ECONOMIC DEVELOPMENT IN INDIA
DURING 1947 - 1997
A Select Annotated Bibliography

Dissertation
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Dedicated
to the
Memories of My
Loving Father
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(HUMA NASEEM)
SCOPE AND METHODOLOGY

SCOPE

The present study intended to bring at one place most of the significant literature that is available on Economic development in India during 1947-1997. Although this bibliography is selective in nature, an attempt has been made to cover all the aspects of Indian economic development.

This work has been divided in three parts. The first part of the study provides brief idea about the subject and its different branches.

The second and the main part covers an annotated list of documents which is quite comprehensive.

Part three deals with index.
Methodology

To collect material on the subject, secondary sources such as Index India and Guide to Indian Periodicals Literature were consulted to approach primary sources which include Periodicals and newspapers. The titles of the Periodicals used for compiling the bibliography are listed before Part I.

Standard followed

The Indian standard recommended for bibliographical references (15:2381-1963) and classified catalogue code (CCC) of DR. SR. Ranganathan have been followed. In some cases where ISI do not give any guidance, I have taken appropriate decision.

Subject Heading

Attempt has been made to give co-extensive subject headings as much as possible. An humble effort has been made to follow postulates and
principles as suggested by Dr. S.R. Ranganathan in the formulation of subject heading. If more than one entry comes under the same subject heading, these are arranged strictly by the principle of alphabetical sequence.

Arrangement

The entries are arranged under subject heading which are arranged alphabetically following letter by letter method. The entry element of the author is in capitals, followed by the secondary element in prosthesis using capital and small letters and then the little of the articles, subtitle (if any) then name of the periodical being underlined followed by the volume number, issue number, the year, month and date (if available) giving by using inclusive notation of the pages of the articles. The each entry is then followed by an informative abstract of the article.

Entries of the periodical article are arranged
is as follows:

(a) Serial Number

(b) Name of the Author/Authors

(c) A full stop (.)

(d) Title of the contribution including subtitle and alternative titles of any

(e) A full stop (.)

(f) Title of the periodical being underlined

(g) A full stop (.)

(h) Volume Number

(i) comma (,)

(j) Issue Number

(k) Semi Colon (;)

(l) Year

(m) Comma (,)
Specimen entry

S.N. SINGH and VIJAYARAGAVAN (K) mass media for agricultural development. Social Change 13, 4; 1983, Dec; 36-8.

Abstract

Each entry is followed by an abstract of the article. Abstract given are informative in sense not in length.

Indexes

To separate indexes have been prepared for the convenience of the user.

The author index is composed of entry element of the author followed by the serial
number of the entry.

The title index gives the title of the article, which is followed by the relevant serial number of the entry.
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Part - One

INTRODUCTION
INTRODUCTION

1. ECONOMIC DEVELOPMENT

Meaning and definition.

Economics:

According to Adam Smith, Economics was concerned with "An enquiry into the nature and cause of wealth of nations". The early economist called economics, the science of wealth. J.E. Cairnes in his book 'The character and logical method of political economy' clearly said that economics, "deals with the phenomenon of wealth. According to the French economist JB says, Economics is the science which treats of wealth. The American economist F.A Walker says that economics is that body of knowledge which relates to wealth. Thus, in these definitions, a key position was assigned to wealth in the study of economics.

In keynesian terms, Economics is defined as the study of the administration of scarce resources and the determinants of income and employment. In Benham's words Economics is "a study of the factors affecting the size, distribution and stability of a country national income."
Economic development

Economic development or economic progress has been defined in two ways: According to one definition, economic growth means growth of national income of the country. In other words, it implies an increase in the net national product in a given period. Some economists consider this definition as inadequate and unsatisfactory. The argue that even if the national income goes up the general standard of living may go down. This can happen if population of the country is rising more rapidly than the growth of the national income. If the national income is rising at the rate of 2% and population is increasing at the rate of 3%, the level of living of the people is bound to go down.

This is because an account of population increasing at a higher rate then the growth of the national income, per capita income falls and when per capita income goes down, we cannot call it economic growth. The country will have registered economic growth only if per capita income has gone up and this will happen only if the nation income grows at a higher rate than the growth rate of the population.
Thus, a better definition of economic development will be to base it on per capita income. According to this definition, economic growth means the increase in per capita income of the country at constant prices. A higher per capita income would mean that people are better off and enjoyed higher standard of living, and to raise the level of living of the people is the main objective of economic development. But the increase in national income or per capita income must be maintained for a long time. A temporary or short-lived increase will not cannot real economic growth. The best definition of economic development would be to say what a developed country would be like. "viewed in this manner, economic progress is the advancement of a community along the line of evolving new and better methods of production, and raising of the levels of output through development of human skill and energy, better organisation and the acquisition of capital resources "Economic development also brings in it's wake important social, institutional and organisational changes A rise in national and per capita income is implicit in economic growth. Rise in the per capita availability of capital resources,
improvement in the skill, efficiency and earning power of labour, better organisation of production, development of means of transport and communications, growth of financial institutions, organisation, rise in standards of health and education and expectation of life, greater leisure and increased recreation facilities and widening of the mental horizon of the people, all these characterise economic growth"

Economic growth means the transformation of an economy from the state of under development to a state of development.

Stages of economic development

Prof. Rostow, an eminent economic historian and a specialist in economic development, has divided the historical process of economic growth into three stages.

(i) The preparatory stage

(ii) The take-off period

(iii) The period of self-sustained growth.
The preparatory stage.

Covers a long period of a century or more during which the preconditions for take off are established. These conditions mainly comprise fundamental changes in the social, political and economic fields; for example a change in society's attitudes towards science, risk-taking and profit earning (b) the adaptability of the labour force (c) political sovereignty; (c) development of a centralised tax system and financial institution and (d) the construction of certain economic and social overhead like rail roads and education institutions.

The "take-off" period.

This is the crucial stage which cover a relatively brief period of two or three decades in which the economy transforms itself in such a way that economic growth subsequently takes place more or less automatically. "The take-off" is defined as "the interval during which the rate of investment increases in such a way that real output per capita rises and this initial increase carries with it radical changes in the techniques of production and the disposition of income flows which perpetuate
the new scale of investment and perpetuate there by the rising trend in per capita output".

The term 'take-off implies three things: firstly the proportion of investment to national income must rise from 12 to 15% definitely outstripping the likely population increase: secondly, the period must be relatively short so that should show the characteristics of an economic revolution :and thirdly, it must culminate in self sustaining and self-generating economic growth.

Period of self-sustained growth

This is, of course, a long period of self-generating and self propelling economic growth. The rates of saving and investment are of such magnitude that economic development becomes automatic. The average rate of growth is maintained by a succession of new rapidly growing sectors with a new set of pioneering leaders; the proportion of the population engaged in rural pursuits declines, and the structure of the country's foreign trade undergoes a radical change.
II Determinants of economic growth

We have said that economic development means the transformation from low income to high income society. The process of economic development is a highly complex phenomenon and is influenced by numerous and varied factors, such as political, social and cultural factors. "Economic development has much to do with human endowments, social attitudes, political condition and historical accidents capital is a necessary but not a sufficient condition of progress. "The supply of natural resources, the growth of scientific and technological knowledge all these too have a strong bearing on the process of economic growth. The most important factors determined the rate of economic development.

(i) Availability of natural resources
(ii) The rate of capital formation
(iii) Capital output ratio
(iv) Technological progress
(v) Dynamic Entrepreneurship
(vi) Rate of growth of population

(vii) Social overheads like education and health

(viii) Non-economic factors.

**Availability of natural resources**

The quantity and quality of natural resources vitally affect the economic growth of a country. Among the natural resources, we generally include the land area and the quality of the soil, forest wealth, good river systems, minerals and oil resources, good and bracing climate etc. A country's productive capacity largely depends on the natural resources available. It may be noted that the existence of natural resources is not a sufficient condition of economic growth. For instance, India is blessed by nature with good and sufficient resources, yet it is poor and underdeveloped. This is due to the fact that the natural resource have not been properly harnessed and fully exploited. Hence, availability of natural resources by itself cannot bring about economic development. Ability to utilise them is also required. The
supply of natural resources can be increased by research and technological progress. Technological progress helps in the discovery of new resources, e.g., oil resources in India and putting to economical use resources which have been lying useless higher shortage of some natural resources can be made good by synthetic materials. For instance, in the advanced countries synthetic rubber is being used more and more in place of natural rubber and nylon is being largely used for natural silk.

Use of natural resources and their contribution to economic development depends on the type of technology. The resource use has a close connection with the type and level of technology. For instance petroleum which is considered so valuable today was not considered so important a short while ago. Now on account of scientific discoveries and technological development, petroleum is regarded so important a short while ago. Now on account of scientific discoveries and technological development, petroleum is regarded very useful. There is no doubt that there exist in the under-developed countries abundant
mineral resources which are not being used owing to the lack of technological progress.

**Capital formation.**

According to classical economists, the main factor, which helped capital formation, was the accumulation of capital. Profits made by the business community constituted the major part of the savings of the community and what was saved was assumed to be invested. Adam Smith too emphasised the virtues of savings. He said: "Capitals are increased by parsimony and diminished by prodigality and misconduct" Keynes also described the economic development of Europe to the accumulation of capital. He said: "Europe was so organised socially and economically as to ensure the maximum accumulation of capital. "Schumpeter showed that increased investment made possible a rise in gross output in money terms.

The crux of the problem of economic development in an under-developed economy lies in a rapid expansion of the rate of its capital investment so that it attains a rate of growth of output which exceeds the rate of growth of population by a significant margin.
only with such a rate of capital investment will the living standards begin to improve in developing country.

Need for capital formation

Capital formation is the core of economic development. No economic development is possible without the construction of irrigation works, the production of agricultural tools and implements, land reclamation, building of dams, bridges and factories with machines installed in them, roads, railways and airports, ships and harbour—all the "produced means of further production" associated with high levels of productivity. It seems un-questionable that the insufficiency of capital accumulation is the most serious limiting factors in underdeveloped countries. In the view of many economists, capital occupies the central and strategic position in the process of economic development.

Capital formation indeed plays a decisive role in determining the level and growth of national income, hence economic development.
Thus, in any programme of planned economic development capital formation must be assigned a significant role on account of a very close connection between economic growth and capital growth. It enables the adoption of more productive methods of production capital widening makes the economy diversified and broad-based. It exerts an interacting and cumulative effect on the whole economy. In all these and several other ways, capital formation promotes economic growth.

It could of course be argued that without the presence of other factors favourable to development, the supply of creation of capital alone would not be of much avail.

Process of Capital formation

The process of building up the necessary stock of capital equipment requires huge resources for financing it. Either a part of national income must be saved for the production of capital goods or the necessary finds for the purpose must be borrowed from abroad. The various method if financing economic development will be discussed in detail in a separate. Professor Arthur Lewis
has defined the process of economic growth as one of transforming a country from 5% to 15% saver. But savings though necessary are not sufficient for the purpose of capital formation, which involves the following three independent activities.

(a) an increase in the volume of real savings so that resources that would have been used for consumption purposes may be released for the purpose of capital formation.

(b) a financial and credit mechanism, so that the available resources may be availed of by private investors government for capital formation

(c) The act of investment, itself, so that resources are used for the production of capital goods.

Capital-output ratio

Apart from the ratio of capital formation to the aggregate national income, the growth of output depends upon the capital output ratio. "The capital-output ratio may be defined as the relationship of investment in a given economy or industry for a given time period to the
output of that economy or industry for a similar time period. The capital-output ratio thus determined the rate which output grows as a result of a given volume of capital investment than a higher capital output ratio. For example a capital output ratio of 3:1 would mean, in Indian rupees, that a capital investment of results in the addition of output worth Rs 1 Hence, given the output, smaller capital investment would be needed of the capital output ratio is lower than when it is higher.

Factors Determining Capital output ratio

It is difficult to estimate the capital-output ratio for an economy. The productivity of capital depends upon many factors such as the degree of technological development associated with capital investment, the efficiency of handling new types of equipment, the quality of managerial and organization skill, the existence and the extent of the utilization of economic overheads and the pattern and rate of investment. For instance the higher the proportion of investment devoted to the production of direct commodities, the lower the capital output ratio; and higher the
proportion of investment devoted to public utilities, economic and social overheads the higher shall be the capital output ratio, and vice-versa. Higher the investment devoted to heavy industry, the higher will be the capital-output ratio, and vice versa. Higher the rate of investment and greater the technological progress, the lower will be the capital-output ratio. The capital output ratio also varies with the prices of inputs.

**Technological progress**

Adam Smith, the father of political economy, pointed out the great importance of technological progress in economic development. Ricardo visualised the development of capitalist economics as a race between technological progress and growth of population. The great importance of technological progress in capitalist development was recognised by Karl Marx too.

There is no doubt that technological progress is a very important factor in determining the role of economic growth. In fact, even capital accumulation is not possible without technical progress. A country may be
add in to its means of transportation and communications, its power resources and its factories. According to modern technique, it is called widening of capital. The use of improved techniques in production and technological progress bring about a significant increase in per capita income. Technological progress has something to do with the research into the use of new better methods of production or the improvement of the old method. Sometimes technical progress results in the availability of natural resources. But generally technological progress results in the increase in productivity, e.g., green revolution. In other words, technology progress increases the ability to make a more effective and fruitful use of natural and other resources for increasing production. But use of improved technology it is possible to have greater output from the use of given resources or a given output can be obtained by the use of a smaller quantity of resources.

Technical progress also increases the ability to make a more effective use of capital equipment. Technological progress has very close connection with capital formation. Both go hand in hand. Without capital formation
technical progress is out of the question because heavy investment is required for making use of better and more efficient methods of production, although after they are well established, capital cost per unit of output may fall. Thus technological progress has a very important role to play in the economic development of a country.

Dynamic Entrepreneurship

According to the classical economists, an entrepreneur or an organiser acts merely as an agency for bringing together the agents of production and undertaking to remunerate them for the work done, the modern economist recognise the dynamic role that an entrepreneur plays in promoting the economic growth of the country. This was specially underlined by Schumpeter who thought that the entrepreneur played a key role in economic development. Karl Marks had emphasised the fact that in trying to widen the profit margin by adapting new technology and improved methods of production,
the entrepreneur in fact makes an important contribution to economic growth.

The entrepreneur earn profit by ensuring that the value of the final product exceeds the sum of the remuneration of the factors of production, the value of the means of product. Greater the surplus the greater is the entrepreneurial activity and the faster is the rate at which the economy grows. The entrepreneur tries to maximise his profit by making innovations bringing out a new product tapping a new marker, tapping new sources of raw materials and by adopting an optimum or most economical combination of the factors of production.

Population growth

The size and the rate of population growth has an important bearing on the economic development of a country. If the population is small, it does not afford full scope for specialisation or division of labour nor a sufficient market for the goods produced in the country. Other hand population is too large, them also it is a great impediment to economic growth. It is a serious hindrance to capital
formation. The feeding of a huge population leaves little scope for saving, and saving is very essential for economic growth because capital formation is the very crux of the process of economic growth. Population should be of a proper or optimum size.

Apart from the proper size of the population, it is essential that the rate of population growth should not be too rapid, otherwise it will swallow up whatever little economic progress may have been made and the country may only mark time. In such a situation efforts at development will be simply a writing on the sand.

A rapid growing population aggravates the food problem, worsens the unemployment situation, adds to the number of unproductive consumers keeps down per capita income and labour efficiency. In all there many other ways, a rapid rate of population growth acts like a drag on economic development shows down the pace of economic growth so population factor important in determining the rate of economic growth.
Social overheads

Another important determinant of economic growth is the provision of social overheads like schools, colleges, technical institutions, medical colleges, hospitals and public health facilities. Such facilities make the working population healthy, efficient, and responsible. Such people can well take their country economically forward.

