शुरू हो गया। अयोध्या में कला की उपर्युक्त समस्त गुणावगुणों के धार्मिक महत्व, मन्दिरों की वास्तु एवं मूर्ति कलाओं में स्पष्ट प्रभावी हैं। प्रायः धार्मिक मूर्तियों तथा चित्रों में आनन्द और भय उत्पन्न करने वाली दोनों विधियों का प्रयोग हुआ है। परन्तु दोनों का उद्देश्य धर्माचरण की ओर ले जाना ही है। कला और धर्म की उत्पत्ति का स्रोत स्वभाव ही है। दोनों सृष्टि के सहायक कर्म है और परस्पर पूरक भी प्रतीत होते हैं। धर्म के बिना कला अस्तित्व रहित हो जाती है। और धर्म के विरुद्ध कला दुःखमय है और उसका निष्प्राण होना अवश्यम्भावी है, क्योंकि धर्म ही कला का धारक है। ठीक इसी प्रकार कला के बिना और कला के विरुद्ध धर्म की भी अवस्था होती है, दोनों में निश्चय कर पाना कि कौन प्रथम है, यह भी भेदाभेद होने के कारण दुष्कर सा है। इस प्रकार श्री राम की जन्मभूमि अयोध्या अपने भीतर सभी धर्मों को समाहित किये हुए सभी धर्मों की तीर्थ स्थली है जो की समाज को अनेकता में एकता का सन्देश देते हुए वसुधैव कुटुम्बकम् को चरितार्थ करती है। प्रस्तुत शोध पत्र के लेखन हेतु पूरे अयोध्या क्षेत्र के 200 लोक कलाकार परिवारों को दैवनिदर्शन विधि के आधार पर चयनित करते हुए साक्षात्कार की परिधि में लाया गया जिनसे प्रश्नावली आधारित प्राप्त जानकारी के आधार पर यह तथ्य स्पष्ट रूप से प्रकाश में आया कि प्रभु श्रीराम की प्राण प्रतिष्ठा के बाद पर्यटकों की बढ़ती हुई आशातीत संख्या के

कारण लोक कलाकारों की आय में वर्ष 2022–23 की तुलना में वर्ष 2024 में लगभग दुगुनी बृद्धि हुई है, जिससे कला के क्षेत्र के इन कलाकारों की आर्थिक स्थिति समृद्धि हुई है तथा इनके जीवन स्तर में सुधार हुआ है।

### सन्दर्भ ग्रन्थ सूची

1. बाल्मीकि रामायण 7/101–107 तथा रघुवंश 15189–98
2. अथर्ववेद गीता प्रेस गोरखपुर–2018
3. श्रीराम इन अर्कोलॉजी, आर्ट एण्ड लिटरेचर वी0पी0सिन्हा–2005
4. हिस्टोरिकल स्केच तहसील फैजाबाद जिला फैजाबाद विद दी ओल्ड कैपिटल अयोध्या लखनऊ 1870–पी0कारनेगी
5. उत्तर प्रदेश वार्षिकी–2023 : सूचना एवं जन सम्पर्क विभाग उत्तर प्रदेश।
6. अयोध्या का इतिहास एवं पुरातत्व– ठाकुर प्रसाद वर्मा एवं स्वराज प्रकाश गुप्त
7. अयोध्या 2002–03 भारतीय पुरातत्व सर्वेक्षण– नई दिल्ली– माझी, हरि एवं बी0आर0मणि
8. भारत–2023; प्रकाशन विभाग, सूचना और प्रसारण मंत्रालय, भारत सरकार, नई दिल्ली।

# भारत में सामाजिक असमानता व गरीबी

सुबह सिंह यादव<sup>1</sup> एवं प्रोफेसर (डॉ.) उमारतन यादव<sup>2</sup>

---

**असमानता व गरीबी – एक प्रबल चुनौती** :- भारत में विगत सात दशकों में विकास की ऊँची दर प्राप्त होने तथा विभिन्न क्षेत्रों में हुई प्रगति के बावजूद सर्वाधिक विफलता एवं चिंताजनक सरोकार सामाजिक असमानता व गरीबी के संबंध में रहा है। अर्थव्यवस्था तो आज भी मिश्रित है, लेकिन इस मिश्रित स्वरूप में समाजवादी तत्व पूंजीवादी तत्व से ढक गया है, जो निर्धारित सामाजिक व आर्थिक उद्देश्यों के विपरीत है। योजनाकाल में धनी और धनी हो गए हैं तथा निर्धन या तो निर्धन ही रह गए हैं या अधिक गरीब हो गए हैं। आय का हस्तांतरण जनसाधारण व वेतनभोगी मध्यमवर्ग की ओर से ऊंचे व्यवसायी वर्ग की ओर हुआ है जिससे समाज में धन और आय की असमानताओं के कारण गरीबी का प्रभाव व्याप्त हुआ है। इसी कारण से गरीबी का असमानता का धनिष्ठ संबंध है। आय व संपत्ति के असमान वितरण ने जिन अनेक समस्याओं को जन्म दिया है, उनमें गरीबी सबसे गंभीर समस्या है। निसंदेह भारत एक अत्यंत विषमतापूर्ण अर्थव्यवस्था है और भारत का घरेलू सर्वेक्षण उपभोग, आय और धन को व्यापक रूप से कम करके दिखानी की प्रवृत्ति रखते हैं।

**योजनाओं का सीमित प्रभाव** :- समयपर्यंत असमानता एवं गरीबी के परिणाम सामने आने लगे। एकाधिकार जांच आयोग ने भी इस तथ्य से सहमति जताई थी कि योजना के प्रारंभिक काल में गरीबी एवं असमानता में कोई कमी नहीं आयी। समानता का तात्पर्य यहां राष्ट्रीय आय के समान वितरण से है। विभिन्न अध्ययन का महत्वपूर्ण निष्कर्ष यही है कि तुलनात्मक रूप से निम्न वर्ग की आय का ह्रास हुआ है एवं निजी क्षेत्र में आर्थिक सत्ता का केन्द्रीकरण हुआ है। असमानता एवं गरीबी की समस्या के निवारण के लिए ढेर सारी नीतियों के बावजूद भी इस संदर्भ में हमारी योजनाओं का बहुत सीमित प्रभाव पड़ा है। योजना आयोग ने भी इस बात को स्वीकारा था कि अर्थव्यवस्था की अपर्याप्त विकास के दर, आय एवं उपभोग के असमान वितरण गरीबी पर अधिक प्रकार नहीं हो पाया। आज भारतीय नियोजन के समक्ष वितरणात्मक न्याय एक प्रबल चुनौतीपूर्ण समस्या है। जब तक हम गरीबी व असमानता में कमी नहीं करेंगे, तब तक विकास की किसी भी दर की बात करना हास्यास्पद होगा। हमारे समक्ष करोड़ों लोगों के लिए सामाजिक न्याय को सुनिश्चित करने की समस्या मुंह बाए खड़ी है। अतः हमें आर्थिक नीतियों में आवश्यक

---

<sup>1</sup> शिक्षण प्रमुख एवं सहायक महाप्रबंधक (सेवानिवृत्त), बड़ौदा एकेडमी, बैंक ऑफ बड़ौदा, जयपुर (राज.)

<sup>2</sup> प्रभारी, अर्थशास्त्र विभाग, बुंदेलखण्ड कालेज, झांसी (उ.प्र.)