Non-economic or Institutional factors

Thus far we have dwelt on the economic factors; perhaps equally powerful are the various non-economic forces like the social and political factors. A study of the dynamics of economic growth leads beg and the analysis of economic factors to a study of the psychological and sociological determinants of these factors." Karl Mark emphasised the interrelationship between institutional factors and economic change. Take the political factors, which include political sovereignty of the country, the complexion of government weather it is development conscious or is completely laissez fair in its outlook dominated by rested interests., the qualities
of administration and the political ideology of the government, particularly in relation to the problems of development. Compare in this connection the faith of the Indian government in democratic planning with the authoritarian planning pursued in China.

Social and cultural factors.

Social and cultural factors are no less important and are very extensive in scope. Each society has certain social institutions which have a strong bearing on economic development. In India, the institution of caste, Joint families, non-materialistic attitude of the people and their fatalism based on the philosophy of karma have been some of the serious impediments to economic development.

The rampant illiteracy among the people in underdeveloped countries and their apathy towards the multiplication of their numbers, other social factors which hinder economic development.

The factors that go into the process of economic growth are numerous, since this process involves the transformation of the entire economy. The natural resources like the
mineral, forest, water and power resources, geographical factors like climate and rainfall, the size composition and the quality, the efficiency of population in the matter of education, skill, health, sense of discipline and patriotism, spirit of co-operation, ability and willingness to work and above all their character, entrepreneurial and organising ability, social and institutional factors conducive to economic effort, stable and helpful government keen on economic development and welfare of the people, clean and efficient administration, favourable external factors facilitating foreign aid and stimulating foreign contact.

III Relation Between Population Growth and Economic Growth

For effecting a significant improvement in living standards, the rate of capital formation and the consequent rate of growth of output must be viewed in relation to the rate of population growth. It may be that the population may be increasing so fast as to offset even a quiet rate of capital formation and the resultant increase in output. It is therefore necessary to ensure that the rates of
population growth and of capital formation must be such as to yield a high per capita output. Conflicting policies have been expressed by economists as to whether population growth is a stimulant to economic growth or an obstacle in the way. Owing to inadequate response to agricultural production to well the requirements of growing population. Malthus and Ricardo dreaded a rapid increase in population and thought it would spell misery and starvation. But with the remarkable growth of Industry would trade and revolution in agricultural techniques the bogey of over population was laid at rest an the western economists veered rounded the view that growth of population stimulated economic growth Prof. Hausen regards a high rate of population growth as one of the conditions for economic expansion. Prof. Arther Lewis shows how a capitalist economy expands by drawing on cheap labour from the Subsistence sector of the economy Prof. Colai Clark feels that the neo-Malthusian fear is very much exaggerated. Prof. Hisschman holds the view that the pressure of population will be stimulant to economic growth. At the world population conference at Rome in 1954, Prof. Alfred Bonne expressed the
view that the bogey of over population should not exaggerated. At the same conference, the Russian economist Ryabushtain stressed the need for considering the dynamics of population along with the dynamics of production of the possibilities of increasing production when population grows.

Population growth means an increase in the supply of labour. Now the economic significance of labour lies in the fact that labour is both a producer and a conserver. The contribution of population to economic growth is determined by its impact on consumption and production. Increase in population increased consumption and strengthens the inducements to invest which resets in increase in output the increase in the supply of labour, of course, directly increases production when all workers can be put on productive employment. Thus, increase in population means an increase in demand for goods or expansion in the size of the market which promotes economic development which the market for goods is enlarged, scale of production is increased with the resultant economics of large scale production. The economic history of America and Europe and of
other developed countries showed that an increase in this population accelerated their economic growth.

But what is true of the developed countries cannot be true of the underdeveloped countries. The economists who say that growth of population helps in economic growth, do not seem to understand the realities of the situation prevailing in the underdeveloped countries. The extent to which population growth stimulation economic growth does not depend much on the increase of number but also on its organisation, the availability of complimentary resources, the techniques of production, and so on so long as size of the population is small in relation to land and capital resources, growth in its size will undoubtedly promote economic development. But if a country is overpopulated and there is deficiency of capital, growth in India national income increased by 18% in the first plan and 20% in the second plan whereas increase in the per capita income respectively was only 8% and 9% nearly similarly, in the third plan, national income increased by 13.5%, the per capita income increased by only 1% This
highlights the adverse effect of a rapid population growth which is responsible for a far lower increase in the percapita income as compared with the increase in the national income. Thus, it is clear that a rapid increase in population is a great obstacle in the economic growth of under developed but over populated countries it can be beneficial to economic growth only if there are present some per conditions which are altogether lacking in the under developed countries, if social attitudes and values of the people are conducive to, economic progress. They should have the will not preparedness face and surmount economic difficulties and turn seeming obstacles in to opportunities for economic advance.

The economic political and social conditions in under developed countries are such as to make their growing population initia to economic growth. Most of the economists are of the view that many under developed countries, especially of the south East Asian countries, are over populated and the population pressure is a great barrier in the way of their economic development and unless
this barrier is broken all efforts at accelerating economic growth will prove futile.

IV Strategy of economic development Balanced and unbalanced growth.

The objective of rapid economic development cannot be achieved without adopting an appropriate strategy. It implies the most effective way of utilising the available resources of the country strategy however, does not mean a set of magic rules which will at one take us to the goal of economic development. It is only comprised of the major decisions that go into the making of a development plan Thus, the major elements in the plan strategy are the size of the plan, the pattern of investment envisaged in the plan, the allocation investment among the various sectors of the economy, the techniques of resource mobilisation, the policy mix etc., appropriate fiscal policy, monetary policy, policy regarding controls extent of reliance on foreign aid, etc.
**Type of strategies**

The strategies known to the planners commonly are:

(1) **Big push strategy**.

The Big Push strategy is associated with the name of Rosenstain Roden and heavy Leibendcstein. It is contended that a big push is needed to overcome the initial notice of a stagnant economy. "There is minimum level of resources that must be devoted to a development programme if it is to have any chance of success. Launching a country into self sustaining growth is like getting an air plan of the ground. There is a critical ground speed which must be passed before the craft can become airborne. According to Leibenstein, it is not advisable for an economy to inch along the path of development, the economy must cover a certain distance in one leap or it does not move at all.

(2) **Balanced, unbalanced, Big push**

No single strategy will take as to the goal of economic development not only has the strategy to be changed from time to time as the
situation may require, but it may be necessary sometimes to situation may require, but it may be necessary sometimes to strike a balance between the alternative strategies.

The strategy adopted in India planning may be described as balanced B.U.B.I.E. A happy compromise of balance, unbalanced and Big push strategies. More prominent, however, is the strategy of balanced growth. This is indiected by varying emphasis on a single aspect in successive plans, e.g., self sufficiency in food in the first plan, rapid industrialisation in the second plan self sustaining growth in the third plan and growth with stability the fourth plan.

(3) Balanced unbalanced, Big Push (B.U.B.)/Europe

To promote economic growth, to remove poverty and to increase productive employment in the country. It is necessary to develop the capital goods industries and consumer's goods industries together with agriculture. Non of these industries can be ignored in development strategy. What is necessary is to achieve a correct balance in the development plans.
between agriculture and other consumer's goods and capital goods industries. But to remove poverty and unemployment from a developing country like India, it will be as necessary to bring about several technological and organisational changes as to have a correct balance, between agriculture, consumer's goods and capital goods industries.

**Financing of Economic Development**

For accelerating capital formation and promoting other developmental activities huge resources are needed. Where from are the underdeveloped countries to find such resources? Owing to the narrowness of the margin of aggregate output over consumption demand, resources needed for the financing of development plans for a very difficult problem.

There methods of financing economic development.

The principal methods are discussed below.

1. **Savings:**

The total investable resources available at any time in a country are made up of domestic savings and external resources which are
obtained from abroad in format foreign capital. The aggregate savings of an economy consist of government savings. Saving by the business sector and savings by households. Government savings are tax revenues minus Public expenditure.

The business saving are the gross income of trade and industry minus the dividends and the taxes paid and the savings of the households are the disposable income minus consumption expenditure, In India in 1958-59 government savings accounted for 10.6 percent. Corporate saving 3-5 percent and the savings of the household sector 85.9.

Broadly savings are determined by the rate and pattern at growth and the institutional and social factors. In order to promote economic development, saving have not only to be generated by they have also to be mobilise to the maximum extent possible and than analyse them into productive investment. Finance is needed both for private and public sectors. So far as the private sector is concerned, it primarily depends on the voluntary saving of the people profits of private undertaking can also be ploughed back into investment.
Institutions like finance corporations setup by the government can also provide the needed development finance to the private sector.

To financial capital formation and other development activities in the public sector is the responsibility of the Government. There are various methods of financing development in the public sector.

2. **Taxation**

Taxation is an important method of increasing the volume of savings by restricting domestic consumption. Both direct and indirect taxes can play a part in augmenting the resources of the governments to be spending developmental activities. For achieving best results, taxes should be imposed on entrepreneurial incomes and luxury consumption. Thus, the need to raise an adequate volume of development finance makes it inevitable for the government to extend the coverage of indirect taxes to include the staple commodities of mass consumption the taxation of agriculture has to play an important part in the mobilization of resources for the public sector in a developing economy.
3. Government borrowing

Borrowing by government is another method by which the saving of the community may be mobilized.

Foreign policy

The importance of foreign capital in accelerating economic development is undoubted. Most of the foreign capital which went to develop the resources of the developing countries was private capital investment either of the equity type or the portfolio variety. In India's five year plans, for example, a great deal of reliance has been placed on government to government long time borrowing and on loans from the world bank.

V INDUSTRIAL DEVELOPMENT

At the time India became free the industrial structure was very weak. To strengthen it an industrially policy was announced in 1948. The policy emphasized the importance of the following: mixed economy; small scale and cottage industries; and foreign capital, industries Development and Regulation Act was passed in 1951 to implement this policy. In the
changed circumstances in 1956, a new industrial policy was announced in that year. It divided industries into three categories for development by the public sector and the private sector. Other things on which emphasis was laid were: small-scale and cottage industries; foreign capital; curbs on monopoly and concentration of economic power; and regional balance. Since July 1980 a new policy has been in operation. While it restored the earlier policy, it emphasizes the following: special help to small and large industries; energy conservation and ecological balance; and improvement of industrial relations.

Output and Features of Large Industries.

The industrial production increased much since 1951. In case of certain individual industries the progress was remarkable. The quantities of output increased massively in respect of certain industries. The increase in production was on the whole very large, although uneven. The principal causes that brought about large rise in production were; large allocation of resources; active government support; expansion of private sector; and foreign aid. Five main features
marked the industrial growth. These are: large output expansion diversification; structural change; import-substitution; and public sector. Industrial progress was satisfactory when compared to the past. But it was less satisfactory when compared with other countries.

Small Scale and Cottage Industries.

These comprise village and small scale industries. These industries have an important role to play in respect of employment, production and exports; production of essential activities; use of local resources; decentralization of activities; and equitable distribution of work and income. The development of the industries has not been satisfactory. The growth of output has been less than the capacity of these industries. They have not achieved much in respect of dispersal of industries and raising the incomes of those working in these industries.

V Economic development since 1947

Development Plan:-

When India were freedom in 1947, the country
was underdeveloped and the people were very poor.

For this purpose India task to development planning so for eight plans for development have already been put through beginning with the first plan in 1951.

At present ninth plan is being implemented.

Plan Since 1951

After India became free, planning was accepted by the government of India. In 1950 the planning commission was setup to assess the country’s resources and to formulate plan for development. It was decided to prepare India term plans for fixed period of five years.

The beginning was made in the financial year 1951-52 the financial years runs from April 1st to 31st March. Since then eight plans have been completed and 9th in the operation.

These are: First Five Year Plan (1951-56) second five year plan (1956-66) Third Five Year Plan (1961-66) Fourth Five Year Plan (1969-74) Fifth Plan (1974-79) Sixth Five Year Plan
(1980-85) Seventh Five Year Plan (1985-90)  
Eight Five Year Plan (1990-95) and Ninth Five Year Plan (1995 continue).

Fixed and Rolling Plans.

Indian plans have all along been for a fixed period of five years. Only the Draft sixth plan for 1978-83 was a rolling plan. Although this plan was given up in 1980, it may be useful to explain these two types of plans, and distinguish one type from the other. In fixed planning the period i.e., five years remains fixed. For example India's first plan was for the five year period of 1951-56. After this period was over, then the second plan started. It extended over five years from 1956 to 1961.

As against this in the rolling plans the five-year period will not be fixed, but will keep on moving to, begin with it will of course be a plan for five years, and it will remain so afterwards. But every time the plan completes one year, the completed year will be dropped. Instead a new year will be added. So that the plan period remains a five-year period. As an example, take a plan for 1982-87. After the first year, i.e., 1982 is out, another year
1988. After 1983 there will be a plan for 1984-89. Thus the plan period rolls on.

Rolling plans are considered flexible. It is so because every year changes can be made in them, if necessary. There can be many developments which require changes in goals or in means for achieving goals. There may for example be sudden shortfalls in exports. Or there may be drastic cuts in foreign aid. Or there may be exceptionally good monsoons. All such things can be taken care of in the rolling plans. But for preparing plans every year one needs adequate and reliable statistical plans, no doubt goals and means remain fixed for five years. But these can be modified if and when there are big developments. In a country where resources for plan making are inadequate, fixed plans are suitable instruments for development.

Besides there are certain other merits of fixed plans. People remain sure about the goals. As a result it brings stability in the planning, and helps in its implementation. One can also test the performance of the various units concerned with planning. If targets are given one can refer to them to check whether
one has succeeded or failed. All this means that fixed plans are a more acceptable type of planning.

Objective of Development

The objectives of development have been formulated keeping in view the underdeveloped nature of the Indian economy and the egalitarian aims of the Indian society. These are the long term basic objectives. Every plan had before it these objectives. The current plan too aims at them.

Sometimes, however, certain other objectives are added to solve certain short-term problems. For example, there may be long. Or there may be severe shortages of some vital commodities, which create difficulties for the normal functioning of the economy. These are short term problems. The objectives of tackling them are short term in nature.

Role of Government

Role of government in economic development dis-agreement. The free play of economic forces, even in highly developed capitalist countries, has often meant large unemployment
and instability of the system, hence there is a considerable dilution of the lassiez-faire principle and the governments are now called upon to intervene in economic fields which were considered sacrosanct. In those advanced countries, state intervention has been invoked to ensure economic stability and full employment of productive resources of the community.

But state action is all the more inevitable in underdeveloped economies. The state has to play a vital and ever-expanding role to accelerate the process of economic growth. In an underdeveloped economy, there is a circular constellation of forces tending to act and react upon one another in such a way as to keep a poor country in a stationary state of underdevelopment equilibrium. The various circle of underdeveloped equilibrium can be broken only by a comprehensive government planning of the process of economic development. Government must interfere with the market forces to break the circle. The process of development in an underdeveloped country is held up primarily by the lack of the basic social and economic overheads such as schools, technical colleges...
and research institutes, hospital and railways, road, ports, harbours and bridges. Provision of these overheads requires very large investments. Such investments will lead to the creation of external economies, which, in their turn, will provide incentives for the expansion of private enterprise in the field of industry as well as of agriculture. Investments in economic overheads require huge outlays of capital which are usually beyond the capacity of private enterprise. Besides, the returns from such investments are quite uncertain and take very long to accrue. Private enterprise is generally interested in quick returns and will seldom be prepared to wait so long. Private enterprise easily mobilise resources for building up all these overheads. The state is in a far better position to find the necessary resources through taxation, borrowing and deficit financing sources not open to private enterprise. Thus private enterprise lacks the capacity to undertake large scale and comprehensive development programme. It also lacks the necessary approach to development.