परिवर्तन करके यह सिद्ध करना है कि योजना के लाभ केवल विशिष्ट लोगों के लिए अंगीकार नहीं हैं, बल्कि जनसाधारण की ओर अधिक ध्यान केन्द्रित किया जाता है।

**सामाजिक न्याय युक्त विकास :-** सामाजिक न्याय भारतीय, संविधान का एक मार्गदर्शक सिद्धांत है जो विकास के दौरान अविरल भाव से अभिव्यंजित हुआ है। भारत में भी अन्य विकासशील अर्थव्यवस्थाओं की भांति सामाजिक असमानता एवं गरीबी आघात जैसी विलक्षणताएं विद्यमान हैं। अतः कालांतर में विकास के साथ न्याय अथवा पुनर्वितरण भारतीय जनजीवन में एक महत्वपूर्ण मुद्दा बनकर उभरा। सामाजिक चेतना के फलस्वरूप एक समरस समाज स्थापित करने की दिशा में सार्थक प्रयत्न हुए, यद्यपि इस दिशा में बहुत कुछ किया जाना बाकी है। अर्थव्यवस्था के प्रारंभिक क्षेत्र, विशेषकर कृषि में मध्यस्थों जैसे गैर कार्यात्मक लोगों की सीमित भूमिका है, लेकिन कमजोर वर्ग के लिए भू-स्वामित्व अधिनियम से कोई खास लाभ नहीं हुए। भारत में संपूर्ण राष्ट्रीय आवश्यकताओं के प्रारूप में सामाजिक न्याय एक शक्तिशाली, समृद्ध एवं प्रयोजन मूलक अस्त्र बनाया गया है। हमारे संविधान में भारतीय नागरिकों को छः प्रकार के मौलिक अधिकार प्रदान किए गए हैं। इन मौलिक अधिकारों के व्यापक ढांचे में सामाजिक एवं आर्थिक विषमताओं से युक्त समाज हेतु समानता के अधिकार का विशेष महत्व है। संविधान में प्रावधान है कि कानून के समक्ष सभी नागरिक समान हैं अर्थात् कानून सभी नागरिकों की समान रूप से सुरक्षा करते हैं। इससे सामाजिक न्याय के दो पहलू उभरकर आये— सामाजिक और आर्थिक विकास और समानता के दो उद्देश्यों को ध्यान में रखते हुए हमें गरीबी पर इनके प्रभाव का आकलन करना होगा। साथ ही समानता और सामाजिक न्याय को पोषित करना होगा। भारत में द्वितीय योजना के बाद सामाजिक न्याय के उद्देश्यों— गरीबी उन्मूलन, बेरोजगारी को दूर करने, आय व धन की असमानता को कम करना, कमजोर वर्ग, अनुसूचित जाति व जनजाति के कल्याण करने तथा अन्य सामाजिक बुराइयों को समाप्त करने हेतु अनेक उपायों को काम में लाया गया, लेकिन उपलब्ध तथ्य व आंकड़े बताते हैं कि सामाजिक न्याय की उपलब्धि में अब तक वांछित सफलता नहीं मिली है। अतः सामाजिक व आर्थिक दोनों छोरों पर वृहद रणनीति अपनाकर ही इस दिशा में सफलता प्राप्त करना हमारा उद्देश्य होना चाहिए ताकि असमानता एवं उससे उत्पन्न गरीबी का दृढ़ता से मुकाबला किया जा सकें।

**गरीबी की प्रकृति :-** भारत दुनिया की सबसे तेजी से बढ़ती अर्थव्यवस्थाओं में से एक है, लेकिन मानव विकास ने आर्थिक विकास के साथ तालमेल नहीं रखा है। भारत में कुछ 22 प्रतिशत बच्चे अभी भी अत्यधिक गरीबी में रहते हैं। मानव विकास रिपोर्ट में 188 देशों में से भारत का 131 स्थान था। समाज की गहराई तक पहुंचे जाति आधारित और लैंगिक असमानताओं ने आर्थिक रूप से भी लाखों लोगों विशेष रूप से ग्रामीण क्षेत्रों के लोगों को बाहर रखा है। ग्रामीण क्षेत्रों, गंदी बस्तियों और शहरी गरीब परिवारों, अनुसूचित जातियों, जनजातीय समुदायों और अन्य वंचित आबादी के बच्चे गरीबी, कुपोषण, गुणवत्ता स्वास्थ्य सेवाओं तक कम पहुंच, बाल विवाह, विद्यालय में निम्न उपस्थिति, कम सीखने के परिणामों, स्वच्छता की कमी से संबंधित कई सुविधाओं और बेहतर पानी तक पहुंच जैसे अभावों से पीड़ित हैं। असमानताओं को ग्रामीण और शहरी क्षेत्रों में बुनियादी सेवाओं तक पहुंच और उनके प्रावधान में भी देखा जाता है। शहरी क्षेत्रों में रहने वाले लोगों की तुलना में ग्रामीण क्षेत्रों के बच्चों की पांच वर्ष की आयु पूरी करने से पहले ही मृत्यु की संभावना ज्यादा होती है। उच्च स्तर के अभाव और संघर्ष वाले राज्यों में बच्चे

मजबूत शासन प्रणाली वाले राज्यों की तुलना में अधिक कमजोर पाए जाते हैं। शहरी झुग्गियों में रहने वाले 5 करोड़ से अधिक शहरी निवासियों के पास आवास की स्थिति और स्वच्छता, स्कूलों और स्वास्थ्य क्लिनिक जैसी सेवाओं की सीमित पहुंच है। राष्ट्रीय बजट में बाल बजट की हिस्सेदारी कभी भी पांच प्रतिशत से अधिक नहीं रही है, और यहां तक कि इसका भी ज्यादातर हिस्सा शिक्षा योजनाओं के पक्ष में ही रहा है। तेंदुलकर समिति (वर्ष 2009) के अनुसार, भारत की कुल आबादी के 21.9: लोग गरीबी रेखा के नीचे जीवन—यापन करते थे। तेंदुलकर समिति ने अपनी रिपोर्ट में शहरी क्षेत्र में रह रहे परिवारों के संदर्भ में गरीबी रेखा को 1000 रुपये (प्रति व्यक्ति प्रति माह) और ग्रामीण परिवारों के लिये 816 रुपये महीने निर्धारित किया था।

**कई मानकों पर सुधरी है गरीबी की स्थिति :-** अगर किसी देश में सिर्फ लोगों की आमदनी के हिसाब से गरीबी मापी जाती है तो उसमें शिक्षा और स्वास्थ्य जैसे मसलों को छोड़ दिया जाता है। शिक्षा और स्वास्थ्य की वजह से भी लोगों के गरीब होने की संख्या बढ़ती है। इस वजह से अब भारत में गरीबी को मापने का बहुआयामी दृष्टि शुरू किया गया है। इसमें स्वास्थ्य, शिक्षा और जीवन की आम गुणवत्ता आदि शामिल है। भारत में बहुआयामी गरीबी घट रही है लेकिन इस तरह के गरीब लोगों की संख्या आमदनी के मामले में गरीब लोगों से बहुत ज्यादा है। नीति आयोग हर वर्ष के लिए समय—समय पर गरीबी रेखा और गरीबी अनुपात का सर्वे करता है जिसे सांख्यिकी और कार्यक्रम मंत्रालय का राष्ट्रीय नमूना सर्वेक्षण कार्यालय (छै) बड़े पैमाने पर घरेलू उपभोक्ता व्यय के सैंपल सर्वे (निदर्शन सर्वेक्षण) लेकर कार्यान्वित करता है। “गरीबी बहुत—सी आर्थिक परिस्थितियों का परिणाम है इसलिए गरीबी की समस्या को हल करने के लिए स्वयं गरीबी की संकल्पना से परे जाना होगा। यह जानना काफी नहीं कि कितने लोग गरीब है, बल्कि यह जानना महत्वपूर्ण है कि गरीब लोग कितने गरीब है। भारत में गरीबी का जारी रहना एक बड़ी चुनौती है गरीबी का सम्बन्ध केवल आय या कैलोरी से जोड़कर करना सही नहीं होगा, बल्कि हमें यह देखना चाहिए कि लोगों कि बीमारियों से कहाँ तक रक्षा हो पाई है, उनके लिए रोटी, कपड़ा, मकान, शिक्षा, स्वास्थ्य, व रोजगार की सुविधाओं का विस्तार करना होगा। गरीबों को केवल सस्ती शिक्षा, सस्ता अनाज और सस्ती दवाईयां, सस्ता आवास दे देने मात्र से उनकी गरीबी दूर नहीं होगी. जिस प्रकार हम गरीबी और गरीबी रेखा पर सोच—विचार करते है, ठीक उसी प्रकार अमीरी और अमीरी रेखा के निर्धारण पर भी सोचना होगा. गरीबों के जीवनस्तर को जिन्दा रहने लायक स्तर से ऊपर उठाना होगा. उन्हें केवल जीवनरेखा को पार करना ठीक वैसा ही होगा, जैसे गहरे पानी में डूबे हुए व्यक्ति को किनारे पर लाकर लिटा देना। उसे इस स्थिति के पश्चात् ही जीवित रहने व अच्छा जीवन जीने की आवश्यकता होती है। गरीबों को उनकी गरीबी से बाहर निकल कर उनको जीवन की अनिवार्य आवश्यकताएं और सेवाएँ उपलब्ध करवाई जाएँ, ताकि उनकी औसत आयु बढ़ सके, उनकी शिक्षा व स्वास्थ्य का स्तर ऊँचा हो सके और उनके अन्दर बढ़ी गरीबी की मानसिकता से छुटकारा मिल सके. इसके लिए सरकार व योजनाकारों को गरीब और गरीब के प्रति नई सोच विकसित करनी होगी, नए मापदंड निर्धारित करने होंगे. अमीरी और गरीबी के बीच की खाई को पाटना होगा, क्योंकि बेलगाम अमीरी से ही बेलगाम गरीबी का जन्म होता है गरीब, गरीबी और गरीबी रेखा आय—व्यय, कैलोरी मात्र, कुपोषण, अर्द्ध—भुखमरी व भूख से मौतों जैसे मुद्दों पर सरकार, योजनाकारों व जनता के बीच कई दशकों से देश में बहस चल रही है. हाल ही में गरीबी रेखा