The role of government in development is further highlighted by the fact that underdeveloped countries suffer from a serious
deficiency of all types of resources and skills in these circumstances wise and efficient allocation of limited resources. This only the state is best fitted to do through central planning, according to a scheme of priorities well suited to the country's conditions and needs until the country has attained the stage of self-sustained growth, the government must make determined and conscious efforts to push the economy through the take-off period of development. The tendency towards the formation of mono-polistic organisations under the free enterprise system, the unpreparedness and reductance on the part of entrepreneurs to make investments in schemes of collective value, the lack of attention to the long-run problems of the economy and too much concentration on the immediate prospects profits the absence of integration among the various sectors of the economy and not possibility of adverse economic results arising from uncoordinated economic decisions, constitute the major defects of the private enterprise system. A decisive role by the government is called for to rectify these defects of the and the overcome obstacles to economic growth.
The principal measures, which are necessary for the government to take in order to accelerate the process of economic growth.

(i) **Provision of economic and social overheads.**

Economic growth is to be accelerated, it is necessary for the government to provide in adequate measure economic and social overhead facilities also called the overhead capital and services or infrastructure. Economic infrastructure indeed transport facilities e.g., railways, roads, harbours, airfields, etc., means of communication, e.g., postal telegraph and telephone facilities, electrical and even atomic energy, irrigation facilities, etc.

The availability of adequate overhead facilities brings about external economics to other industries, lowers their capital coefficient and by thus improving the efficiency of general investment, make possible a more rapid rate of economic growth. The governments in under developed countries are making large investments in the provision of overhead facilities of total public
investment (1950-59), they have ranged from 56% in India.

(ii) **Provision of financial facilities**

Finance is the crux of the problem of development. The under developed countries suffer from scarcity of capital which is the greatest handicap in their economic growth. Their savings are meagre but even the meager savings are not available for economic development. To mobilise these savings, a sound banking system is essential and other financial institutions are required to channelise there savings into investments and supply the credit needs of trade and industry. The government is to see up to meet the requirements of the entrepreneurs.

In India, for instance, the government took steps to reform the banking system and put it on a sound footing. Fourteen major commercial banks were nationalised in 1969. In the agricultural sector to meet the short term credit needs of the farmers co-operative societies were set up and, for long term credit, land mortgage banks or land development banks have been organised. Two funds were setup
National Agricultural credit operations fund and National Agricultural credit fund. The former is meant to give long term loans to state governments, to enable them to buy shares of co-operatives and to grant medium term loans to co-operatives and long term loans to land development banks and the latter fund to give medium term loans to state co-operative banks to enable them to convert short term loans into medium term loans. Agricultural Refinance corporation was set up to serve as a refinancing agency for agricultural credit and to give assistance for reclamation of land, development special crops, mechanical farming and development of animal husbandry, dairy farming, poultry, etc. Small farmers development agencies (S.F.D.A's) were established and Marginal Farmers and Agricultural labour (M.F.A.L.) Schemes were taken up Agro industries corporations have also been set up to give loans for the purchase of tractors and agricultural machinery.

In the industrial sector too, financial and other institutional were established to promote industrial development. To assist the small scale and cottage industries several
boards were set up such as the cottage Industries Board, All 'India handicrafts Board, Central marketing organisation, inventions promotion board state financial corporations National small Industries Corporation, etc. For the large scale industries were setup the industrial Finance corporation of India and the Industrial Development Bank of India. Unit trust of India was setup to assist the creation, expansion and modernisation of industrial enterprises in the private sector.

For relenting facilities Refinance corporation for industry was set up. Export credit and guarantee corporation was created to insure against export risk, financial and political, and to furnish guarantees to banks to assist exporters to secure liberal credit facilities.

(iii) Institutional changes

Out model institutions and legal and social structure too stand in the way of economic development of the under developed countries. Lot of reform and reorganisation is essential to initiate and accelerate the process of growth. There institutional changes include land reforms like the abolition of the federal system, tendancy reform to give ceiling is on
land holding, community development projects in the rural areas to promote self-reliance and focused leadership etc. In the sphere of trade and industry, governmental encourages small industries and regulates and controls the big corporations to prevent the creation of monopolies. To improve labour efficiency, technical institutions are setup, social security schemes are introduced and housing schemes and welfare activities are undertaken. Producers cooperatives are setup.

The state also regulates relations between labour and capital to maintain industrial peace by means of labour legislation to increase output and minimise losses. The government also promotes marketing to enable the producers to get a fair price for the products.

There measures accelerate economic growth by improving the organisation of production and building up non-material or intangible capital which assist productive effort as much as material capital.

(iv) Direct Participation

The governments in under developed countries directly participate in economic
enterprises to assist private participate in economic enterprises to assist private enterprise or to set for them a model to follow. In pursuance of the industrial policy resolutions of 1948 and 1956, the government of India has setup huge public undertakings in diverse fields like the steel plants, heavy electrical heavy engineering, machine tools, fertilizers, oil refineries, and biotics etc. The profits of these undertakings are available for use in economic development plans. The government mainly confines itself to basic, heavy and key industries which help other industries. Where as the private sector operates in manufacturing consumption goods industries.

(v) **Indirect measures**

The governments of underdeveloped countries promote economic growth of there countries indirectly too. The indirect measures relate to the adoption of economic policies which may be conductive to economic growth. There policies mainly are:

(i) Monetary policy

(ii) Fiscal policy

(iii) commercial policy
(i) **Monetary policy.**

The objective of this policy is to control and regulate credit to ensure growth with stability. Credit is liberalised to help industrial and business enterprise.

(ii) **Fiscal policy:**

In this policy taxation is used as an instrument for checking consumption, increasing savings and for preventing investment in undesirable channel and channelising them into desired directions so that economic growth is accelerated and not slowed down.

(iii) **Commercial policy:**

This policy is so designed as to check undesirable imports and promote exports. Foreign exchange clearings are regulated and exchange control instituted to prevent balance of payments position getting out of hand.
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Part - Two

ANNOTATED BIBLIOGRAPHY
ECONOMIC DEVELOPMENT.


   Economic development of underdeveloped countries implies essentially a process of more productive use of indigenous economic resources. India has economic surplus of their own thus self sustaining development per capita income as an index. Economic development has been widely used in development planning whose target has been specified as a given rate of increase in per capita income. All models of developments are basically approaches to development in the context of the economy and capital investment. The modern sectors of these economies have been given an initiating and predominant role to play in brought about development.

2. DANDEKAR (VM). Indian economy since independence. Economic and Political Weekly. 23, 1; 1988; 14-5.

   It deals with some of the problems of development of Indian economic growth which is inadequate and much of it has been
neutralized by population. Economic development, financed mainly by borrowing, both internal and external, does not create sufficient funds to repay the loans and the burden of debt grows. Deficit financing generates inflationary pressures cause not only economic debility but also political instability sectoral and regional disparities grows and become politically untenable.


Articles looks at the interface between development state and different Indian elites and it's dominant input functionaries. This interface has to rest necessarily on people's participation creation of a conducive social and political climate for smooth march of development. The level of living of it's entire citizens improving the quality of life, and realising a collective communication of self-fulfilment.

4. SAHO (Basudeb). India's economic crisis: New dispensations and the poor. Economic And
It discusses the problem of Indian economy marked by an acute imbalance of payments, rapid increase in external debts, inflationary pressure, growing unemployment and extensive poverty. Analyses the remedial measures adopted by devaluation, denationalization, privalization, opening up the economy to the world market. It suggests the change in the plan pattern so that social security could be expanded and small farmers could be provided with subsidies and redistribution system should be strengthened to ensure the supply of essential to the poor.


Economic development involves fundamental processes, exploitation of increasing returns to specialization, the transition from households to market production, human capital accumulation framework. Pre industrial development is given by increasing returns to specialization made possible by a growing population increasing specialization eventually activities a
learning technology and initiates industrial growth, which carries the economy to a fully market-based planned growth.


Ecology movement in India particular was analyses against the background of the forces of economic development. The various dimensions of social movements for survival, democratic values, decentralised, decision making at local levels are levels are all components of the ecology, movement while at the local levels they may demand better management of forests in mountain catchments or better conservation of water in drought-prone areas on the whole. They are slowly progressing towards defining an alternate model for economic development.

--------,AGRICULTURE.


The phenomenon of rapid increase in agricultural productivity achieved through the introduction of high yielding variety
Intensive agriculture district programme (IADP) was undertaken initially in 1960-1961 for a five year period with the objective of achieving a rapid increase in agricultural production providing sufficient production intensive to the farmers. A committee was established by IADP. The observation of the committee was that Indian farmers, in spite of the illiteracy and poverty, is not unintelligent. The committee has also observed that the concept of comprehensive farm planning with which IADP started proved too complicated for the average farmers and here unworkable in most areas in the village.


In this article study is a comprehensive work on inter-state and inter-district disparities in Indian agricultural development. Moreover, this article provides basic data on area, value of output and input at the district level for the sixties.
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revolution.


The relationship of demographic factors with agricultural production, per capita income and land-holding has been examined in Punjab village on the basis of data during 1957, 1971 and 1977. There has been an increase in food production but it is not accompanied by significant decrease in birth-rate. Small families have more land and higher income. The increase in the number of farm families has reduced the size of land holding per family, but per capita incomes has increased. It indicated that the small families have larger size of holding and higher per capita and per family income than large families.

13. JAIN (SL) and BHATNAGAR (GS). The role of education in agricultural development. Rural India. 37, 1; 1973; Jan; 52-3.

Increase in agricultural production is attributed to the increasing use of new and
revolution.


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13. JAIN (SL) and BHATNAGAR (GS). The role of education in agricultural development. Rural India. 37, 1; 1973; Jan; 52-3.

Increase in agricultural production is attributed to the increasing use of new and
improved agricultural methods and practices by Indian farmers. Education has playing a significant role in the agricultural development. For rural development highest priority should be given to the educational programmes in the rural areas the process of modernization of agriculture can be accelerated.


Agricultural production is treated in the context of two factors of productions, capital and labour. The nature of technological change in agriculture influences the sector's employment, income distribution and intersectoral flows of resources, including internal migration of labour and patterns of human settlement. The indirect effects of these primary changes can be substantial in determining the character of the economic development.

15. KOTHARI (Shanti). Directions in agricultural development. *Indian Journal Of Public
The agricultural sector contributes nearly 48% to our national income and that as much as 80% of our population lives in the rural areas with agriculture as their main source of maintenance, the agriculture sector provides "surplus" the economy. India introduced high yielding variety seeds in 1966. Emphasising expansion of irrigation facilities throughout the country. The commercial banks have increased their advances to the agricultural sector, their main beneficiaries so far have been the urban centres, primarily the metropolitan cities. After the commercial banks opened their branches in the leadbank districts their number increased in the rural areas.

Development of agriculture has been accorded a high priority under the third plan, so as to provide a strong base for the economic development of the country. The aim is not only to achieve self sufficiency in foodgrain but to step up the
production of commercial crops to ensure adequate supplies of raw materials for the growing industries and also to earn foreign exchange. During 1961-62 to strengthen further the various development schemes already undertaken and to introduce new programmes essential for accelerating the tempo of agricultural development. The central government gave financial and technical assistance to the state government and allocated for the year 1961-62 a sum of Rs. 47.79 crore as assistance to the states for schemes falling under the agricultural sector of the state plan. In addition, a provision of Rs. 25.20 crores was made for giving financial assistance to state government for the procurement and distribution of fertilizer and improved seeds.


Agriculture forms the major source of income and employment. As the level of income has positively grown between strategies of higher level of irrigation,
the income distribution becomes more skewed. The medium and large farmers cash relatively more benefits than other farmers from the technological development. It is observed therefore that cropping pattern of medium and large farmers are comparatively more sensitive to irrigation and technologically induced agricultural development.


Sustainable agriculture involves not only the identification and application of improved technologies but the incorporation of ecological and socio-economic considerations. This contradictions which came in the way of operationalising the concept of sustainable development in the context of Indian agriculture.


Communication is the heart and soul of the progress of any society. The most important mass media such as radio, television etc.
The modern methods in printing and other related technique which were used in rapid dissemination of various type of information. Mass media can focus the attention of the farmers towards modern farm technology. The mass media is a powerful instrument in the changing dimensions agriculture. Agriculture development also depend upon other factors like availability of media, size of farm and socio-economic status of the farmers.


The average rate of increase in farm output India is about 3.5% per annum. The transport and communication facilities, timely supplies of fertilizers high breed, high yielding varieties of seeds, power, pesticides, proper and adequate storage facilities, improved far-implements, finance are the immediate needs of the agricultural sector which are to be adequately met with the timely marketing facilities would still remain. It would be greatest incentive for agricultural growth if small cultivators get
easy and free access to the national market.


This article underscopes the crucial importance of institutional reforms, particularly in the domain of public systems sustained technical progress and output growth in agriculture. The scope for privatisation is limited in irrigation, research and extension and other infrastructure facilities. All of there will continue to be mainly the responsibility of the public sector and unless the public sector's efficiency in mobilizing resources and the public sectors' efficiency in mobilising resources and managing there facilities is vastly improved, trade, and price policy reform will not make a significant difference to the pace of policy reform will not make a significant difference to the pace of agriculture growth.

Economists generally agree that growth in agricultural output is necessary for the general economic development. The contribution of agricultural growth to the development process is positively related to the rate of productivity growth in the agricultural sector. Significant opportunities for growth in agriculture became available through changes in technology. The role of technical and institutional changes to promote agricultural and economic development has been fully appreciated in the theories of economic growth.

23. ZILBERMAN (David) and Just (E Richard). The effects of agricultural development policies on income distribution and technological change in agriculture. Journal of Development Economics. 38, 2; 1988; 64-5.

Investigates the equity impact of agricultural policies used to faster growth through technology adoption. The results imply that traditional neoclassical models
that assume allocation of resources among perfectly divisible technologies may not capture some of the important equity implications of agricultural policies. The joint distribution of risk preferences from size and credit availability among farmers as well as the stochastic structure of alternative production activities is crucial in determining equity implications of agricultural growth policies.

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24. SP SINGH. Improved technology for agricultural development in Bihar was perspectives. Yojna. 40, 4; 1996, Apr; 19-25.

Agricultural production in Bihar was marked by low productivity levels. The yield of rice, the main crop of the state was the lowest in the country during 1991-92 and 1992-93, much below the all India average of these years with 90% of the population in state dependent on the rural sector, low agricultural productivity is the cause of low income levels and widespread. Improved management practices and infrastructure facilities like irrigation and power for
agriculture can improve the condition.

-----, MAHARASHTRA.


The agricultural scenario in Maharashtra required increase in agricultural production. An increase in the role of the private sector, especially in horticulture and food processing and greater concentration on agricultural research and extension increase in agriculture production led to an increase in availability of agricultural products for both rural and urban areas. Increase in marketable surplus of food grains is likely to increase the availability of food grains under the public distribution system and in the open market. It will indirectly help in reducing the food prices and overall inflation.

-----, RAJASTHAN.

26. ALEXANDER (KC). Agricultural development and social transformation: A study in Ganganagar, Rajasthan. Yojana. 1, 1; 1982,
The impact of agricultural development achieved through irrigation in villages of Rajasthan. The economy of the irrigated villages changed from subsistence to cash economy and from exchange to market ratio with irrigation and commercialization. There has been a transformation of cropping pattern and greater crop specialization. Economic development leads to increase in per capita income. In a predominantly agrarian society, a greater proportion of the increased income is spend on manufactured goods and services, as the consumption of food cannot exceed certain limits. This leads to the development of industries and consequently, the transformation of working population from the agriculture to manufacturing and service sectors. Economic growth including agricultural, expends the proportion of workers in manufacturing and service sectors and diminishes their proportion engaged in agriculture and allied primary sectors.

—, SURENDRANAGAR.

27. BALDEB SINGH. The role of credit in

The agricultural development in the planned direction depends on the choice of credit system; which in turns conditioned by the prevailing production relation. If the economy envisages a development path of growth with equity as professed goal in the development plans of the choice of a purely marked guided credit system needs to be looked at with caution. The role of credit in accelerating agricultural production and employment to achieve the planned agricultural development.

---------, TAMIL NADU.