पर हुई बहस में योजनाकारों द्वारा ग्रामीण क्षेत्रों में 26 रुपये तथा शहरी क्षेत्रों में 32 रुपये प्रति व्यक्ति प्रतिदिन आय से कम प्राप्त करने वालों को गरीबी रेखा के नीचे या बी. पी. एल. माना गया जिसे सभी वर्गों ने एकमत से नकार दिया तथा इस सम्बन्ध में सुझाव देने हेतु सरकार द्वारा नई समिति का गठन किया गया। गरीबी बहस का विषय नहीं है। सोचने समझने और महसूस करने तथा उसे हर संभव तरीके से मिटने का विषय है गरीबी रेखा के निर्धारण में रात-दिन कवायद चल रही है कभी दांडेकर समिति, कभी तेंदुलकर समिति तो कभी अर्जुन सेन गुप्ता समिति का गठन किया गया। किन्तु कोई खास हल नहीं निकला। सभी समितियों के निष्कर्ष भिन्न-भिन्न व विरोधाभासी होने के कारण किसी ठोस निर्णय पर नहीं पहुंचा जा सका।

**गरीबी की स्वरूप :-** इस समय देश और पूरी दुनिया में भारत में तेजी से घटती हुई गरीबी और तेजी से बढ़ती हुई आर्थिक असमानता से संबंधित दो रिपोर्ट गंभीरतापूर्वक पढ़ी जा रही हैं। विगत 12 जुलाई, 2020 को संयुक्त राष्ट्र (यूएन) ने पावर्टी इंडेक्स रिपोर्ट 2019 जारी की इसके अनुसार इन 101 देशों में 130 करोड़ गरीब रहते हैं। भारत ने 2006-2016 के बीच दस विकासशील देशों के समूह में सबसे तेजी से गरीबी कम की है। इन दस सालों में देश के 27.1 करोड़ लोग गरीबी रेखा से बाहर आए हैं। गरीबी सूचकांक के आठ पैमानों के आधार पर गरीबी की रेटिंग की गई है, जिनमें पोषण की कमी, शिशु मृत्यु दर में कमी, रसोई गैस में कमी, स्वच्छता में कमी, पीने का पानी कम होना, बिजली की कमी, घरों की कमी तथा संपत्तियों का अभाव शामिल है। रिपोर्ट में कहा गया है कि भारत के कुल गरीबों में से करीब आधे गरीब यानी 19.6 करोड़ गरीब लोग देश के चार राज्यों बिहार, झारखंड, उत्तर प्रदेश और मध्य प्रदेश में रहते हैं। दूसरी ओर ऑक्सफैम इंडिया की आर्थिक असमानता रिपोर्ट 2018 में कहा गया है कि भारत में 1991 के बाद शुरू हुए उदारीकरण के बाद आर्थिक असमानता और अधिक भयावह होती जा रही है। वर्ष 2017 में भारत में अरबपतियों की कुल संपत्ति देश की जीडीपी की 15 प्रतिशत के बराबर हो गई। जबकि पांच वर्ष पहले यह दस प्रतिशत थी। रिपोर्ट में कहा गया है कि भारत विश्व के सबसे अधिक आर्थिक असमानता वाले देशों में से एक है। रिपोर्ट में कहा गया है कि वर्ष 2017 में भारत में जितनी संपत्ति बढ़ी, उसका 73 प्रतिशत हिस्सा देश के एक फीसदी अमीरों के पास पहुंचा। इसी तरह वैश्विक वित्तीय सेवा कंपनी क्रेडिट सुइस के एक ताजा अध्ययन में कहा गया है कि दुनिया की सबसे तेजी से बढ़ रही भारतीय अर्थव्यवस्था में अमीर-गरीब के बीच खाई बढ़ती जा रही है। अति धनाढ्य लोगों की संख्या के हिसाब से भारत का दुनिया में छठा स्थान है। इसी तरह ऑक्सफैम और डेवलपमेंट फाइनैस इंटरनेशनल द्वारा दुनिया में असमानता को कम करने की प्रतिबद्धता के सूचकांक 2018 में कहा गया है कि असमानता को दूर करने में दुनिया के अन्य देशों की तुलना में भारत का प्रदर्शन संतोषजनक नहीं रहा है।

भले ही भारत में पिछले एक दशक में गरीबी कम हुई है, लेकिन अब भी आर्थिक और सामाजिक असमानता के विभिन्न मापदंडों में पीछे होने के कारण भारत के करोड़ों लोग खुशहाली में भी पीछे हैं। वित्त मंत्री ने केंद्रीय बजट में दो से पांच करोड़ रुपये सालाना कमाने वालों पर तीन प्रतिशत और पांच करोड़ रुपये से अधिक कमाने वालों पर सात प्रतिशत का जो सरचार्ज लगाया है, वह आर्थिक असमानता कम करने के मद्देनजर सराहनीय कदम है। देश और दुनिया के अधिकांश अर्थ विशेषज्ञों ने अमीरों पर आयकर बढ़ाने के फैसले को सही ठहराते हुए कहा कि भारत में कर की सबसे ऊंची दर अब भी अमेरिका और चीन