There has been a five fold increase in the total credit disbursed by cooperative credit agencies in Tamil Nadu. The loans disbursed to small and marginal farmers accounted for 47% of the total. The majority of primary agricultural societies in the state are
still non-viable. Cooperative credit agencies registered appreciable progress in providing credit for agricultural development. State government as well as the cooperative leadership have to make concerted efforts to varieties the societies and to tone up their operational efficiency through a time bound programme.

-------, UP.


Over the past decades the dependence of the Uttar Pradesh economy on agriculture seem to have increased. Agriculture absorbed 76.6% of the workers in 1961 and 78% in 1971. The proportion of agricultural laborers increased from 10.4% to 20% during the decade. The agricultural sector in state has shown a significant growth rate of 1% per annum on an average during 1960s. It has experienced a growth rate of 2.5% per annum during 1970s.

-------, WEST BENGAL.

West Bengal's official crop production data are relatively accurate by national standard. Estimated of average and yield per acre of individual crops are prepared on the basis of extensive sample survey and crop cuts using the scientific sampling methodology. The official series suggested that agricultural growth in West Bengal has slackened in recent years. The West Bengal case illustrates the importance of close attention to the methodology by which official estimates of agricultural output are prepared and points to a more general need for caution in the use of such statistics.

---------, AGRO INDUSTRIES.


States that have small agro-industrial units in U.P. faced problems of shortage of raw material, lack of proper management imperative to help these units in building a favourable infrastructures base for their proper growth. The big units should frame
sympathetic policy towards small ones, and
the bank should be bit more liberal to cope
with the financial needs of small units.

32. IQBAL (B Alam). Agro-industries: Key to
economic Prosperity. Khadigramodyog. 21, 10;
1985; 467-8.

Agro industrial development implies the
growth of industries in rural areas through
independence with agriculture under a system
of mutual and complementary output relation.
It is a process of joint growth of industry
and agriculture in which the output of
agriculture serves as the input to industry
and vice-versa. It must function either as
an output acceptor or an output donor to
bring about an integration i.e. independence
between industry and agriculture. Thus an
integrated agro-industrial development is a
dynamic and self-generating process.

--------, ARTISANS, RURAL, PUNJAB.

33. BHALLA (GS). Impact of economic development
on rural artisans in Punjab. Indian Journal
of Labour Economies. 23, 4; 1980; 154-65.

Development of agriculture in Punjab has
been the result of intensive of use of
modern inputs like tractors, fertilizers, tubewell, pumping set. The proportion of cultivators has remained more or less constant. Economic development has a disintegrating effect on artisans in rural Punjab. The largest proportion of household have been pushed in agriculture sector. The development of agriculture has not led to expansion of other sectors correspondingly. The effect of economic development on different categories as masons, carpenter/blacksmiths and barbars are relatively stable but other categories like weavers, poulters, water mill operators, water carriers and cobbler have been disintegrated to a large extent.

---------, ASSAM.

34. RAO (Mhan P). Economic development in Assam. Journal Of Industry And Trade. 12, 8; 1962; 1377-9.

The first five year plan (1951-56) was launched with a total outlay of Rs. 20.84 crores and it's emphasis was on agriculture, irrigation, power, transport, education, health and other welfare activities. This plan aimed at creating the pre-conditions
for rapid economic and industrial growth of Assam in future. The second plan had a total expenditure of Rs. 5.4, 4 crores. This plan placed a special emphasis on development of industries and it clearly set out the objective of increasing employment opportunities, reducing inequalities of income and bringing about a more even distribution of economic power.

BACKWARD AREA, DEVELOPMENT.


The problems of backward areas are common in the discussions at the national development council, the planning commission and the debate in parliament. So the public concern about the problem of backward area development is genuine. The more advanced or more rapidly growing areas of the country set standards of production, consumption and economic diversification scheme for concessional finance for industry, industrial backwardness is defined relative to the state average.
36. BHOLA (Ravi Kumar. Integrated rural development programme: Role of Banks. Mysore Economic Review. 69, 4; 1984, Apr; 19-22.

Some specific problems faced in effective implementation of the programmes of integrated rural development programme commercial banks have been analysed. Under the programme 15 million families are to be assisted for over five year period and banks, finance involved the order of Rs. 3,000 crore. Taking into consideration the massive nature of the programme, the additional load on the banking system was considerable. In order to discharge their obligations commercial banks have to strengthen their branches network in rural areas as well as deploy and train additional staff to assist in this work.

37. MY KHAN. Development banking in India: Role and problems. Arthvijana. 22, 1-4; 1980; 89-90.

The development banking institutions as a group have played a significant part in the economic development of India, the investment market have emerged as the
backbone of the financial system. The quantitative role played by the development banks as a constituent of the industrial financing system in India refers to the magnitude of funds provided by them jointly to industrial enterprises. In terms of the totally of impact the development bank in India have emerged in to a truly massive source of funds and as the mainly of industrial enterprises in India as regards their requirement of industrial capital with the evolution of a meaningful strategy for industrial development the essential elements are development of backward regions encouragement to a new class of small entrepreneurs and enterprises and rehabilitation of 'sick'.


Increasing productivity of banks in India is a recurring theme in the late 70's A bank is 95% men and 5% money. So the labour productivity is essence of productivity of banks. Productivity is the related to output of each of the three major categories of input namely, men, machine and money in a
given period. So the measurement of productivity becomes admittedly an intricate problem in a labour intensive service organisation.


Reserve Bank of India quotes the first plan document to indicate that the role of the central bank in the progress of planned development was recognised at an early stage. The various aspects of the developmental role of the reserve bank of India such as deepening and widening the financial system, promotion of institutionalization of saving and investment, covering functional and geographical gaps in banking, creation of new institutions like discount and finance house of India. Reserve bank of India play it's developmental role within the traditional framework of central banking provided by the Reserve Bank of India Act 1935'.

--------,FIVE YEAR PLAN.
40. BHARADWAJ (Krishna). Development savings banks and India's third plan. Eastern Economist. 35, 24; 1960; 1085-6

The development saving bank scheme provides a part of the gifts granted by foreign governments to be invested in the private sector and for the investments or the benefit of the investments to be distributed on some equitable basis among the low income groups subscribing to the scheme. Therefore scheme helps is not only siphoning off savings and a part of the current purchasing power in the hands of the nation and the people but also helps in productive investment for the purpose of increasing the country's national wealth and employment.

--------, TAMIL NADU.

41. AMBIGA (P). Regional disparities in banking development in Tamil Nadu Indian Economic Journal 44.2; 1996-97; 142-6.

Since the nationalization of commercial banks in 1969. The banking sector was reformed for mapping up potential savings, meeting the credit gaps in agriculture, small scale industries and neglected
sectors. Kanyakumary, Chidambarm and Rananathapuram districts need special attention for the development of banking sector. The total number of branches in these districts and the number of branches in rural and semi-urban areas being low new branches could be opened. The credit deposit ratio and the advanced provided to agriculture and small scale industries also being very low in Kanyakumari, attempts should be made to utilise the mopped up deposits for the better progress of that district.

-----CAPITAL, BOMBAY PLAN.

42. SENGUPTA (Sovona). Capital requirements of the Bombay plan for economic development of India. *Indian Journal Of Economics*. 25, 12; 1944; 56-9.

The Bombay plan should emphasis on the time factor. In India for a long time may not be troubled with the shortage of manpower but unequal distribution for capital intensiveness will mean slower rate of economic development. Machinery creates more employment only in the long run but in the transitional period, capital and labour are
antagonistic. The policy should not be aversion to crude technology the adoption of it reducing the social hardship and maximizing the output per head that is the adoption labour using and capital economising method. India's surplus of foreign trade was anything between rupees thirty to forty crores worth of goods every year and imported gold and silver worth several crores a year. This represents India's savings. So with increasing production an annual saving of 16% is not an impossible figure.

--------,COMMUNICATION.

43. AHMED (Syed Amjed). Communication Channels for participatory development. Kurukshetra. 64, 4-5; 1996; 25-8.

The mass media and interpersonal channel could be detailed to serve the development process, that viable institutional structures have been created at the grass roots. The suitability of media channels to serve the development process rests on their orientation towards the rural audience. In the participative development process communication is conceived as a dynamic and
biological process. Stressing the need for the flow of information in all direction. Mass media can serve the process of dialogue by opening access slots to be used by rural communities and development planners.


The problem of administrative co-ordination, in the community development programme by emphasising on co-ordination in planning, co-ordination in policies, co-ordination within the administration and between the agencies of government and the agencies of the people that already exist that have to be promoted as a part of the development programme itself. Realise the importance of strengthening technical departments, enhancing their importance and dignity training the personnel of all departments as well as of the people's institutions to create in them the right attitudes and understanding.

--------, COMMUNITY DEVELOPMENT PROGRAMME.

44. BHATIA (Pushkar. Community development and
Community development has a greater importance in Indian economic development. Community development is one of the objectives of panchayati raj. Panchaytiraj is an instrument to obtain community development programme which aims at the individual and collective welfare of India's rural population. This programme was launched on October 2, 1952 in 55 projects each project covering an area of about 2 lakhs in 1958 the national development council endorsed the recommendations on democratic decentralisation made by the study team on community development set up by the committee on plan projects and laid down certain broad principles that should be guide the establishment of panchayati raj.

45. DEV (SK). Community development in India. A.I.C.C. Economic Review. 58,1; 1959; 35.

The community development programme launched on Oct 2, 1952 was designed to mobiles all human and natural resources with a view to improved the economic and social welfare of
India's rural population in villages. This community project in India changed the face of rural India and in the course of next five or six years they will change the living standard of the villagers in India.

----------------, COMPARATIVE, COST.


Demand structure in an economy is assumed to be a function of its level of development. The technological sophistication of an economy is determined both by demand and supply conditions. The level of development is considered in terms of a composite index of development. G.D.P. per capita an index of human resource development consumption of electricity, steel etc. The capacity to adopt of research and development effort at home or abroad efficiently was a function of level of development.

----------------, CO-OPERATIVE MOVEMENT, MEGHALAYA.

48. BHADU (Brij). Development co-operative way in Meghalaya. *Kurukshetra*. 62, 10; 1994,
The co-operative movement in Meghalaya was formed in 1972. The meghalaya co-operative apex bank was established with the objective of meeting the credit needs of the co-operative sector in the state. Service co-operative societies programme was taken under a master plan and completed in 1978. Under this programme, '180 potentially viable societies have been retained an 472 non-viable societies were weeded out. There 180 societies, popularly known as primary agricultural co-operative was providing the vital link with the farmers. National co-operative development corporation (NCDC) was charged with the responsibility of promoting programme for agriculture and allied rural activities like Poultry, Fishery, Dairy, handloom etc. It providing assistance from 20% to 25% to all the states in the entire north eastern region. Assistance up to 95% of the project cost. NCDS has so far provided Rs 107.47 crores aid to the north eastern for various agricultural and rural activities.

--------, CULTURAL DIMENTION.

In this article an attempt was made to understand the role of culture especially values in development. It is argued that certain values associated with caste and religion ingrained in the Hindu social organization are inimical to development activities. This has been explained with respect to social structure made of production, fertility and health aspect. Development involves improvement in both qualitative and quantitative aspects of life. It is very importance in eradicating cultural poverty along with physical poverty.

----------, DAIRY DEVELOPMENT.


Dairying has a great potential for providing employment and stable incomes to the weaker sections of our rural population. Their study reveals that the north-western region holds a dominant position in dairy
development where as the eastern region requires concentrated attention to correct the regional inbalances in rural development.


In terms of total bovine population India occupies the first position in the world. Dairy farming is also a very important subsidiary occupation as it provides employment to millions of unemployed. Dairy development ranges from milk production on the farm to delivery and scale of find products to consumers in India is best considered as a part of the agricultural system, using agricultural wastes to feed animals and animals wastes in turn as a source of both fuel and fertilizer. In this way both food and energy would be produced, which is afterall the main purpose of agriculture.

--------, EDUCATION.

For development a wide range of human skills and a high level of specialised manpower are essential in India, there is deficiency in resources for investment, but there is surplus labour. Education should facilitate human resource development through effective policy and its proper utilisation for rapid economic progress. A high rate of industrial production emphasises on the type of education which suits more to the requirements of industrial sector than the agricultural sector. The policies of economic development ought to be oriented towards augmentation and intensification of activities in both agricultural and allied sectors. Programmes like training of rural youth for self-employment will help in developing the entrepreneurial capacity and utilising the manpower resources.


The education system must be geared to help economic development. The emphasis on education as an instrument of abstract
learning has come in the way of spreading education made education beneficial to those who receive it. Educational help in economic development. The message which educationist and the educational system should get across to the people is that there is no vacation job however high or low which cannot benefit and become more rewarding with proper education and the right training. Education can must enrich the minds and the pockets of the people instead of only upon it's role in intellectual development. It has important role in economic development.

--------, FARM PRODUCTION.

54. BALDEB SINGH. Impact of education on farm production. Economic and Political Weekly. 9, 39; 1974, Apr; A92-6.

This paper examines data on the impact of education on farm production collected during October 1968 to January 1969 from 288 farm households of Haryana for the year 1968-69. The author analyses that: (i) the level of farm production is significantly higher on farms where the decision maker is literate where the decision maker is illiterate, (ii) the levels of education of
farm decision maker and the level of farm production have a positive, continuous relationship and farm size.

55. UJAGAR SINGH. Technical education and economic development. Social Change. 9, 1; 1979; 31-5.

India with a huge population, economic problem becomes vital and immediate concern and as such an essential condition for development. Experience teaches us how to earn our bread. Save our lives and keep our health is an indispensable condition for rational freedom. For it's efficiency it need trained manpower to make them skilful in this connection the instrumental role of education to meet the economic needs cannot be denied and in turn the role of technical education is an important key to minimise poverty and economic backwardness.


Explains that the unique contribution of
entrepreneurship was that it is low cost strategy of economic development, job creation and technical innovation. Entrepreneurs bear the costs and risk of launching a new venture, developing a new product, commercializing an invention, adapting a technology and developing a new market. Entrepreneurship is a highly leveraged strategy of development, the development "bang" is very large relative to each units, governmental assistance. Entrepreneurs are cost-effective agents of economic development they find resources and fill market gaps. Through entrepreneurship can be made more productive, innovative, dynamic and internationally competitive in a cost effective manner.

Development Programme.


The Indian experience of developing the integrated entrepreneurship developing programmes (EDP) highlight the resources for the low priority assigned to developing entrepreneurs during the first two decades.
of developing planning. The problem of financing small industries which led to the introduction of EDP in Gujarat in the 1970s and the extension of EDP activity in the country during 1980s.

58. PRASAD (SK). Promoting an entrepreneurship development programme (EDP) is one of the most important and the success of EDP depends on the quality of input and the training process. The promotional effort initiated by the entrepreneurship development agency EDA and the efforts of the trainer motivator before the launch of the programme helps in achieving the goals. It enable selection of the best for an EDP. The first step in developing an advertising programme is to set advertising objectives and these objectives should be based on the target group of an EDP. Second step is to decide on the budget for advertising.


India has crossed the food grain
production by 189 million tonnes. The oil seed production has 21 million tonnes with the sugar-cane production reaching over 250 million tonnes. The milk production has 55 million tonnes. India exports foodgrains, vegetable, fruits, milk products, eggs and processed food products apart from the traditional exports of coffee, spices, tea and timber. The nation has emerged in world trade centre as a potential reservoir of food. The vast majority of the population in India depends on agriculture and allied avocations. Indian agriculture has attained food self-sufficiency, food security and economic growth.