सहित कई देशों से कम है और दुनिया भर में अति धनाढ्य लोगों से अतिरिक्त कर वसूला जा रहा है। चीन और दक्षिण अफ्रीका में व्यक्तिगत कर की सर्वाधिक दर 45 फीसदी और अमेरिका में 50.3 फीसदी है। सरकार अमीरों से कर के जरिये मिला धन गरीबों के कल्याण में लगा सकती है। आर्थिक विकास के साथ-साथ सामाजिक कल्याण के भिन्न कदमों से वर्ष 2020 में भारत संयुक्त राष्ट्र की पावर्टी इंडेक्स रिपोर्ट में तेजी से गरीबी कम करने वाले देशों की सूची में ऊंचाई प्राप्त कर आर्थिक असमानता में कमी लाने में भी सफल होने का अनुमान लगाया गया था। विश्व आर्थिक मंच की हाल ही की रिपोर्ट कहती है कि सामाजिक गैर-बराबरी से उच्च आर्थिक विकास का पूरा लाभ नहीं मिल पा रहा है। इस मामले में 82 देशों में से भारत का स्थान 76वां है। नए साल की शुरुआती सप्ताह में नीति आयोग ने सतत विकास लक्ष्य की प्रगति रिपोर्ट जारी की है। इससे पता चलता है कि भारत अभी गरीबी को दूर करने का लक्ष्य प्राप्त करने में काफी दूर है। गरीबी दूर करने के अपने लक्ष्य से 22 राज्य पिछड़ रहे हैं। नई पीढ़ी को धर्म-जाति के साथ उत्तराधिकार में मिल रही है गरीबी। समृद्ध प्राकृतिक संसाधनों के बीच रहने वाले ही गरीब। घोर गरीबी से बाहर नहीं निकल पा रहे हैं लोग वर्ल्ड इकोनॉमिक फोरम की वार्षिक बैठक शुरू होने से पहले ऑक्सफैम द्वारा भारत के संदर्भ में जारी रिपोर्ट में भारत की गरीबी पर को लेकर बहस काफी तेज होती जा रही है, विशेषकर वो गरीबी जो किसी विशेष आबादी के भीतर है। 19 जनवरी को जारी हुए विश्व आर्थिक मंच के एक अध्ययन ने इस बहस में कई नए आयाम भी जोड़ दिए हैं। अध्ययन के अनुसार भारत में सामाजिक असमानता एक बड़े वर्ग में फैली हुई है और इसी वजह से यह वर्ग देश की आर्थिक तरक्की अच्छी होने के बावजूद हमेशा के लिए गरीबी की चपेट में आ गया है। विश्व आर्थिक मंच की 50वीं वर्षगांठ के मौके पर दावोस में वार्षिक बैठक का आयोजन किया गया। इसी बैठक में यह अध्ययन 'ग्लोबल सोशल मोबिलिटी रिपोर्ट 2020: इक्विटी, अपॉर्चुनिटी एंड अ न्यू इकोनॉमिक इम्पेरेटिव (वैश्विक सामाजिक अस्थिरता रिपोर्ट 2020: समानता, अवसर और अर्थव्यवस्था में बदलाव) रहा है।

यह रिपोर्ट कहती है कि कम आय वर्ग वाले परिवारों में जन्म लेने वाले भारतीय को 7 पीढ़ियों तक महज भारत को औसत आमदनी तक पहुंचने के लिए संघर्ष करना होगा। गरीबी को तकरीबन लेकर मौजूद आंकड़ों को देखें तो ग्रामीण इलाकों की 22 करोड़ के आसपास जनता रोजाना 32 रुपए से नीचे खर्च करने की हैसियत रखती है। हाल ही में राष्ट्रीय सांख्यिकी कार्यालय (एनएसओ) ने साल 2019-20 के लिए प्रति व्यक्ति औसत 1,12,835 रहने की उम्मीद जताई है। देश के हालात को फौरी तौर पर बताने के लिए यह मापदंड काफी हैं। ग्लोबल सोशल मोबिलिटी इंडेक्स को 82 देशों या अर्थव्यवस्था के साथ 5 महत्वपूर्ण संकेतकों जैसे स्वास्थ्य, गुणवत्तापूर्ण शिक्षा तक पहुंच, तकनीक, काम करने के अवसर, मजदूरी और सामाजिक सुरक्षा के दायरों को देखकर लिया जाता है।

**सामाजिक बदलाव की संभावना :-** यह संकेतक लोगों के सामाजिक बदलाव की संभावनाओं को भी आंकता है, इसमें किसी की स्थिति उनके माता-पिता से भविष्य में बेहतर या बदतर होने की संभावनाओं को जांचा जाता है। इसका अर्थ किसी बच्चे का जीवन स्तर उनके माता-पिता से अच्छा होगा या नहीं। इसने इस इंडेक्स में एक और स्तर "रिलेटिव सोशल मोबिलिटी (पारस्परिक सामाजिक विचलता)" को शामिल किया है, जो कि यह देखता है कि किसी के आर्थिक-सामाजिक पृष्ठभूमि का उसके जीवन में क्या योगदान होता है। 82 देशों में से भारत का स्थान इस मामले में 76वां है। रिपोर्ट के अनुसार बावजूद उसके

की भयानक गरीबी में रहने वाले लोगों की संख्या में थोड़ी गिरावट देखी गई है, भारत में अभी भी कुछ क्षेत्र ऐसे बचे हैं जहां यहां के नागरिकों को समान अवसर देकर बेहतर स्थिति में लाया जा सकता है। इस रिपोर्ट की एक महत्वपूर्ण बात, जिसकी चर्चा लंबे वक्त से होती रही है, यह है कि जो गरीब पैदा होता है उसे लंबे समय तक गरीबी नसीब होती है। इसके मुताबिक अर्थव्यवस्थाओं में कम संसाधन सम्पन्न घरों में पैदा होने वाले बच्चों को सफलता के रास्ते में अधिक संसाधन वाले बच्चों की तुलना में अधिक बाधाएं आती हैं।

इसने दुनिया में आय की असमानता पर कई बहस का आरंभ किया है। अध्ययन के निष्कर्षों से यह स्पष्ट है कि सामाजिक गतिशीलता में अच्छा अंक पाने वाले देशों में आय में असमानता कम है। इसी प्रकार, इसके विपरीत कम सामाजिक असमानता वाले देश जैसे चीन या ब्राजील भी आर्थिक असमानता के मामले में काफी आगे हैं। भारत में केवल दस प्रतिशत लोगों के पास देश की आधे से भी ज्यादा (57 प्रतिशत) संपत्ति है जबकि देश की आधी आबादी सिर्फ 13 प्रतिशत संपत्ति पर जीवन निर्वाह करने को मजबूर है। 'वैश्विक असमानता रिपोर्ट 2022' में भारत में गैरबराबरी और अमीर-गरीब की बढ़ती खाई की चिंताजनक तस्वीर सामने आई है। इस रिपोर्ट ने चेताया है कि 2020 में दुनिया की कुल आय घटी है जिसमें लगभग आधी गिरावट अमीर देशों में आई है जबकि बाकी कम आय वाले और नए उभर रहे देशों में दर्ज हुई है। रिपोर्ट के मुताबिक यह गिरावट दक्षिण और दक्षिण पूर्व एशिया और विशेषकर पर भारत में दर्ज की गई है। वर्ल्ड इनइक्विटी लैब के सह-निदेशक और अर्थशास्त्री लूकस चांसल के नेतृत्व में यह रिपोर्ट अर्थशास्त्रियों थॉमस पिकेटी, इमानुएल साएज और गाब्रिएल जुकमान ने तैयार की है। रिपोर्ट कहती है, "जब भारत को विश्लेषण से हटा दिया गया ऐसा सामने आया कि दुनिया के निचले आधे हिस्से की आय 2020 में बढ़ गई।

**भारत की औसत आय :-** रिपोर्ट ने भारत की स्थिति पर कहा है, "ऊपर के दस प्रतिशत लोगों के पास 57 प्रतिशत आय है। सबसे ऊपरी एक फीसदी लोगों के पास देश की कुल आय का एक प्रतिशत है। और निचले 50 प्रतिशत लोगों का हिस्सा गिरकर 13 प्रतिशत पर चला गया है।"

इस रिपोर्ट के मुताबिक भारत का मध्य वर्ग तुलनात्मक रूप से ज्यादा गरीब है। उसके पास देश की कुल आय का औसत सात लाख 23 हजार 930 रुपये यानी लगभग 29.5 प्रतिशत है। उधर सबसे अमीर एक प्रतिशत लोगों की औसत आय तीन करोड़ 24 लाख 49 हजार 360 रुपये है। ऊपरी दस फीसदी लोगों की औसत आय 63 लाख 54 हजार 70 रुपये है। 2021 में भारत की वयस्क आबादी की औसत आय दो लाख चार हजार 200 रुपये आंकी गई। निचले आधे हिस्से की औसत आय 53 हजार 610 रुपये आंकी गई। एक औसत भारतीय घर की सालाना कमाई नौ लाख 83 हजार 10 रुपये रही जबकि निचले तबके के आधे से ज्यादा घरों के पास संपत्ति लगभग ना के बराबर (66 हजार 280 रुपये) है।

इस रिपोर्ट के मुताबिक 2014 से सबसे अमीर दस फीसदी और सबसे गरीब 50 प्रतिशत लोगों की आय में कोई खास बदलाव नहीं हुआ है। लेकिन रिपोर्ट ने इस बात को विशेष तौर पर कहा है कि भारत सरकार द्वारा जारी किए गए असमानता डेटा की गुणवत्ता बहुत खराब है। नीति आयोग ने हाल ही में मल्टी-डायमेंशनल पावर्टी इंडेक्स जारी किया था जिसमें कहा गया था कि हर चार में से एक भारतीय बहुआयामी तौर पर गरीब है। ऐसे गरीबों की संख्या बिहार में सबसे ज्यादा (51.91 प्रतिशत) है। दूसरे नंबर पर झारखंड (42.16 प्रतिशत) है और तीसरे पर उत्तर प्रदेश जहां कि 37.79 प्रतिशत आबादी गरीब है।

गरीबी रेखा के निरपेक्ष माप की कमियां :- इससे आय की असमानता का अनुमान लगाया जा सकता है. गरीबी रेखा के निरपेक्ष माप में कई कमियां हैं. एक बार फिर इस बात पर ध्यान नहीं दिया जाता है कि इस रेखा के नीचे जाने वाले लोगों के अलग अलग वर्गों की वास्तविक दशा क्या है. क्योंकि गरीबी रेखा के नीचे ग्रामीण क्षेत्र में 26 रूपये प्रतिदिन व 5 रूपये प्रतिदिन पाने वाले गरीब व्यक्तियों की गरीबी की दशा भिन्न भिन्न होती है. इसलिए प्रो. अमृत सेन ने कहा है की गरीब कोई एक आर्थिक वर्ग नहीं है, गरीबी बहुत सी आर्थिक परिस्थितियों का परिणाम है इसलिए गरीबी की समस्या को हल करने के लिए स्वयं गरीबी की संकल्पना से परे जाना होगा। हमारे देश में गरीबी के कई कारण रहे हैं. देश में ग्रामीण गरीबी का मूल कारण कृषि में अर्द्ध सामंती उत्पादन संबंधों का होना है. स्वतंत्रता के बाद भूमि सुधारों के लिए जो कदम उठाए गए वे अपर्याप्त हैं और भूमि पर बड़े किसानों का अधिकार होने से भूमिहीनों की संख्या बढ़ती जा रही है लगभग सभी खेतिहर मजदूरों के परिवार, काफी संख्या में छोटे व सीमांत किसान तथा भूमिहीन गैर-कृषि क्षेत्रों में काम करने वाले श्रमिक परिवार गरीब हैं. जनसंख्या लगातार बढ़ती जा रही है, किन्तु भूमि उतनी ही रहती है. जिससे श्रम उत्पादकता और वास्तविक प्रतिव्यक्ति आय कम होती जाती है कृषि में तकनीकी परिवर्तनों व खाद्यान्नों के समर्थन मूल्यों में वृद्धि का लाभ बड़े किसानों को ही हुआ है। इससे आय की असमानता भी बढ़ी है उत्पादन लागत में कमी से खाद्यान्नों की कीमतें घटती है जिससे छोटे किसानों को हानी होती है। पिछले 20-25 वर्षों में देश में गरीबों की गरीबी को और अधिक बढ़ा दिया है। देश में बढ़ते पूंजीवाद के कारण नव उदारवादी नीतियों तथा खुदरा क्षेत्र में विदेशी निवेश की नीतियाँ गरीबों के लिए अहितकर सिद्ध हुई हैं। आज देश में 20 प्रतिशत लोगों के पास देश कि 80 प्रतिशत सम्पत्ति केन्द्रित है जबकि देश की 80 प्रतिशत जनता के पास मात्र 20 प्रतिशत है भारत में अति उच्च सम्पत्तिधारी कुबेरों की संख्या 800 है जिनकी कुल सम्पत्ति 945 अरब डालर है इनमें धन कुबेर ऐसे हैं जिनकी प्रत्येक की सम्पत्ति 50 अरब से अधिक है। इसीलिए देश में आर्थिक विषमता गहराती जा रही है,

#### भारत में सामाजिक-आर्थिक विषमता :-

1. असमानता के क्षेत्र: सामान्यतः समग्र रूप से भारत में असमानता की चर्चा उपभोग, आय और धन के मामले में असमानताओं के इर्द-गिर्द केंद्रित होने की प्रवृत्ति रखती है।
2. साथ ही देश में 'अवसरों' के मामलों में भी उच्च स्तर की असमानता विद्यमान है।
3. अवसरों में असमानता को प्रभावित करने वाले घटक किसी व्यक्ति की उत्पत्ति का वर्ग, उसके जन्म का घर, उसके माता-पिता कौन हैं- ये सभी विषय उसकी शैक्षिक उपलब्धि, रोजगार और आय की संभावनाओं पर उल्लेखनीय प्रभाव डालते हैं और इसके परिणामस्वरूप उसके गंतव्य उपलब्धि का वर्ग तय करते हैं।
4. पीढ़ी-दर-पीढ़ी सामाजिक गतिशीलता के निम्न स्तर पर स्थित कमजोर वंचित परिवारों में पैदा होने वाले बच्चों के लिये आय की सीढ़ी पर आगे बढ़ने की संभावना कम होती है।

#### विश्व असमानता रिपोर्ट के भारत संबंधित विशिष्ट निष्कर्ष :-

1. इस रिपोर्ट के अनुसार, भारत अब विश्व के सर्वाधिक विषमतापूर्ण देशों में से एक है।
2. भारत में शीर्ष 10% आबादी राष्ट्रीय आय का 57% अर्जित करती है।

3. पिरोमिड के ऊपरी भाग के 10% के अंदर शीर्षस्थ 1% अभिजात वर्ग 22% आय अर्जित करता है।
4. इसकी तुलना में राष्ट्रीय आय में निचले स्तर के 50% की हिस्सेदारी घटकर मात्र 13% रह गई है।
5. भारत में महिला श्रमिकों की आय में हिस्सेदारी 18% है जो एशिया में उनके औसत से पर्याप्त कम है 21% है चीन को छोड़कर,।
6. कोविड-19 महामारी का प्रभाव: कोविड ने शिक्षा में व्याप्त असमानता की स्थिति को और बदतर किया है एवं श्रम बाजार पर नकारात्मक दीर्घकालिक प्रभाव डाला है और आय असमानता में वृद्धि की है, जिसके परिणामस्वरूप सामाजिक गतिशीलता के अवरुद्ध होने की संभावना है।

**शिक्षा पर प्रभाव:** एएसई आर (ASER) 2021 ने इस तथ्य की पुष्टि की है कि लंबे समय तक स्कूलों के बंद रहने और शिक्षा के ऑनलाइन मोड की ओर संक्रमण ने गरीब और अमीर परिवारों के बच्चों के बीच 'लर्निंग' अंतराल में वृद्धि की है।

- निम्न-आय परिवारों के छोटे बच्चे स्मार्टफोन, टैबलेट, इंटरनेट जैसे लर्निंग करने के तकनीकी माध्यमों से अधिक वंचित हुए।
- इसके अलावा स्मार्टफोन उपलब्धता वाले परिवारों में भी एक-चौथाई से अधिक बच्चे इसके उपयोग से वंचित रहे।
- रोजगार पर प्रभाव: महामारी की शुरुआत से ही भारत में श्रम बल की भागीदारी में गिरावट आई है, विशेष रूप से महिला श्रमबल के बीच यह गिरावट दर्ज की गई।
- इसी अवधि में बेरोजगारी दर 7.5% से बढ़कर 8.6% हो गई, जिसका अर्थ यह है कि नौकरी की तलाश करने वालों लोगों में से नौकरी पाने में असमर्थ रहे (यहाँ तक कि संभवतः कम वेतन पर भी) लोगों की संख्या में वृद्धि हुई।
- जिन लोगों के पास नौकरी है, उनमें से भी अधिकाधिक अनियमित आकस्मिक वेतनभोगी श्रमिक के रूप में नियोजित किये जा रहे हैं।
- कार्यबल के बढ़ते आकस्मिकरण या संविदाकरण का अर्थ है अच्छे भुगतान वाली नौकरियों का अभाव।