----------, FINANCE

60. RAMAN (PS). Financial notes. The Journal of Industry and Trade. 11, 4; 1996; 41-3.

The total assets of the Indian insurance as on 31st August 1963 amounted to Rs. 90.22 crores. Rs. 9.26 crores were earned from fire insurance Rs. 5.38 crores from marine insurance and Rs. 15.3 crores from miscellaneous insurance business. The total assets were invested in securities of government and authorities, 2.0% in foreign
government securities, 36.9% in shares and debentures of Indian companies, 2.6% in land and house property, 18.0% in deposit, cash and stamps, 1.8% in loans, 0.4% as accrued and outstanding interest and 6.8% in miscellaneous assets. The balance of 22.4% was agent's balances outstanding premium and amounts due from the insurance.

--------,--------,FIVE YEAR PLANS


The total outlay for the five-year plans the sector-wise allocation. The five year plan has accorded sufficient importance to the development of village industry as a tool to bring about rural development. Especially during the sixth plan a major shift in this direction has been made and it would go along way in bringing prosperity to the village of local level with plans required emphasis on weaker sections are properly implemented.

The total outlay for the five-year plan, the sectorwise allocations and priorities for the plan period broadly follow a macro-model, but do not have a model for annual plan exercise and the priorities to be followed. The sectoral allocation of resources by the planning system amounts more than a hundred thousand crore rupees annually. Thus affecting the future of the economy and the people. Annual forecast model outside the planning system seeks to indicate some specific research and action required for development of annual plan model.


One of the most important objective of the development strategy must therefore be to combine the flow of international finance with the mobilization of domestic investment resources so as to achieve a growth rate that will prevent the phenomenon of inadequate dynamism from becoming worse.
This must be the first objective one this minimum objective is achieved it will later be possible to concentrate on higher growth rates that will enable the country in question to deal with the earlier consequences, of insufficient dynamism gradually to absorb the marginal population of the lower state of the of the economy and the redundant labour force concealed in its modern sector.

-------, -------, GREEN REVOLUTION


Green revolution is the principal means of raising factor productivity in a substantially agrarian economy. Increase in agricultural productivity stimulates growth in other sectors of the economy. The economic transformation from a dominantly agrarian to a dominantly issues for a low income country in which agriculture is a major sector.

-------, -------, HANDLOOM

Handloom development policy might have been on providing positive forms of assistance. This has been suggested at the time of formulation of the second five year plan. Technological improvements and a change in the production pattern to suit consumer preferences might have helped handlooms permanently. The five year plan recognise the importance of importing product technologies. About 80% of the handlooms in the country continue to be pit-fly shuttle type with productivity of 4 to 5 yards of cloth for 10 to 12 loom hours. The government in 1986 had set up a modernisation fund with Rs. 750 crores to meet the modernisation needs of the textile mills over the five years. The total outlay for handlooms during all the five years plans put together exceeded Rs. 2000 crores.

Investment in human resource development which has a direct bearing on technological advances, innovation and productivity is an important factor in development. The development of basic science and its application and industrial scenario has became too complex to be comprehended by an illiterate or semi-literate worker. There is a close relationship between literacy and growth as evidenced by the growth of eastern economics and India's productivity suffered seriously from illiteracy.

-------,--------,INCENTIVES, EASTERN REGION


The various incentives given in the budget for setting new industries and for expanding and modernising, the existing ones should be special benefit for the eastern region. Despite the availability of vast natural and human resources, the growth of new industries has been far too slow while many existing ones have became chronically sick. The incentives for growth of small industries and the facilities for the
rehabilitation of sick unit should help to strengthen and broaden the base of the industrial structure.

--------,--------,INDICATORS


Development is fundamentally a process of change that involves the whole society. It's economic, socio-cultural, political and physical structure, as well as the value system and way of life of the people. The development involves improvement in human welfare and increase in incomes. The indicators of development such as reduction in mortality, longevity of life, increase in per capita income leads to structural transformation. The expansion of the secondary and tertiary sectors leads to the transfer of population from rural to urban area leading to urbanization.

--------,--------,INDUSTRIALIZATION

69. PARIKH (Alka): Impact of rural industrialization on village life and economy. *Economic Development and Social*
The impact of industrialization was studied intensively in the early 70s when the second and third five year plans emphasized creation of large industrial units, especially basic industries. Industries are being established outside the metropolis many small industrial towns have came into existence. There has been little analysis of such decentralization of industries affecting rural growth and development.

----, ----,
MADRAS

70. KAMARAJ (K). Madras marches in step with the nation. AICC Economic Review. 59, 60; 1959, Jan; 59.

The value of the industrial products in Madras was of the order of Rs. 110 crores. The rising crescend of progress which created demands all round with a view of economically utilising the raw materials. The natural resources also find effective use for the power and fuel resources resulting from the costly Kundah and Negveli schemes. The state is specially enveloped
Economic and industrial growth is the result of the interaction of investment in capability which is a function of savings, and the productivity with which there capabilities are utilised. The efficiency in resource utilisation has to be given a center stage role in policy analysis. Dynamic efficiencies are critical in ensuring the industrial performance of a nations success at industrialisation. It is as much if not more about resource utilisation and resource creation. The mode of utilisation of resource is a critical determination of economic efficiency.

During the first year of the third plan (1961-62) industrial progress in the Indian Union remained at a satisfactory level. This
is fully reflected in the continued increase in the number of industrial licences issued under the industries development and regulation Act. The figure being 4,012 for the year 1961 as against 3,467 for the preceding year. Imports of industrial machinery and transport equipments are the indicator of the industrial progress, were higher at Rs. 314 crores as against Rs. 301 crores. This increase has taken place despite change in trends of overall imports. Imports of industrial machinery and transport equipment amounted to Rs. 327 crores and Rs. 279 crores respectively. Another important development relating to industrial progress of country has been the increasing number of foreign collaboration with Indian firms.


Much progress has been achieved by establishing a stable industrial and technological base build up by the vision and efforts of Nehru after attainment of independence. Thrust was made in 1950s and 1960s. Thereafter, the pace decreased from
7% in 1950s to 6% in 1960s and 5% in 1970s. The economy has been unable to create more employment opportunities, owing to its policy. There has been excessive emphasis on equality rather than ones growth. Agro-based industries have a weightage of 33% in the index of industrial production and saving income ratio in quite high.


Indian industry today emerged more than everybody and the nation is looking forward to a development. This change in outlook came with the advent of Rajiv Gandhi on the political scene. The government appears to have a definite goal. The process of development is always complex and is influenced by an infinite number of variables. Furthermore, modernisation has to be seen in the historical as well as global perspective with particular reference to social and economic institutions of the country. The industrial notions have sunk a massive amount of resource over the last century is building on electro-mechanical
industrial superstructure, high energy consumption nuclear families and social tensions. India is still not deeply committed to such a growth strategy.

75. SHAH (Kapil). Industrial growth. World Focus. 9, 4; 1988; Apr; 25-9.

The development of the industrial sector was dependent imported technology. Industrialisation has been a noteworthy feature of India's economic development since planning was initiated in 1951. Industrial production has gone up by more than five times. Apart from quantitative increase in output, the industrial structure has undergone great diversification. The industrial sector covers a wide range of consumer, intermediate and capital goods. India has become a major exporter of industrial goods in general and engineering products. The share of manufacturing in the GDP has gone up to 17% and the relative importance of new industries like chemical and engineering has increased.

Industrial production during 1984-85 has shown a marked rise of 7.2% as compared to that of 4.0% in the corresponding previous year. Sectorwise manufacturing recorded a rise of 5.5% compared with the rise of 3.7% in the period of 1983-84. The other sectors, namely mining, quarrying and electricity registered rise of 10.7% and 13.5% in 1983. Data for the first seven month of 1985 was in respect of six infrastructure industries, which together have a weight of 23.29% in the general index. Industries recorded in increase in the production.

77. SINGH (D Ram). Industrial development. Indian Industry. 12,1 4; 1967; 64-6.

Industrialization is considered as the core of economic development. The role of economic progress to a very large extent depends on the growth of industries. It helps to create varied and numerous employment opportunities, to increase national income and to provide alternatives to export of primary production. It can also be important for a country to mobilise it's resources for defence purpose. Agriculture and industry are complimentary to each
other, industrial development should be placed in proper perspective in relation to other sectors of economy. The industrial development during the first five year plan period is satisfactory. The role of industrialization in India's economic development is very important.

----,------,AGRO FOOD


The shortage of foreign exchange needed for rapid economic and industrial development a growing and large population rural backwardness and unemployment are facts of life. The impact of imported technology on self-reliant development would depend on the circumstances and conditions of it's assessment selection and acquisition, application and diffusion. The policies on technology had it's impact on local development of India.

----,------,CREDIT CULTURE

79. GOSH (DN). Development of credit culture in industry. *Laghu Udyog Samachar*. 20, 7; 1996,
The development of a credit culture in Indian industry is essential. Industrial development bank of India (IDBI) while launched a project for credit assessment of small industry being undertaken jointly with the Confederation of Indian Industry (CII). Industry has to grow at 15% for India to achieve 8% GDP growth. Several changes in the tax laws had been undertaken to promote exports and the dynamism of the commerce ministry would help Indian export growth at 25% by the year. Indian industry has to gear to such type of competition.


The development of diamond industry in our country has been remarkable from the level of a cottage industry localised in a few selected areas employing few thousand workers. The diamond industry has became a large export earner of the level of Rs. 695 crores and employing more than 3 lakhs of
people. All this development has been brought about within a decade. India has still more possibilities of development.

--------,--------,ELECTRONICS


Article discuss and focus attention on the problems facing the electronics industry in general and a review of developments since the publication of the Bhabha Committee report, industrial and import licensing policies and procedures, foreign financial participation and technical collaboration, indigenous research, design and development, role of small scale units, special materials required for the electronics industry, development of computer technology, microelectronics and television industry etc.

--------,--------,FIVE YEAR PLAN

82. SAIBABA (G). Industrial development in the fourth five year plan. *Indian Industries*. 11, 11; 1967; 32-5.

Industrialization is considered as the core of economic development. The rate of economic progress to a very large extent
depends on the growth of industries. Industrial development has many advantages over development in other sectors like agriculture. It helps to create varied and numerous employment opportunities to increase national income and to provide alternatives to export of primary products like raw materials. Industrialization is the high road to rapid economic development.


The industrial policy resolution stated that state must play a progressive role in the development of industries. The second five year plan accorded high priority to the development of basic and heavy industries. In this plan period industrial programme was based on the revised industrial policy resolution of 1956. Industrial development includes the development of village and small scale industries. These industries are an integral part of the Indian industrial economy. To achieve the employment targets and distribute prosperity from industrialization as between industrial
centres and village these industries are useful. The third five year plan both agriculture and received equal importance for both in agriculture and industry. The industrial programme in this plan was based on the industrial policy resolution of 1956.

----------, GROWTH


Investigates the trends in industrial growth since the mid fifties and examine the factors that contributed to industrial stagnation after the mid-sixties. The article focuses on the pathology of the organised industrial sector. While also documenting the broad trends in the unorganised sector it reviews to the long-term trends in the growth of value added and productivity in the industrial sector. Industrial strategy for the economy of independent India was in the industrial policy resolution of 1956. Overall growth in the economy was of the order of 4% per annum; industrial growth was 5½% per annum.
while agriculture grew a compound rate of a little less than 2/2% per annum.


Two decades of Indian planning has actually failed to help up lift the poor and backward sections of population and to achieve the social environment transformation in the country. The remedy lines adopted a planning progress consistent with realities of Indian life. In such a progress the labour intensive activities played a significant role.

--------, KHADI, RATNAGIRI


The developing situation demands that basic changes are brought about in our attitude towards life. Khadi and village industries can play a dynamic role in new ways of life in the rural areas. The backward India need not remain backward for week. More so, if potential sources,
enough to turn into a remarkable spot on the industrial map of the country. Ratnagiri, well known for its supplies of the fruits it has vast scope to be promised in the industrial field as well.

----------, MAHARASHTRA


The Sanjay Gandhi Niradhar Anudhan Yojna was a unique scheme for providing financial assistance to the poor and the destitutes under this yojna a sum of Rs. 5,22,69,000 was disbursed to young senterpreneurs. Crop insurance scheme for wheat has been introduced, cotton procurement scheme was continued with guarantee from Rs. 90 to 135 per quintal Rs. 150 crore heavy vehicles projects providing employment to about 30,000 persons is being set up in Bhandara district. A dairy development project was started in Marathwala and the operation flood programme implemented in Aurangabad, Osmanabad and beed district. The five point programme for Kokan development envisages
the establishment of Rs.900 crores.

SEVENTH PLAN


Maharashtra accounts for only 9.5% of the national population but it contributes 13.1% to the national income. Per capita state income in Maharashtra was higher by 34% for the per capita national income. The industrial growth in state accelerated further in seventies. The number of factories increased by 62.0% during 1971-81 against 24.3% in 1961-71 output increased by 75.3% in seventies. Productive capital growth of 2770% in seventies against 204.0% in sixties. The capitaloutput ratio increased and output per rupee of productive capital rises from Rs. 1.59 in 1961 to 1.64 in 1971 and Rs. 202 in 1981.

NON-FERROUS


Government propose to pay special
attention to development of some basic and essential industries in which iron and steel, heavy chemicals fertilisers, oil and engineering industries were included. Third plans target, fixed at 400 thousand tonnes was revised to 500 thousand tonnes. Capacity and that covered by foreign exchange came to 272 thousand tonnes. 150,000 tonnes of small-scale sector and 86,740 tonnes sanctioned under iron and steel control order. Capacity for templates which stood at 70,000 tonnes has doubled to 140,000 tonnes besides 20,000 tonnes covered by foreign exchange is 90,000 tonnes excluding that in public sector.


The development of the petroleum refining industry in India and the increasing availability of raw materials like Naptha and refinery gases have given an impetus for starting of petrochemical industry in India in the forth five year plan. More than 6% of
total requirements of organic products with carbon content is derived from petroleum raw materials. The production of low cost ammonia and heterogenous fertilisers to meet the requirements of country's agricultural crop has to rely to a great extent on petroleum raw materials.

---,------, PLANING.


As the prepare incomes rises the share of the industrial sector in the total output also rises. The increasing share of the industrial sector is generally explained in term of the operation of Engel's law. India's seems to be characterised by self-per-peculating inequalities. As regards it's industrial production, market signals seem to be in favour of the production of the non-essential types of goods. India's industrial development has not proceeded on the proper lines. Whatever development has taken place, major proportion of industrial output has benefited only the relatively
richer sections of the society.

92. RAVI KUMAR—Project management and industrial development Anvesak. 13,1; 1978; 2-4.

It is generally accepted axon that a company must either grow or be lost the shuffle of economic affairs in the Indian economy with the accent or rapid industrial development growth many well depend on prudent diversification planning. The success of diversification programme depends a great deal on the capability of the traditional business to sustain the new project over the period of gestation diversification also depend largely on the company culture and an indepth examination of the companies strength. A major reason for the low success rate of new projects that project selection is largely accidental and does not fit in to a pattern of planned strategic growth and that been if projects do from part of a well through management programme.

93. KULKARNI (gn), BHATTA (Ramachandra).
Integrated rural development programme in Bijapur: An evaluation of dairy scheme. 

Social change. 19, 10, Mar 1989; 72.

The study seeks to examine socio economic aspect of the impact of IRDP in backward district of Karnataka, Bijapur Repayment performance of the beneficiaries was more dependent upon the socio-economic factors rather than the institutions from which they borrowed. The consumption expenditure constituted lower proportion of the total expenditure among beneficiaries concerned to non-beneficiaries. Nearly 40% of the beneficiaries had income above the poverty line which was only 3.33% among non beneficiaries.

---, RURAL.


The concept of district industries centres was on outcome of the new industrial policy of the government of India. The idea behind this was to reduce unemployment and ensure a more rapid bridging of the existing disparities in income and wealth, to provide
workable solutions to the nation's endemic problems. Districts industries centres have been designed as comprehensive agencies with most of the functional elements and functionaries that was necessary for speedy rural entrepreneurial and industrial development.

---, STEEL.