**आगे की राह :-**

- **नार्डिक इकोनॉमिक मॉडल :-** धन के वर्तमान पुनर्वितरण को अधिक न्यायसंगत बनाने के लिये वर्तमान नव-उदारवादी मॉडल को 'नार्डिक इकोनॉमिक मॉडल' (Nordic Economic Model) द्वारा प्रतिस्थापित किया जा सकता है।
- इस मॉडल में सभी के लिये प्रभावी कल्याणकारी सुरक्षा, भ्रष्टाचार मुक्त शासन, गुणवत्तापूर्ण शिक्षा एवं स्वास्थ्य सेवा का मौलिक अधिकार, अमीरों के लिये उच्च कराधान आदि शामिल हैं।
- यह स्पष्ट है कि कोविड-19 महामारी ने समाज के कमजोर वर्ग को विशेष रूप से रोजगार और शिक्षा के मामले में अधिक गंभीर रूप से प्रभावित किया है। सामाजिक सुरक्षा प्रावधानों के साथ-साथ

इन वर्गों को शिक्षित और नियोजित करने के लिये सक्षम परिस्थितियों को सुनिश्चित करने हेतु उन्हें श्रम बाजार में एकसमान अवसर प्रदान करने हेतु ठोस प्रयासों की आवश्यकता है।

- इसके अलावा अत्यधिक अमीर लोगों पर धन कर के अधिरोपण और एक सुदृढ़ पुनर्वितरण व्यवस्था से बढ़ती असमानता की मौजूदा प्रवृत्ति को अगर समाप्त नहीं किया जा सकता, तो इस पर रोक तो अवश्य लगाया जा सकता है।

### गरीबी है सबसे बड़ा प्रदूषण :-

- 1970 के दशक की शुरुआत में तत्कालीन प्रधानमंत्री इंदिरा गांधी ने स्टॉकहोम में हुए प्रथम विश्व पर्यावरण सम्मेलन में कहा था, 'गरीबी स्वयं सबसे बड़ा प्रदूषण है।'

भारत के संदर्भ में कहा जाता है कि वह प्राकृतिक संसाधनों से धनी, लेकिन गरीबों का देश है। भारत जैसे विशाल आबादी वाले देश में पर्यावरण पर न जाने कितनी तरह से लोगों और समूहों का अस्तित्व टिका है। जब भी पर्यावरण के किसी भी हिस्से को क्षति होती है तो समाज के एक बहुत बड़े वर्ग को अपूरणीय क्षति होती है। भारत में पर्यावरण संरक्षण को लेकर होने वाले आंदोलन भारी असमानता और गरीबी के बीच आगे बढ़े हैं। तुलनात्मक रूप से गरीब देशों के इस पर्यावरणवाद में बदलाव तब तक अप्रभावी व असंभव होता है, जब तक कि उससे जुड़े प्रमुख मुद्दे हल नहीं हो जाते। आय असमानता किसी भी कल्याणकारी राज्य की सबसे बड़ी विडंबना है।

**पर्यावरण तथा सतत विकास :-** सतत या टिकाऊ या स्थायी या संधारणीय विकास का अभिप्राय आर्थिक विकास के साथ-साथ पर्यावरण को सुरक्षित करना है। सतत विकास की सर्वोत्तम परिभाषा ब्रंटलैंड आयोग ने 1987 में अपनी रिपोर्ट में दी थी, जिसमें सतत विकास को ऐसा विकास बताया गया 'जो भविष्य की पीढ़ियों की आवश्यकताओं की पूर्ति से समझौता किये बिना वर्तमान की आवश्यकताएँ पूरी करता है।' 1992 में ब्राजील की राजधानी रियो डि जेनेरियो में संयुक्त राष्ट्र पृथ्वी शिखर सम्मेलन का आयोजन किया गया था, जिसमें पहली बार सतत विकास की अवधारणा को स्वीकार किया गया। इसका उद्देश्य वर्तमान और भावी पीढ़ियों के लिये प्राकृतिक संसाधनों को सुरक्षित रखना है। सतत विकास की अवधारणा में प्राकृतिक संसाधनों का प्रयोग इस प्रकार से होता है, जिससे पर्यावरणीय असंतुलन की स्थिति नहीं उत्पन्न होती तथा प्रकृति का अनावश्यक दोहन भी नहीं होता।

सतत विकास के लिये प्राकृतिक संसाधनों को न्यूनतम वर्तमान स्तर या उससे अधिक बनाए रखना जरूरी होता है। सतत विकास की अवधारणा आर्थिक विकास नीतियों को पर्यावरण के अनुरूप बनाने पर जोर देती है। इसका उद्देश्य पर्यावरण के विरुद्ध चलने वाली विकास नीतियों में बदलाव लाना है। सतत विकास हमारी आज की जरूरतों को तो पूरा करता ही है, साथ ही आने वाली पीढ़ियों की जरूरतों की भी अनदेखी नहीं करता। सतत विकास का अर्थ केवल पर्यावरण सामंजस्य कायम करना नहीं है, बल्कि यह एक परिवर्तनशील प्रक्रिया है, जिसमें संसाधनों का दोहन, निवेश की दिशा, तकनीकी विकास की स्थिति तथा संस्थागत परिवर्तनों को वर्तमान के साथ-साथ भविष्य की आवश्यकताओं के अनुकूल बनाया जा सके। सतत विकास में ऐसे आर्थिक तथा सामाजिक विकास शामिल हैं जो पर्यावरण तथा सामाजिक समानता को

सुरक्षित रखते हैं। सतत विकास उत्पादन व उपभोग के उन आदर्शों पर आधारित विकास है जो भविष्य में पर्यावरण को नुकसान पहुँचाए बिना किया जा सकता है। इसका उद्देश्य आर्थिक गतिविधि के लाभों का समाज के सभी वर्गों में समान वितरण, मानव कल्याण तथा स्वास्थ्य की रक्षा करना व गरीबी मिटाना है। यदि सतत विकास की राह पर चलना है तो उसके लिये आवश्यक है कि मनुष्य की वर्तमान जीवन शैली तथा पर्यावरण पर उसके प्रभाव के संबंध में लोगों तथा सरकारों के दृष्टिकोणों में सुधार हो।

पिछले 3-4 दशकों के अनुभव से तो यही पता चलता है कि पर्यावरण संवर्द्धन के बिना संतुलित आर्थिक विकास नहीं हो सकता। पर्यावरण का अर्थ केवल जमीन, हवा या पानी मात्र नहीं हैं, बल्कि पर्यावरण में वे समस्त प्राकृतिक संसाधन शामिल हैं, जिन पर मानव जीवन का अस्तित्व निर्भर करता है। किसी भी प्रकार से पर्यावरण पर पड़ने वाला दुष्प्रभाव आर्थिक असमानता की खाई को और चौड़ा बना देता है और इसकी सीधी चोट सबसे ज्यादा गरीबों पर पड़ती है। बिगड़ता पर्यावरण और सामाजिक अन्याय एक ही सिक्के के दो पहलू हैं। वास्तव में हम आर्थिक और सामाजिक विकास का कैसा रूप चुनते हैं, यह इसी पर निर्भर करेगा कि हमने विकास हेतु पर्यावरण का दोहन किस रूप में किया है? जैसे कि समुद्र के तटवर्ती हिस्सों के पर्यावरणीय दोहन से न केवल लाखों मछुआरों की आर्थिक स्थिति प्रभावित हुई है, बल्कि उनकी सामाजिक-संस्कृति भी क्षरित हुई है। ऐसे में हमें यह समझना होगा कि पर्यावरण और मानव अस्तित्व एक-दूसरे के पूरक हैं, लेकिन पर्यावरण के बिना मानव जीवन की कल्पना करना बेमानी है। सतत विकास की अवधारणा मनुष्य और उसके पर्यावरण के अंतर्संबंध स्पष्ट करते हुए चेतावनी देती है कि मनुष्य पर्यावरण की कीमत पर विकास नहीं कर सकता क्योंकि इसमें अंततः पराजय मनुष्य की ही होती है।

### कुपोषण के मामले बढ़े

भारत में गरीबी मापने के अन्य मापक में खाने के सामान में शामिल चीजें आदि भी शामिल हैं। देश में कुपोषण और खाने पीने की चीजों की बर्बादी को भी गरीबी नापने का एक मापक बनाया गया है। वास्तव में इससे गरीबी में कमी आने की बात सामने नहीं आई है। देश में कुपोषित बच्चों की संख्या गरीबों की कुल संख्या की तुलना में बहुत अधिक है। भारत में गरीबी की रेखा वास्तव में गरीबों की सही संख्या का अनुमान नहीं लगा पा रही है। इसका एक अर्थ यह भी है कि लोग गरीबी रेखा से बाहर आ रहे हैं, लेकिन आमदनी घटने या खर्च बढ़ने की वजह से अपने परिवार को पोषक पदार्थ उपलब्ध नहीं करा पा रहे हैं।

**यूनिसेफ की भूमिका :-** यूनिसेफ ने न्यायसम्य और बाल अधिकारों के फोकस के साथ राष्ट्रीय और राज्य कार्यक्रमों को सूचित करने के लिए साक्ष्य उत्पन्न किए हैं। उदाहरण के लिए, यूनिसेफ द्वारा समर्थित रैपिड सर्वे ऑन चिल्ड्रन 2013-14 के परिणामों से अलग-अलग जानकारी का इस्तेमाल एकीकृत बाल विकास योजना तथा मिशन इन्द्रधनुष जैसे टीकाकरण सम्बन्धी मौजूदा कार्यक्रमों को संशोधित करने के लिए किया गया था और राष्ट्रीय तथा राज्यों के लिए पोषण मिशन जैसे नए कार्यक्रमों के विकास की जानकारी में भी इसकी महत्वपूर्ण भूमिका है। इसके साथ ही इस अनुमान पर संदेह कर सकना कठिन है कि कोविड-19 ने विद्यमान दोषों को और गहरा कर दिया है, जिससे गहन रूप से व्याप्त असमानताओं में और वृद्धि हो रही है। इस अवधि के दौरान अत्यंत अमीर लोगों की संपत्ति में हुई वृद्धि की तुलना पैदल ही अपने गाँव लौटने को विवश उन लाखों प्रवासी श्रमिकों की विपदा के साथ करें तो देश में आर्थिक

विषमताओं की चरम स्थिति स्पष्ट नजर आ जाती है। इस संदर्भ में, विश्व असमानता रिपोर्ट (2022) का नवीनतम संस्करण एक उपयोगी अनुस्मारक के रूप में कार्य करता है और यह दर्शाता है कि आय की एकाग्रता पिरामिड के शीर्ष पर हो रही है।

**कुछ सुझाव :-** देश में अनेक योजनायें कार्यरत हैं, बस इनके लाभों को गरीबों तक पहुँचाने की आवश्यकता है। इसके लिए सरकार को कठोर कदम उठाने होंगे... देश में बढ़ती गरीबी को देखते हुए इसके निराकरण हेतु हमारी सरकार को ग्रामीण अर्थव्यवस्था को पशुपालन, वानिकी व सहायक उद्योगों की स्थापना करके अधिक विविधीत किया जाए तथा लघु उद्योगों को बढ़ावा दिया जाए स्वरोजगार व मजदूरी रोजगार कार्यक्रमों में समन्वय होना चाहिए। ऐसे परिवार जिनके पास न कोई कौशल है न कोई परिसम्पत्ति है और न कोई काम करने वाला वयस्क है, ऐसे परिवारों के लिए सामाजिक सुरक्षा योजनाएं बनाई जाएँ। गरीबों के लिए पर्याप्त भूमि, जल, शिक्षा, स्वास्थ्य, ईंधन व परिवहन सुविधाओं का विस्तार किया जाए। गाँवों में बड़े किसानों व सामंतों द्वारा गरीबों के शोषण को रोका जाए? गरीबी निवारण कार्यक्रमों की प्रतिवर्ष समीक्षा व मूल्यांकन किया जाए, साधनों के निजी स्वामित्व, आय व साधनों के असमान वितरण व प्रयोग पर नियंत्रण किया जाए।

**उपसंहार :-** विकास प्रक्रिया के परिणामस्वरूप आय व धन की समानता बढ़ाना गरीबी उन्मूलन तथा रोजगार सृजन हमारा प्रथम लक्ष्य होना चाहिए। दूसरे शब्दों में धन एवं आर्थिक शक्ति का केन्द्रीकरण निरंतर घटता जाए और समाज के अपेक्षाकृत कम सुविधा प्राप्त वर्ग को आर्थिक वृद्धि का लाभ मिले। इस संदर्भ में विकास का प्रमुख उद्देश्य पुनर्वितरण के साथ विकास होना चाहिए। समय समय पर अपनाई गई पुनर्वितरण प्रणालियों के बावजूद भी हमेशा इस बात की तात्कालिक आवश्यकता व्यक्त की गई कि बेरोजगारी और गरीबी को सामाजिक समानता के प्रभावी अस्त्र से ही इन्हें समाप्त किया जाए। एक ऐसी स्थिति पैदा की जाए जो न्यायोचित भी प्रतीत हो। केवल इसी आधार पर हम विकास की सशक्त नींव रख सकते हैं ताकि सामाजिक ताने में इसकी एकता और आत्मविश्वास को फिर से गूँजा सकें।

## संदर्भ

1. Ahluwalia, M. S. (1978), "Rural Poverty and Agricultural Performance in India", *Journal of Development Studies*, Vol. 14, No. 3, pp. 298-323.
2. Amarendra (2000), "Poverty Estimation in India and Amartya Sen's Poverty Index" in Ajit Kumar Sinha and Raj Kumar Sen (eds.), *Economics of Amartya Sen*, Deep and Deep Publications, New Delhi, pp. 237.
3. Anirudh, K. et al. (2004), "Falling into Poverty in Villages of Andhra Pradesh, Why Poverty Avoidance Policies are Needed", *Economic and Political Weekly*, Vol. XXXIX, No29, July 17-23.
4. Balakrishnan, S. (1998), "Database Rural Poverty - Some Issues", in S. BalaKrishnan and K. H. Rao (eds.), *Database on Rural Poverty Indicators*, National Institute of Rural Development, Hyderabad.
5. Bardhan, P. K. (1971), "On Incidence of Poverty in Rural India in the Sixties", *Indian Statistical Institute, Planning Unit New Delhi, Discussion Paper No.55*. Bardhan,
6. P. K. (1973), "On Minimum Level of Living and the Rural Poor", *Indian Economic Review*, Vol. 5.
6. Bhowmick (2000), "Amartya Sen on the Measurement of Poverty", in A.K. Sinha and R. K. Sen (eds.), *Economics of Amartya Sen*, Deep and Deep Publications, New Delhi, pp. 212-22.

7. Bhowmick (2007), "Economics of poverty", Deep and Deep Publications, New Delhi, pp.10- 25.
8. Bibek, D. and L. Bhandari (2003), District Level Deprivation in the New Millennium, Konark Publications, New Delhi, p.29, 180-96.
9. Government of India Economic Survey ,Ministry of Finance,
10. Gupta, S. P. (2003), "Rural Poverty after 50 Years of Independence in Indian Economy Agenda for the 21st Century", in Sen, R. Kumar and B. Chatterjee (eds.), Indian Economy: Agenda for the 21st Century, Deep and Deep Publication, New Delhi, pp. 389-407.
11. Guruswamy, M. and R. J. Abraham (2006), "Redefining Poverty: A New Poverty Line for a New India", Economic and Political Weekly, Vol. XLI, No. 25, June 24-9, pp. 2534-41.
12. Himanshu (2007), "Recent Trends in Poverty and Inequality: Some Preliminary Results", Economic and Political Weekly, Vol. XLII, No. 6, February 10-6, pp. 497-508.
13. Himanshu (2008), "What are These New Poverty Estimates and What Do They Imply?", Economic and Political Weekly, Vol. XLII, No. 43, October 25-31, pp. 38-43.
14. Poverty in India -R k gupta Urban poverty in india by asian development bank
15. उत्तर प्रदेश वार्षिकीय सूचना एवं संचार विभाग ।
16. मिश्रा एवं पूरी भारतीय अर्थव्यवस्था हिमालया पब्लिशिंग हाउस ।
17. दत्त एवं सुन्दरम भारतीय अर्थव्यवस्था
18. उमा कपिला भारतीय अर्थव्यवस्था ।



## Better price discovery calls for robust markets.

NABARD promotes *inter alia* agricultural marketing infrastructure and farmers' access to markets through multiple interventions – warehousing, FPOs, rural haat and mart, exhibitions, refinance, etc.