Second five year plan was emphasis on industrial growth. The steel heins the basic ingredient of industrial activity. The development of steel industry became the core of the second plan. During the five year period, the steel production capacity was to be raised to six million tonnes by 1961. This target was to achieved by constructing three steel plants in public sector and increasing the capacities of the existing steel plants, namely, Tata iron & steel co. Indian iron and steel co. and Mysore iron and steel works. The production of iron and steel in 1961 was appreciably higher. Finished steel production increased
for 2,101,000 metric tonnes to 2,228,000 metric tonnes.

---, TEA.


Tea plays a very significant role in India's economy. It earns valuable foreign exchange for the country. Total all India production in 1964 was nearly 376 m.kg in the end of July 1965 the total production of tea in India was higher than 1964. Export of tea in 1964-65 amounted to 217. 8 m.kg. The higher exports in 1964-65 resulted from higher production. During the period of 1965, exports totalled 43.2 m.kg. Exports in 1965-66 are likely to be substantially higher than in 1964-65. The scheme for tax credit on export has already been put into operation. It provided for a tax credit of 5% on exports of tea in packets up to 1 k.g.

---, TELEPHONE.


The Indian telephone industries has been
making a steady progress both in terms of operational achievements and financial results. The increased sales of the company reflect higher production in 1962-63. A very important achievement was the development of four channel carrier portable equipment for the defence purpose, i.e. working on land line and radio. A committee was setup by the government of India to negotiation with foreign firms for the manufacture of cross bar type switching equipment in the country. During 1963-64 the instrument division showed steady progress and 1637 measuring instrument of various types wee manufactured and supplied mainly to the post and telegraph department.

THIRD PLAN.

98. SHARMA (Anil). Industrial progress programmes of major industries in both the public and private sectors were undertaken. The third plan had provided on investment of Rs 2, 570 crores in organised industries. The estimated outlay of Rs 2,800 crores of which the outlay in the public sector is expected to be Rs. 1,300 crores. For the first three years of progressive rise. It
was 6.6% in 1961-62, 8.1% in 1962-63 9.0% in 1963-64.


The industrial sector in UP has grown at an average annual rate of 6% per annum during the period 1960-79. The state's share in the secondary sector of the country is % the two decades. The industrial structure of UP is heavily weighted in favour of traditional agro based industries, food contribution of 9.5% in the country as a whole. Modern industry has a share of 5.9% in Indian industrial output. 47% state's output is 34%.


The role of private investment in infrastructure development is a major departure from the axiomatic reliance on the government in fulfilling this role, that has market both economic theory and
policy practice over this century. Many infrastructure investment have positive consequence. The basic strategy proposed in the India's infrastructure report prepared by the export group on the commercialisation of infrastructure projects to provide space for private participation even while continuing to facilitate and provide numerous financial crutches for the private sector.

---, INFRSTRUCTURE.


The Giri institute had conducted studies in infrastructure investments as to the benefits occurring to the local economy. It was found that roads seem to encourage consumption behavior and in the long run encourage the people to migrate out and seek jobs elsewhere. The impact of electrification also seemed to be minimal and except for a few productive industries, electricity was mainly use for lighting in houses.
102. RAJU (Sunitha). Fertiliser use and development of institutional infrastructure. Economic and political weekly. 40,25; 1990; A79-80.

Agricultural institutions is essential for understanding the dynamics of fertiliser use. The present level of fertiliser use helped in strengthening of institutional facilities like extension, credit, distribution and marketing such that farmer's potential demand for fertilisers can be made effective. However in reality many of these rural institutions are not equal to all sections of the pleasantly and latter indicates the importance of the region factors in the development of such institutional infrastructure.


Economic growth is needed to generate funds to upgrade infrastructure quality, but the existing infrastructure acts as a drag and inhibits the economic growth necessary to attract the required funds. For instance funds are required to
build 10,000 km of express ways and an additional 30,000 km of national highways, and 200 million tones of additional cargo handing capacities at the ports by 2002.03. In the power sector, where at present a 20% deficit exists between the peak demand and availability of power the need for additional generation capacities of 32,068 MW. The common minimum programme which was authored by the finance minister has underscoped the need to facilitate a conductive fiscal and banking framework to attract #200 billion investments over the next five years.

---, IRRIGATION.

104 PURI (GG) Development of irrigation

Madhya Pardesh has rich water resources with seven major river systems Narmada, Tapti, Mahi, Godawari, Mahanadi, sone and Champat In 1972. A drive was launched aimed to achieve the national average 22% in five years. The state percentage of irrigation after 10 years is 16.4 while the national average has gone up to 30%.
There is a massive effort, with 29 major 77 medium and 2,169 minor projects. The budget allocation for irrigation which was of the order Rs 10 crores in 1969-70 was Rs 20 lakhs per year and increasing every year.


The material development should not be achieved at the cost of the quantitative aspects of life. The most logical thing for India like most of other labour surplus economics, is to first develop it's agriculture. This provided food for it's people increase rural income, reciprocal demand for agricultural inputs, and other necessities, produced by the industrial sector. Employment increase in both agriculture and the industry, therefore are mutually complementary demand for each other's products. Careful planning provides the rural areas necessary infrastructure and efficient public services at a much
lowercost. This results in an increase in the individual utility as well as the national welfare. Such development increased local employment, income, living standard without leading to urbanization.


Economic development is a process by which people of a country attain higher material and cultural levels, produce their own elites and participate in the formulation of value through active inter change between them and the new functional and social elites. It briefly outlines the familiar impact of economic development on development of labour. Economic development change the structure of employment not only between sectors but within each sector as well. Economic development has been accompanied by urbanization brought about by a location shift of labour and capital from
predominantly rural predominantly urban areas.

-----, LABOUR.

107. DHOLAKIA (JL) Industrial labour and economic development in India. Indian Journal Of Industrial Relations. 1, 3; 1966; 514-5.

Analyses the role of industrial labour in economic development in India. Industrial labour can be an effective growth agent under a favourable institutional setting. Transfer of a section of unskilled labour from agriculture to the industrial sector is the theme. The level of wages and its determinants in such a situation were analysed at the institutional levels. Trade unions are free from outside influence, well organized, self supporting service oriented and have active participation in the economic development of the country.

-----, LABOUR FORCE.

108. BANERJEE (S). Labour force and Indian economic development. Indian Journal Of
The labour force is an important variable in the economic development of a country. As a determinant of development emergence of such a labour force has a great significance failure. India has got a longer and more varied tradition of modern industries. The modern Jute and cotton textile industries dates back to the seventies of the last century and the country, has been fortunate in having an indigenous entrepreneur class from the very beginning the labour force has been pushed towards industries, their ties with the villages and agriculture remained strong. The sense of security and protection thus helps in the evaluation of a strong stable disciplined labour force which is so vital for rapid economic development.

LABOUR PRODUCTIVITY.

109. ARIF KHAN. Role of non-wage benefits in increasing labour productivity in Indian industries. The Journal Of Industry And Trade. 12,6;1962; 37-9.
India has embarked upon rapid industrialization through the five year plans. India has launched the fourth five year plan, in which industrial development and export promotion have rightly been given a place of pride. The success of our development plans depends upon increased productivity. A comprehensive programme of non wage benefits alone with increased the productivity in industry. Productivity has two contributing sides. One direct and other indirect. This direct side aims at increasing productivity through technological improvements, systematic planning of work, technical know how and managerial acumen. The indirect aspect relates to the eliminate of wastage in labour, material and time.

MACHINE TOOLS.

110. SUBHRAMANIUM (KS). Five fold increase in machine tools. The Journal Of Industry And Trade. 12,6;1967;13-5.

The company product Rs 11.20 crores worth of machine tool in 1964-65 and accounts for about half the production of
machine tools which was placed at Rs 30 crores is likely to be achieved within a span of five years the production of machine tools, an important item of machinery manufacturing capacity, would have increased from about Rs 6 crores to Rs 30 crores. In spite of this remarkable progress the capacity of this industry is still rising demand. Machine tools worth Rs 50 crores were imported in 1963 and even larger imports were necessary for 1964. Improvement in production was achieved by other public sector units such as Hindustan teleprinters Hindustan cables, Indian telephone industries and Bharat electronics. A further expansion of hindustan teleprinters from a capacity of 1,400 nos to 8,000 nos.s

MAHARASHTRA.


The two main political developments of the past 1947 period in Maharashtra were
establishment of state and the displacement of old urban-dominated political leadership in region. The economic development of Maharashtra with a great concentration of industry and business. The service section in Bombay shows that in spite of their contributions to the country, the political leadership from sections of the rural areas has made its place with the Indian big business at the expense of the common people in the city of Bombay.

-METHODOLOGY-

112. ROBINSON (Sherman). Theories of economic growth and development methodology and content. Economic Development And Cultural Change. 21,13-14;1972;73.

Economic development is defined to include social and cultural changes which occur in the development process. The general theory of economic development is certainly not at hand, but, it is time to worry about the limitation of a narrow economic approach and to try to discuss what non economic elements of development are important and must be include in any
theorizing about the process.

---, MIGRATION, GUJRAT.

113. GUMBER (Anil Kumar) sectoral level of development and migration in Gujrat: A district level analysis. Anvesak 13,1; 1983; 25-6.

The movement of population, particularly from rural areas has been an essential component of economic development and social change. The difference in economic opportunities like income social services and infrastructural opportunities in rural and urban areas are the main reasons for rural-urban migration. Despite efforts at balanced regional development, the resource endowments of different regions make it inevitable that some of regions would grow faster and attract more investment than others. This result in regional disparities in regard to employment opportunities and educational and social facilities it is an attempt to study this process of migration in a developing economy characterized by a high depends on agriculture. To identify
relatively less or more developed regions and to examine the intersectoral disparities among regions the relationship between migration and level of development of the sectorial distribution of migrant workers and level of development of each of the sector.

-------, MONETIZATION.

114. LAUMAS (S) and HUDAK (Porter). Monetization, economic development and the exogeneity of money. _Journal Of Development_. 21,1; 1986, 35-6.

The exogeniety of money in India during its period of most rapid monetization (1950-75). The demand for money function with the narrow stock of money can be estimated but not with broad stock of money. Discusses the importance of monitory policy in increasing the pace of economic development. However, the success of monitory policy depends considerably on the extent to which the demand for money function can be estimated and the extent to which the demand for money function is stable.
Economic development as a process of institutional transformation by focusing on the interplay between agents. Occupational decisions and the distribution of wealth. Because of capital market imperfections poor agents choose working for a wage over self employment and wealth agents became entrepreneurs who monitor workers. In static equilibrium the occupational structure depend on distribution. In case the economic developments either widespread cottage industry or factory production depended on the initial distribution; it develop to prosperity or stagnation.

116. HUGAR (LB) Oilseeds development project. Economic Trends 66, 2; 1987, Jan; 5.

In order to achieve the oilseeds production target of 180 lakh tones
during the seventh plan. A national oilseeds development project was implemented at the cost of Rs 17 crores to be shared equally between the centre and the state. The project would cover 180 districts in 17 states. A programme for oilseeds production processing programme and marketing through the national dairy development board was implemented in seven states.

-- -- -- -- -- -- PLAN ALLOCATION.

117. KURAIN (NJ) and RAJEEV (PV) Priorities in plan allocation in major Indian states. *Vojna*. 40, 7; 1996, July; 5-7.

The percentage share of rural population below the poverty line is the best known measure of rural poverty. The state having higher percentage of rural poor can be expected to provide relatively higher share of plan outlay to rural development programmes. Most of the rural development programmes are centrally sponsored. The cost of the programme is shared between the centre and state. A relatively higher share of Maharashtra in rural development
programme could be due to the employment guarantee scheme implemented as part of the state plan.

--- P, POLICIES.


National characteristics have a significant effect in shaping a given environmental policy system, they greatly influence the determination of appropriate measures for improving the efficiency and effectiveness and their by the future direction of a country's environmental policies finally because government international organizations or other institutions cannot be realistically involved in every aspect of the environment in economic development, environmental policies depend largely upon the internalization of those perceptions values and attitudes that will guide an individual conduct in relation to the environment along generally beneficial lines. A major requisite of effective environmental
policy is, therefore intelligent and informed self control.


The long-term perspective in the first plan was to double the per capita income in 27 years. But even in 1985-86 NDP at 1970-71 prices was estimated at Rs 605.48 billion and the population at 754 million so that per capita NDP amounted to Rs 803.02. This was an increase of 71.62%. In 35 years, equivalent to an increase of 1.55% per annum at this rate it would take 45 year to double percentage per capita NDP.


It is a well known proposition that economic development influence population growth in turn influences on econometric exploration is to find out the relationship between economic development
and population dynamics. Per capita income is a weak and significant determinant of birth rate. When per capita income variable is eliminated the regression gives a better fit and yields more significant result. Education is a developing economy can be an important instrument of socio-economic change.


The demographic features change along with the level of economic development. The current relationship between per capital income and demographic feature birth and death rates and natural increase of population country having a per capita income and demographic feature birth and death rates and natural increase of population country having a per capita income of over 500 are taken to be the developed countries. The standard of living as judged by the nutritional standards is not related to density but to the level of development thus the criterion of over population in
terms of shortage of food is really an index of lack economic development.


India is the second most populous country in the world. However population growth is not simply a problem of number, it is a problem of human welfare and development. Population growth is conjunction with other determinants of development has a many instance promoted social change and in the recent past has been a boon to economic growth in the newly industrialized countries, it is therefore an issue of management and optimum utilization of present and future human resources. The rapid population growth since 1965 may have created problems for economic development in the more difficult climate of the 80's

-----,POWER.


World bank study has emphasized the power as a vital part of the
infrastructure of the Indian economy. The performance of the electricity supply industry and the economy are closely linked. About 10% of the overall public sector outlay in every five year plan has been invested in the power development programme. The first plan of 1951-56 spend Rs 35,000 crores to build an installed capacity of nearly 39,500 MW consisting Rs 24,500 MW of thermal and 13,1900 MW of hydro. The world bank and the associations right from the beginning have taken a keen interest in India's power development programme and contributed the assistance of $4,369 million.

124. PATEL (SK) Development of India's water and power resources AICC Economic Review. 1,1; 1958, Sep; 21-2.

In keeping with the priority accorded of irrigation and power development, a target of 8.5 million acres of additional irrigation from major and medium irrigation schemes, and 1.3 million KW of additional power was setup in the plan. The successful implementation of the first five year plan laid the foundation
for a bolder programme of development in all the sectors under the second plan. This plan has brought about a certain shift in emphasis toward industrialization. Third plan the total irrigated area in the country is expected to be about 36.5 million acres

-----,-----,BIHAR.

125. SAHU (BN). Power development in Bihar

In 1948 a full -fledged department of electricity under the government of Bihar was created with a view to take up various power development projects in public sector The total expenditure in curried by the state electricity department by march 1951 for development of power in the state was Rs 30.54 lakhs and its achievements were rather merger in the sense that the department has constructed 200 miles of sub-transmission lines and has 50 miles of low tension lines and about 2,400 consumers. The progress made during the first five year plan has virtually overshadowed the achievements made before the plan. A
large number of new schemes were undertaken in the first plan which became the foundation for the balanced and systematic growth of electrical power in the state under public sector.

-----PRESS-----


Role of press in economic development efforts should be made to take up objective study of different sectors of economic activity like agriculture, industries, small scale industries, education, trade etc. should be regularly given in the newspaper and periodicals. Newspaper should voice public opinion they must avoid the difference in any class then alone the fourth estate can should vast public opinion and command affection of the masses. Result of general election can be swayed by newspapers a greater degree than money or other influence of caste party. The editors/reporters function independently with self respect and deviation to the
public press play a important role in economic development.

---, PRICE EXPECTATION.


Studies the impact of large informal sector where prices are generally flexible since most economic transactions do not take place under formal and fixed contracts. This policy makes the price equation to be constant with the money demand and output equation. It evaluates the rate of rational expectation in price setting behavior of India.

---, PRODUCTIVITY.