Taking Rural India >> Forward  
www.nabard.org



National Bank for Agriculture and Rural Development | राष्ट्रीय कृषि और ग्रामीण विकास बैंक  
Website: www.nabard.org | Follow us on: /nabardonline



सँव बढ़े >> सो पैसा बढ़े

Save a tree. Please do not print this email unless it is absolutely necessary. *पेपर बचाओ. यदि आवश्यक नहीं है तो इस ईमेल का प्रिंट न करें.*

*"The information in this e-mail is confidential, intended solely for the addressee/addressees and may be legally privileged. If you are not the intended recipient, please delete the message and notify the sender. Any unauthorized use or disclosure of the contents may be unlawful. All liability for viruses is excluded to the fullest extent permitted by law. Views expressed in this message are those of the individual sender, except where the sender states otherwise, with requisite authority, to be those of NABARD"*



*With Best Compliments :*



# Uttar Pradesh-Uttarakhand Economic Association (UPUEA)

Society For Promotion of Economics T.R.N. 202000996024999 - Registration No. LUC/ 00551/2022-2023

Website : [www.theupuea.org](http://www.theupuea.org)

The Uttar Pradesh-Uttarakhand Economic Association (UPUEA), established in 2005, is a premier society of economists for the promotion of economics in both the states. Professionals of Economics from both academic and non-academic institutions are its active members. The UPUEA organises annual conferences for members that discuss contemporary economic issues of the Indian economy, especially that of Uttar Pradesh and Uttarakhand. Besides, to promote original research in the area of regional sponsorship to research projects undertaken by members on disciplinary or trans-disciplinary economic issues add to the knowledge and facilitate the development of the region. It also supports and encourages the members to organise seminars, symposia, workshops, and training courses for the professionals of Economics.

## OFFICE BEARERS

### Association President

**Prof. Ravi Srivastava**

IHD, New Delhi

### Executive President

**Prof. Ashok Mittal**

Former Vice-Chancellor

B.R. Ambedkar University, Agra (U.P.)

### Conference President

**Prof. Prem S. Vashishtha**

Emeritus at School of Business Studies,

Sharda University, Noida

### Vice- Presidents

**Prof. C.B. Singh**

Dean, Bundelkhand University, Jhansi (U.P.)

**Prof. Padam S. Bisht**

Dept. of Economics,

D.S.B. Campus, Kumaun University, Nainital

**Dr. Anup Kumar Mishra**

D.A.V. P.G. College, Varanasi (U.P.)

**Prof. M.C. Sati**

H.N.B. Garhwal University, (U.K.)

**Dr. Angrej Singh Rana**

Upadhi Mahavidyalaya, Pilibheet (U.P.)

**Dr. R.S. Negi**

H.N.B. Garhwal, University (U.K.)

**Prof. Rajendra P Marngain**

Head Department of Economic Doon University Dehradun (U.K.)

### General Secretary

**Prof. Vinod Kumar Srivastava,**

Dr. Rammanohar Lohia Avadh University,

Ayodhya (U.P.)

### Treasurer

**Dr. Dushyant Kumar**

Principal Upadhi Mahavidhyalaya Pilibheet (U.P.)

### Joint Secretary's

**Dr. Indu Varshney**

R.D. Girls P.G. College Hathras. (U.P.)

**Prof. V.D. Sharma**

Dean, faculty of management

V.B.S Purvanchal University, Jaunpur (U.P.)

**Sheo Kumar Lal**

Govt. P.G. Gopeshwar Chamoli (U.K.)

**Dr. Anamika Choudhary**

Head Department of Economic

DSMNR University, Lucknow (U.P.)

**Dr. Nandan Singh Bisht**

D.S.B. Campus, Kumaun

University Nainital (U.K.)

**Dr. Bhupendra Tiwari**

Dean. School of Commerce of Management

Starex University, Gurgaon (H.R.)

**Dr. Savita Tomar**

Former Principal Sanjay Gandhi P.G College

Suroorpur Meerut (U.P.)

## REGIONAL COORDINATORS

**Prof. Mridula Mishra**

C.&E.U.P. Dr. RML Avadh University,  
Ayodhya, (U.P.)

**Dr. Rashi Krishna Sinha**

DSMNRU, Lucknow (U.P.)

**Dr. V.B. Chaurasia**

DAV College Dehradun, (U.K.)

**Dr. Surjeet Singh**

Deptt. of Economic  
DSM P.G College, Roorki (U.K.)

**Dr. Rajbir Singh**

Principal,  
SBJ Degree College Bisawar  
Mathura (U.P.)

**Dr. Jagdish Singh**

Harishchandra PG College  
Varanasi (U.P.)

**Dr. U.R. Yadav**

Bundelkhand College,  
Jhansi (M.P.)

## EXECUTIVE COMMITTEE MEMBERS

**Prof. Roli Misra**, Lucknow University Lucknow, U.P.

**Prof Dimpal Vij**, A.K.P. College khurja (bulandshahr)

**Prof. Prashant Agarwal**, S.R.K. (P.G.) College Firozabad

**Prof. Nisar Ahmad Khan**, AMU Aligarh, U.P.

**Dr. Abha Agrawal**, SSJ Govt. PG College Syaldey, Almora,  
Uttarakhand

**Prof. Sunit Awasthi**, DAV College Kanpur, U.P.

**Dr. Niharika Srivastava**, Pratap Bahadur Post Graduate College,  
Pratapgarh City, U.P.

**Dr. Pradeep Kumar Tripathi**, Rajju Bhaiya State University  
Prayagraj, U.P.

**Prof. Manjula Upadhyay**, Navyug Kanya Mahavidyalaya Rajendra  
Nagar Lucknow, U.P.

**Prof. Vishal Dubey**, G.B Pant Degree College kachhla (Badaun)

**Dr. Urjaswita Singh**, Mahatma Gandhi Kashi Vidyapith Varanasi

**Prof. Sahab Singh**, Seth P.C Bagla P.G College, Hathras, U.P.

**Dr. Dinesh Kumar Gupta**, Rajkiya Mahavidyalaya Amori,  
Champawat (Uttarakhand)

**Dr. Mamta Singh**, Ismail National Mahila PG College Meerut, U.P.

**Dr. Alka Srivastava**, Dr. Rammanohar Lohia Avadh University  
Ayodhya, U.P.

**Dr. Devesh Mani Tripathi**, Deptt. of Economics, Govt. Degree  
college Hata, Kushinagar, U.P.

**Dr. Umesh Chandra Yadav**, Vikramajit Singh Sanatan Dharma  
College, Kanpur, U.P.

**Dr. Sarita Dwivedi**, Dr. Rammanohar Lohia Avadh University,  
Ayodhya, U.P.

**Dr. Rajnath**, Dept. of Social Sciences Sampurnanand Sanskrit  
University, Varanasi, U.P.

**Dr. Vikas Pradhan**, Government PG College, Bisalpur, Pilibhit, U.P.

**Dr. Savita**, I.G.G.P.G. College, Bangarmau, Unnao, U.P.

**Dr. Swati Tamta**, Mahrana Pratap Government Degree College  
Nanakmatta, USN, Uttarakhand

**Dr. Narendra Kumar**, DSMNR University, Lucknow, U.P.