Examines the impact of advance technology in Indian industries on the efficiency of labour use and factors influence labour productivities across industries. Suggests well developed and
technological potency for industrial development and efficient utilization of resources.


An appropriate indicator is supposed to cover almost all dimensions of development. The concept of development is defined in terms of percentage of working persons generating more than or at least equivalent to the national average. In case of equi-marginal productivity of labour the total production was supposed to be maximum and at the same time regional occupational income disparity minimum. According this indicator both the objectives, growth and social justice can be combined together. This definition of development seems to be a better and acceptable indicator.

---------, PROGRAMME.

130. NATH(V). Evaluation of development programmes. *Indian Journal Of Public*
Need for evaluation exists in all the fields of development and more especially in those in which expanded activities are being undertaken. In all planned development many unknown factors have to be reckoned with understanding of the interaction of different elements that enter into programmes which bear closely on the life of people can be of material help in enhancing their contribution to the welfare of the community. Evaluation has, therefore, to increase orientated towards studies of a selective and intensive type motivated leading to purpose action.

----, PUNJAB.


The magnitude of the first five year plan for the integrated Punjab was of the order of Rs 147.55 crores During the first plan, the greater emphasis was laid on agriculture. The expenditure on agriculture, irrigation and power
projects formed 77% of the total expenditure. Punjab is primarily an agricultural state and more than 50% of its income comes from agricultural sector. The programme for agricultural development in the state touches all the major aspects of agricultural development. Development of industries in the second five year plan was the major emphasis as industrial programme. It providing employment and assure a broad base to the economy. A sum of Rs 9.34 crores was provided for industrial development during the second plan as against Rs 1.30 crores during the first plan.

-----, REGIONAL DEVELOPMENT.


The direction of liberalization and market oriented system for almost a decade has intensified the macro economics crises of 1991. The introduction of policy reforms entailing
economic subnational affairs. The role of the state in responsibility of the people and local institutions was increasing. Regional and local communities must find their own development centres in order to respond to the new policy changes that have emerged.


Pande committee 1968, Chakravarty committee 1981, the national committee on the development of backward areas 1981 and the planning commission attached greater weight to disparities in development among states. The third five year plan specially took cognizance of the problem of regional developmental disparities in India over the past three decades and government of India attempt to mitigate the problem of these disparities.

------, BANK.

134. MURARI (Ballal. N.). Role of banks in regional development Eastern Economist.
By spreading a large number their branches in backward rural region, commercial bank inculcated saving habit among the rural people and made them more banking consequences. By acting as a growth bank branches have triggered the local economic activities in their respective area of operation and caused automatic growth of the surrounding areas. The have also contributed to the monotization of the village economy.

RAJASTHAN.


The efforts made for agricultural development in Rajasthan have brought about several encouraging results. These has been a three-fold increase in aggregate production from 28.88 lakhs tonnes in 1952-53 to 90.30 lakhs tonnes in 990-91 and the foodgrains production has increased from 3-4 million tones in 1952-53 to 10.95 million tonnes in 1990-91. The state recorded phenomenal
increase in production of oil seeds from an average production of 2.09 lakhs tonnes during the first plan.

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Integrated rural development programme (IRDP) was for development of target in a specified area. Poverty line is corresponding to consumer expenditure of Rs 76 per capita per month in rural areas and Rs 88 in Urban areas small farmers development agency concentrated its attention on target groups of small and marginal farmers and a agricultural labourers. IRDP insist on monitoring the progress of each beneficiary effective utilization of loan and crossing the poverty line.


This article analyses the concept and financial implications of rural
development and possible policy guideline for improving the level of standard of living of the rural population with regard to the agricultural sector which the mainstay of the rural economy. The level production is based on time factor, variety of seed, supply of fertilizer, lack of capital equipment. Rural development in a progressive policy of reducing the economic and social dualism existing between rural and urban areas a developing nation.


Village life in India was build-up on the social economical patterns available in pre-scientific age but it was disintegrated by the induction of science and technology. It recognizes that science should be used not only for large industries in towns but also for medium and small-scale industries in villages. Agriculture in the village has benefited with the helop of science. The community project organisation has given to
village to village the opportunity to take mass action in the village for increased agricultural production, development of cottage industries and betterment of social conditions by the combined efforts of villagers.


The objective to create PRIS has been to give effect to community participation in development programme at the grass root level facilities their true participation in the local self-government units. The term rural development refers to a wide array of development programmes aimed to develop rural areas through the creation of infrastructural facilities to ameliorate the conditions of the rural people. PRIS have to bear the major brunt of R.D.P. Panchayatiraj is considered as an agency for rural development.

--------,--------,AGRICULTURE.

140. SETHURAMAN (S). Agriculture and rural development. Kurukshetra. 64,11; 1996,
The importance of common minimum programme attached with agricultural development, Finance minister Mr. Chidambaram announced the increased share capital of the national bank for agriculture and rural development and provision of Rs 2,500 crore to the rural infrastructure development established some funds. This funds gives loans to the state governments for completion of projects in irrigation, soil conservation and watershed management. Mr. Chidambaram has also proposed on accelerated irrigation benefit programme with allocation of Rs 800 crore. The central government, the reserve bank of India and financial institutions have contributed to the share capital.

---,------,PRODUCTION.

141. RANA (SD). Rural economic development. The Journal Of Industry And Trade 12,7; 1962, June; 41-2.

Rural economic development in being achieved through the institution of the community projects. Programmes of
agricultural production layout the base of the comprehensive approach to the reconstruction the rural economy. Schemes for increasing agricultural production are closely bound up with the success of animal husbandry and dairying and the development of fisheries and rural industry in support of there programmes, through community development movement, the energies of each village community as a whole are sought to be harnessed and it's manpower and other resources effectively mobilised. Third five year plan during the year 1961-62, special efforts have been made to develop the village and small scale industries programme.

----------, COMMUNITY DEVELOPMENT.


Development stands for qualitative change in every walk of life. Development is elimination of poverty, social inequality and unemployment.

The community development programme was
launched in 1952 with the specific objective to bring about all around rural development. The major components of rural development programmes was agriculture and allied disciplines, education, health, cottage and small industries, roads and communication social education was a nationwide programme imparalled in the history of any developing country.

143. GOPAL (MACA) Rural development in perspective. Kurukshetra 26,1; 1977, Oct; 9-12.

The community development scheme was the first important programme for the betterment of the lots of villagers. The panchayats and the village cooperatives has the two basic institutions and third was the village school. The ministry of community development look over the village school to provide the infrastructure for the rapid development of villages. Jawaharlal Nehru, the supporter of the community development programme passed away and the ministry of community development became department.
of rural development in the ministry of agriculture.

144. MAHAPATRA (D). C.D Programme and rural economic development. Rural India. 31, 8; 1968, Oct; 292-6.

The community development programme combines nation's extension service and community organisation for overall development it was started with the hope to bring about a new transformation of the socio economic matrix of the five and half lakh villages in the country. The community development block comprises 100 villages, each with a population ranging from 600 to 2,500 approximately. The community development block several as effective agencies for spreading as it was reported in the basic motivations to dispense guidance and assistance to cultivators and to restricting the environment conditions essential for economic development.

The attempts of rural development were made in India with the launching of the community development programmes in 1952. Scheme remained in operation with some modifications in early sixties, till it was converted into an integrated rural development programme in 1976-1977 in the later years of the community development programme, some other special schemes such as the small farmers development agency was introduced. The basic objectives of all there plans was to improve the poorer sections of the rural population and to provide employment opportunities to them.

PANCHAYATIRAJ.


The first effort for rural development was the starting of the community developmental programme on the 2nd Oct 1952. The activity of the department concerned with rural development, including agriculture were co-ordinated by the block development. In order to
increase the participation of people in the development efforts the three tier panchayatiraj system was introduced in 1959. The three levels were Zill parishad at the district level, Block Samiti at the block level and panchayati village level. The intensive agriculture district programme was started in 1960 with an objective of resource development in the potential area. The addition of administrative infrastructure by way of increase in the number of agriculture extension officers and village level worker in the mid sixties, the high yielding varieties of wheat came on the scene. The nationalization of commercial banks in 1969 gave a momentum of the rural credit programmes.

-------------, DAIRYING.


Trace as the dairy has great potential for providing employment and stable income to the weaker section of our rural population sets out to identify backward
regions in the realm of dairy development to see new regional distributions can be corrected. Their study rivals that the north-western region hold a dominant concentrated attention if we mean to correct the regional imbalances in rural development.


Dairying has always accepted an important place in rural India and now when technological means for its development on modern lines are available, it offers a great potential as subsidiary occupation. It can help in generating additional employment opportunities and also in supplementing small farmers income. It has examined the role of dairying presently playing in helping the rural poor and new, this role can be made even more meaningful.

---------, EMPLOYMENT.

Article discusses the impact of increasing population on rural development and highlights various methods to restructure for gainful employment and increasing output. The population would be scoring to 800 million in the 80's among whom 600 million would be living in rural India. The basic requirement for the rural population, work and water food and folder and energy can be achieved only by a proper approach to the whole concept of rural development. Rural development means the upliftment of the masses. Approach towards them must involve self employment and wage development. Rural development must aim to reduce human drudger and provide for input output surplus as well as offer promising remunderation and wages.

--------, INDUSTRIALIZATION.

150. JAIN (SK) Industrialization and rural development. Eastern Economist 12,4;1979; 4-5.

The objectives of rural development and rural industrialization was to alleviate
poverty. Employment and income in rural areas can be improved through the promotion of small scale manufacturing enterprises based on the resources of earning and through the manufacture and consumer goods based on the demands of the area. The significant part of the labour force could be absorbed, the growth and productivity of the small scale sector would require a wide dispersion of capital across industries. The growth of large scale engineering and chemical industries on the other hand, would be characterised by dependence on capital investment in industrial branches and consequent increases in productivity.


Though the small scale industries sector was considered as a source of providing more employment opportunities and was given importance in first plan., All the suggested potential industries of these districts. Agra, Bijnore, Faizabad based on local raw material local labour
and local market. None of these districts is experiencing any significant change in favour of modern industries. Hence a proper planning is called for as product diversification is essential for the needs of the future market.

------,------,INFRASTRUCTURE.


Rural development involves change in the physical, social and economic environment. Agricultural development is the planned process which uses any type of action or communication designed. Economic development means an increase in per capita income under the planned and non planned programme enough has been done to bring improvement in infrastructure leading to agricultural development resulting in improvement in agriculture production. Area under cultivation and production of different crops for 1950-51, 1965-66 and 1972-73.
Increase and production under major crops like rice and wheat has increased over time. This has been made possible through the development efforts resulting in progress of infrastructure national income has grown substantially growth the combined contribution of all sectors of the economy. Since the contribution of agriculture and allied industry is more than 50% of the national income.


India's developmental performance since the inception of the initiated planned process has several achievements to it's credit. There were achievements of self sufficiency in food, significant changes the structure of economy, increased in the share of non-agricultural sectors, the expansion and diversification of the industrial sector and the growth scientific and technical manpower. India's performance with regard to rural
development has been very impressive. There has been an improvement in overall inequality of income distribution and with the help of strategy for rural development. Rural development has been on the main agenda of the five year plans of the country.

-------,-------, NAGALAND.


The ultimate aim of rural development is self reliable development of rural community.

The village development board (VDB) should be encouraged to participate effectively in the process of planning and implementation of programmes and projects meant for their own development. They should be encouraged to compete among themselves.

-------,-------, NEW ECONOMIC POLICY.

155. SEBASTIAN (M). Rural development in new economic policy. Asian Journal Of
The eight plan document recognises human development as the core of all development efforts. The healthy and educated people can contribute to the economic growth and such a growth with in turn contribute to human welfare. An acceleration of employment is necessary both for poverty alleviation and effective utilisation of human resources for economic and social development of the country. During the last two decades, the growth rate of development had been 2.2% per year, while labour force had been growing at the rate of 2.5% per year.

RURAL PRODUCER’S ORGANISATION.

156. SHARMA (Subash) and SINGH (Katar). non-conventional organisation for development: A theoretical analysis of rural producers organisation in India. Indian Journal Of Public Administration 27,2;1991; 170-1.

Rural producer’s organisations are a unique set of institutions that deal with
procurement, processing and marketing of agricultural product. Rural producer's organisation are owned and controlled by producers. Producers are both the supplies of the commodity as well as the share holders in the organisation. The dairy industry in India is largely organised in the form of milk producers. Co operative producer's organisations can be conceived as interlocking system of several interdependent institutions. The government of India has a policy to promote the establishment and growth of rural producer's organisations in several sub-sectors of the agricultural sector.

------,------,SECTORAL CO-ORDINATION.

157. GEROGE (ND). Rural development planning sectoral coordination vs integration. 
Yojna.38,18; 1994; 14-5.

The complex nature of development problems in the rural areas demand a multi disciplinary, multi sectoral and multi agency approach to development planning. Rural development plan may contain some elements which are capable of being independently implemented
integrated rural development planning is not only an ideology it has a methodology of its own which is getting more refined and sophisticated learning from the experience in various less developed countries.

SEVENTH PLAN.

158. ATHRE (HVR). Rural development in seventh plan. Mysore Economic Review. 69, 5; 1984, May; 1.

Result of seventh plan programmes revealed short coming between targets and achievements in programmes of poverty alleviation, overall outlay for 80-84 was 81.93 % of outlay at 79-80 prices. Especial area programmes 77.5% village and small industries, 74.8% social services, 79.8% through prone area programme, national rural employment programme, national scheme of training of rural youth assistance to allottees of surplus lands income distribution programme.

VILLAGE INDUSTRY.

159. AZAD (RN). Rural development through village industries. Mysore Economic
The purpose of the creation of these centres is laudable and they work to plan, the results too would be remarkable with the provision of various facilities to help artisan overcome their financial, technical and other problems. It is bound to bring about a social reformation in the country side.


The five year plan has accorded sufficient importance to the development of village industries as a tool to bring about rural development. Specially during the sixth plan a major shift in this direction has been made and it would go a long way in bringing prosperity to the village of local level with plans requiring emphasis on weaker sections with proper implementation.

The government laying emphasis on rural development this has created a more favourable environment for voluntary service organisations to participate in rural development activities more actively and vigorously. Development of rural areas is a greater challenge. The community represent a separate, because of it's isolation and remotenes. It demands special services and communication techniques, because of appalling conditions, specific needs, habits and literacy level which in most respects were different from those of the urban community.


The rural poor has became poorer and will continue its descent into destination unless a deliberate, positive and forceful policy of development for the weaker sections of the rural
population is undertaken. Bureaucracy has always been an agent of regulation and enforcement very rarely of development and change. It can contribute positively to developmental change however, it was true to the extent that the state policy was favourable to development and the administrative atmosphere conductive to involvement of voluntary agencies in development.

------, SCIENCE AND TECHNOLOGY.


India is one of the most prominent developing country. India's economic development trail behind many of the developing countries. The colonial rule provided clues to the process of distinctions between pure and applied science and, between research and development.

The weakness of the post colonial state, of politically resolve crucial
economic issues and the undertaken strategic development policies gave way to the technocratic solutions that entrench the earlier trend. The weakness of the harnessing science to commercially viable and competitive technology is better explained by the receiving system than the human formation as postulated in the growth theory.

------ SMALL SCALE INDUSTRY.


Nearly 40,000 small scale industrial enterprises, registered as factories, account for as much as 3% of industrial production in India. The value of output from these small scale factories was Rs 1, 400 crores annually. 84,000 small units registered with the directory of industries in the various states production from these manufacture units also, the share of the small sector in the total industrial output in the country would be higher.
165. VERA (Rank.) Small industry development. Restructuring the institutional frame. Economic And Political Weekly. 22, 35; 1987; 78-82.

Small industry has an important role to play in the economic development of the country particularly in rural and backward regions of the country.

The promotional effect will have to be directed towards development of appropriate technology and supply of input and cash payment.

-----,------,CHITTOR.


Examine that with it's vast forest wealth Chittor district of Andra pradesh(AP) is still a backward one. So it is essential that the natural wealth of the area is properly surveyed and attempts made by the various agencies are examined and evaluated and on the basis of experience the plans are prepared and executed.
Uttar pradesh is largely an agricultural state having a population of about 8 crores, about 80% of which lives in rural areas. Agriculture contributes about 65% of its national incomes as against the all India share of 45%. UP is an economically backward state small scale industrial units are likely to receive an important place in its various schemes of development. The small scale engineering units produce metal products, light machinery and their parts and other electrical equipment which are the backbone of the development of other large industries.

 SOCIAL MOBILITY, PUNJAB.

At the time of independence in 1947 east Punjab which felt in to India's
share was one of the industrially and agriculturally backward area. Since 1965-66, it has occupied the top position in per capita income among the states of India. One of the major component of economic development was the contribution of mobility to development and even Punjabi society facilitated the introduction of necessary institutional changes.

STOCK EXCHANGE, KERALA.


The development of a capital market and well functioning financial institutions are a prerequisite for the healthy development of a mixed economy. Stock exchange is just one institutions. It is government's duty to regulate and supervise their operations. India has the advantage that it has already a functional set of financial institutions while they are instruments which can be used to aid development, if properly regulated they are not substitutes for
the lack of local entrepreneurship of the absence of an enabling environment for industrial development.

------, STRATEGY.


Growth of the Indian economy over the four decades has been inadequate. Poverty, hunger and illiteracy persist amidst abundant food stocks, much of our industry remains internationally non-competitive and requires import of technology; and public sector does not generate significant surplus and remain inefficient.

------, STRUCTURAL CHANGE.


The importance of structural change in economic development has been recognised. A number of studies in the development
literature have accepted the strong general relationship between structural change and economic growth. The shift of employment and production from agriculture to other industries as development processes the connections between development and the growth of the service sector which is another structure phenomenon of universal occurrence. Gross national product (GNP) as the measure of economic growth. GNP was computed by taking the sum of gross value added at constant 1983-84 prices of all sectors of a particular year.

---, SUGAR FACTORY.


From 1932 sugar industry made remarkable progress when the government granted protection to it. After 18 years (1932-1950). Protection was withdrawn. There was phenomenal expansion of the industry so that by 1936-37 India became self sufficient in the field of sugar supplies. In order to meet the demand,
the government had to import sugar from foreign countries. The condition thereafter improved and India became self-sufficient. There was 105 sugar factories in the country and the capital invested were 120 crores. The revenue earned by the central government from the sugar was about Rs 55 to 60 crores every year. India has export 38,000 tones of sugar during 1957-58.

------,------,RURAL.

173. RAGHAVACHARI (Vimla). The sugar factory and rural development Productivity. 23, 1; 1982; 9-12.

Development and economic growth of India has no meaning without development of rural areas. The rural industrialisation programme of the government of India envisaged small scale and cottage units. This article studies the economic impact of the establishment of a sugar factory on the area. The successful sugar factory is one of the means of rural transformation. The sugar manufacturing activity may well initiate development of backward regions
for example Andaman and Nicobar islands are well suited agro-elimatically for sugar can cultivation.

--------SURVEY.


Indicates a shortage of foreign exchange and decline in industrial production, rising inflation at a level of 16.7% August 1991 Highlight the measures adopted by the government such as expansion in public finance, controlling the money supply and bank credit reviews, credit policy, treads in prices, foregntrade, external assistance, the balance of payment, foreign trade, external trade sector and international reforms.

--------TAXATION.

175. BHATT (VV). Taxation economic development. Development Digest 11, 4, 1973; 11-5-

The three major taxes, personal income-tax, corporative and indirect taxes. Collected from manufactures have an
impact on development and their contribution to state revenue. Their structure and rates must be made consistent with the major policy objectives of the governments. There will be an increase in the recall resources of the economy and government revenue is likely to increase. The taxes are important for developing countries because of their impact on economic development as well as their contribution to governmental revenues.


One of the standard way of measuring the impact income taxation on redistribution is to compare the distribution of income before tax and the distribution after tax. The possibility of taxation in income or consumption expenditure distribution of developing economics appears to be limited. This dose not mean that tax policies should not take this objective in to account it must however be realized that taxation by
itself would not be of much help.

-----, TEA.


India continues to be the largest producer and exporter of tea in the world. India has emerged as the principal consumer of tea in the world. Domestic consumption of tea has a steady grown at the rate of 5% per annum. The domestic consumption has increased at about 14 to 15 million kg per annum. India's export have stagnated at around 200 million kg in recent years though their has been fluctuation from year to year during the period.


The attainment of self sufficiency in production tea sector has to be viewed in the context of the internal external, developments. Indian tea in 1980-81 the quantity exported amounted to 231.7 thousand tonnes. In 1978-79 as regards
exchange carries from tea, there was almost a steady increase from 1950 to 1973 the range varying from $168 million to $190 million, since 1974 there was an upturned and tea exports rises to the level of $620 million in 1977.

TECHNOLOGY.

179. RAJAN (YS). Glimpse of technologies: A vision for India. Economic And Political Weekly. 14, 1; 1992; 1. Discusses the development of technological vision in India which has affected agro-based industries, inter-related waste management system. Analyses the various technologies such as space technology, information technology, technology in remote sensing digital cartography, digital modes, imaginative use of television and radio for achieving major social goals which has played an important role in the economic development of the country.

180. SEN (Sudher). Role of technology in economic development. Eastern Economist. 73, 6; 1979 Ag 10; 340-2.

Numerous process and appliances
perfected by the CSIR laboratories have assisted in the transformation of the quality of life of the Indian people. New techniques have been suggested for economic cultivation of many medicinal plants. A number of pesticides and herbicides have been developed to regulate the plants growth. Its laboratories are assisting in developing devices for better treatment of ailments and have undertaken work on harnessing solar energy for everyday life.


As consequence of technical change there has been significant improvement in the yield of wheat as well reduction in its unit cost. In the process of technologically development there has also occurred structural change in the input-mix. The use of modern inputs such as fertilizers machinery, etc., has increased significantly over the period. The most technologically efficient farmer
through increasing the intensity of input were able to harvest much higher yield with lower estimator of cost of production as compared to the farmers of least efficient category. The farmers belonging to the most efficient category were also able to realise. Higher yield with lower cost, the estimates of yield and cost of production, happened to be lower in comparison to there of the yield efficient farmers.


Technological change was one of the essence of economic development. A system of enterprise based on private property and system of state ownership was alike favourable to technological change. In a society in which property and income relationship were in the process of democratic change, there was a special emphasis on human values and on the welfare of the community as a whole. It may be possible for a well-organised large unit or for a powerful individual
to adopt improved technology. Cooperation enables a democratic society to adopt changes in technology from the point of view of the interest of the community as a whole and more specifically for meeting needs of a small men. The principle of co-operation enables small units to organise themselves and in this manner over a large sector of the economy the community can achieve technological change.

-------,------,INTERVENTION, DAIRY, RURAL.


Dairying is a very important subsidiary occupation which provides employment. It plays a vital role in socio-economic transformation. This article has been made to have an overview of importance of dairy development programs launched since independence. The objectives were to examine the technology interventions in rural dairy development, to assess the impact of rural dairy development on
income and employment generation of selected beneficiaries and the major constrains faced by them; and to suggest suitable measures for revamping the rural dairy development program thought technological interventions.

-----------,
PRIORITY.

184. CHANDRASHEKAR (S). Technology priorities for Indian’s development: Need for restructuring. *Economic And Political Weekly*. 30, 43; 1995; 2739-41. Indian technology development there is a disparate need to increase the absolute level of funding for important areas. While India has advantage of lower wages for scientist it has to pay international prices for equipment chemicals others raw materials India spend about 2 billion on research and development. This is a very small amount in comparison to what the development counts invest in R and D comes from government and almost all of this 80% is spent in government run establishments. Funding for these sector is taking out, the government and industry shares work out be 67% and 33%
The introduction of television in India has enjoyed priority. Television play an important role in social and economic development. The krishi darshan programme was organised in 1967 in collaboration with AIR, India agricultural research institute and the Delhi administration through the establishment of community television receiving sets in 80 villages around Delhi. A national programme which would provide television to about 80% of India's population would be of great significant to national integration for implementing schemes of economic and social development and for the stimulation and promotion of the electronics industry.

TRADE.

The Indian economy shows deficits growth and achievement in many fields. A tremendous increase in the output of regarded as development goods; considerable expansion in the communication transport and irrigation infrastructures; a steep rise in agricultural and industrial production. A high volume of foreign trade buffer stops and bank deposits, A steady growth in investment and saving. There are all achievements to mitigation the problems of poverty and unemployment.


India's exports man-made fabrics varied from Rs 42 to 67 lakhs during 1952-57. In 1958 an export assistance scheme was introduced and the silk and rayon textiles export promotion council was established. A remarkable rise in exports, increase touching the figure of 30 million metres valued at Rs 9.13 crores in 1958. Subsequently export in 1959 and 1960 were and Rs 4.57 crores
respectively. The quantity exported was 20% more than in 1958. Since 1961 India's exports have been going up steadily and it touched a new peak of 90 million metres valued at Rs 10.35 crores in 1963. Along with the marked rise in overall quantity and value, there was a considerable diversification in exports variety of market.


During the first half of the current financial year, there was a significant of over 10% in India's export as compared to the corresponding period of 1963-64. The rise of Rs 38 crores was in spite of some of the unfavourable factors like the continuance of ban on the export of vegetable oils, drastic reduction in quota for sugar export etc. Jute manufactures was the single important item accounting for an increase of Rs 10 crores, an increase of Rs 5 crores in respect of coffee. Exports were also higher by Rs 6 to 4 crores in respect
of tea, cotton textiles, cashew, kernal and mangerness ore. Export of tobacco, iron ore, cotton yarn, engineering goods, handicrafts, chemicals, mineral oil and lubricant, etc. were higher by Rs 1 crore each.

189. RAJENDAR KUMAR. Terms of trade and economic development in India. The Indian Economic Journal. 6,2; 1984; 129-30.

The terms of trade did not effect on the level of national savings. Savings are determined by national income and terms of trade where as the capital formation is dependent on savings and investment. Savings are mainly influenced by the consumers propensity to save saving and capital formation are closely linked, therefore, the savings and capital formation are depends on development of the forming sector in our country.

190. SHARMA (Ajay). India’s foreign trade in 1961-62. The Journal Of Industry And Trade. 12, 8; 1962; May; 1292-4.

Exports of Indian merchandise during recent years have been steadily
increasing due to various export promotion measures adopted by the government. From Rs 564.6 crores in 1952-59 exports rise to Rs 627.9 crores in 1959-60 to Rs 632.42 crores in 1960-62. The rate of increase was about 5%. Total exports moved up from Rs 572.76 crores in 1958-59 to Rs 662.03 crores. The increase in imports between 1958-59 and 1959-60 was from Rs 906.31 crores to Rs 960.77 or by Rs 54.46 crores. The different trends in exports and imports reflected on the size of the adverse balance of trade between 1958-59 and 1959-60 exports increased at a greater rate than imports.

---, RUBBER.


The export of rubber products increased significantly from Rs 80.5 lakhs in 1960-61 to Rs 1.4 crores lakhs in 1964-65. The export target for the fourth plan period; was Rs 5 crores. Most of the
exports was being effected by the directorate general of technical development. It was obvious that the major burden of fulfilling the target of Rs 50 crores small units should also participate in the export effort so as to achieve the contemplated target. Most of rubber manufactured products was being sold in the developing countries.

TRADE UNION, WAGE POLICY.


This article deals with relationship between wages and employment in the context of a developing economy with special reference to India. Planning involves a great diversion of resources to forms of production which has just the same effect as an increased investment in a fixed capital a normal times. The result is that required investment exceeds the maximum possible amount of voluntary saving of the community. This process of saving investment
disequilibrium is constant through an increase in the effective supply of money for income purpose. This increased quantity of cash lowers the rate of interest and simulates the production of capital goods and at the same time raises their prices.


The economic development of a country is bound up with its system of transport. No country can advance industrially unless it develops its means of transport to an adequate extent. Economic development primarily involves increased production and distribution of goods. Transport is essential in all the shapers of industry and trade besides for the general purpose of movement of goods and traffic. The rapid development of the economy over the past decade has placed demands on the transportation system. The capacity of the road transport industry has more than double and that of major parts has also increased by 35%.
The rapid development of the Indian economy during the last decade has placed heavy demands on country's transportation system. The railways were set the task of developing necessary capacity for handling 164.6 million tonnes of originating traffic, a large part of which was accounted for by the contemplated developments in basic industries like steel, coal and cement. The railways reached the capacity for coping with the rate of movement of the order of 164.6 million tonnes. The total originating traffic in 1960-61 was placed at 156.0 million tonnes. During the whole second plan period the originating traffic increased by 35%. The corresponding increases in the available locomotive, wagon holdings, track and in the capital investment were of a much smaller order, indicating clearly more efficient usage of railway assets.
195. KULKARNI (SD). Problems of Tribal development in Maharashtra. *Economic And Political Weekly*. 15; 37; 19683, Sep 13; 1598-9. The problem of tribal development is a complex problem. The tribal workers are cultivators and agricultural labourers. Schemes for development of tribal agriculture should be undertaken mainly in the areas where tribal cultivators are in majority. It is imperative to settle tribals in cultivation but irrigation has little scope in tribal areas. An effective implementation of the employment guarantee scheme can do a lot to improve the conditions of tribal agricultural labourers and small farmers. Tribal area sub-plan has been poorly implemented. Voluntary agencies have done good work to organise the tribals.

Indian agriculture has always been at the mercy of the uncertain monsoon. The provision of a regular and dependable supply of water needed for growing crops has therefore been a pressing problem for all governments throughout the nation's history. Multipurpose river valley projects and other large and small schemes for reservoir and canal irrigation have accordingly found a prominent place in first and second five-year plans.

Another method which has been brought into play consists of the development of a network of tubewells operated by electricity. The implementation of the important administrative achievements of the first five-year plan. As it provided for the construction of 4,000 tubewells up to 1956.

In this article it is emphasized that urban problems cannot be solved without real progress in rural areas. Our
national plan has overlooked some of the crucial issues such as formulating an urbanisation, investment, employment and new enterprises among major cities, medium size town and small urban communities and people in large cities and the lack of any market break through in rural development.

----------, CONCENTRATION.


Urbanisation has been on the increase as a result of industrialization and creation of more employment opportunities in the cities and towns. This has resulted in social economic and cultural imbalances and distortion then by causing incalculable to both, the rural as well as urban sectors, what should be the most desirable form of rural, urban relationships, in economic as well as social terms need to be evolved forthwith to eradicate the evils so far generated. A new approach as to be adopted to ensure equitable and balanced regional
development, integration the complementary roles of all types of Industries big, medium, small and rural and agriculture.

------------, WOMEN, ENTREPRENEURSHIP

199. PANTULU (N Kamaraju) and SWARAJYALAKSHMI (C). Development of women entrepreneurship in India. The Indian Journal Of Commerce. 50, 193; 1997, Dec; 141-4.

A variety of programmes have been undertaken in India for developing entrepreneurship among women in India. A multitude of institutions have been set in the private as well as public sector for this purpose. Women have become good entrepreneurs they have prominent place in the economic development. There is a vast scope and area for the development of women entrepreneur, agriculture production, dairy industries, poultry, art, handicraft, pickle products, woollen sweaters, electronic goods, plastic items etc. For this purpose various types of institutions are providing facilities like finance, training and encouraging
them for self employment for example Maharastra centre for entrepreneur development, central social welfare board, women cooperation bank, Shree Shaktiyojana of SBI scheme of bank of Maharstra etc.


The participation of women in economic development is well known. This article present some data regarding women's participation in economic activity in India and against this backward discusses the problems of increasing women's participation in economic activity. Women's may contribute to and get fully integrated in economic development.
Part - Three

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