

Role of Pradhan Mantri Mudra Scheme in Economic Rehabilitation of Urban Rural Population: A Case Study of Lucknow City

DISSERTATION

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BABASAHEB BHIMRAO AMBEDKAR UNIVERSITY
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Submitted By :

Priyanka Tripathi

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Under the Supervision of :

Dr. D. K. Yadav

Assistant Professor

DEPARTMENT OF ECONOMICS
SCHOOL FOR AMBEDKAR STUDIES
BABASAHEB BHIMRAO AMBEDKAR UNIVERSITY
(A CENTRAL UNIVERSITY)
VidyaVihar, Raebareli Road Lucknow-226025(U.P), India

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बाबासाहेब भीमराव अम्बेडकर विश्वविद्यालय

(केन्द्रीय विश्वविद्यालय)

विद्या विहार, रायबरेली रोड, लखनऊ - 226025

Babasaheb Bhimrao Ambedkar University

(A Central University)

Vidya Vihar, Raebareli Road, Lucknow-226025

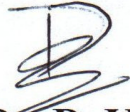
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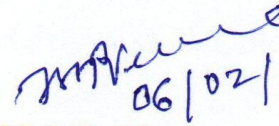
Certificate

This is to certify that the M. Phil Dissertation entitled “**Role of Pradhan Mantri Mudra Scheme in Economic Rehabilitation of Urban Rural Population: A Case Study of Lucknow City**” Submitted in fulfilment for the award of Masters of Philosophy in Economics has been carried out under my supervision and no part of the dissertation has been submitted for any degree or diploma to any other University.

The dissertation is forwarded for the submission to Babasaheb Bhimrao Ambedkar University for the award of Master of Philosophy in Economics.

 02/02/2018

Dr. D. K. Yadav
Research Supervisor

 06/02/18

Prof. N.M.P. Verma
Head of the Department
Department of Economic
BBAU, Lucknow

Declaration

I hereby, declare that this dissertation entitled "**Role of Pradhan Mantri Mudra Scheme in Economic Rehabilitation of Urban Rural Population: A Case Study of Lucknow City**" submitted to Babasaheb Bhimrao Ambedkar (A Central) University, Lucknow in fulfilment for the award of Master of Philosophy in Economics is my original work. It has not been submitted in part or full for any other diploma or degree of any other University. The indebtedness of the candidate to others has been duly acknowledged at relevant places.

This study is carried out under the supervision of Dr. D. K. Yadav, Assistant Professor Department of Economics, Babasaheb Bhimrao Ambedkar University, Lucknow.

Place: Lucknow

Signature of Candidate

Priyanka Tripathi

Date: 02/02/2018

(Priyanka Tripathi)

**Dedicated TO
MY BELOVED PARENTS**



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Priyanka Tripathi
Priyanka Tripathi

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Abbreviations

PMMY	Pradhan Mantri Mudra Yojana
MUDRA	Micro Units Development
NO	Land have not been Acquired
YES	Land have been Acquired
A/C	Account
AMT	Amount
NCEUS	National Commission for Enterprises in The Unorganised Sector
PDS	Public Distribution System
SES	Socio Economic Status



Chapter 1

1:1 INTRODUCTION

Agriculture is the backbone of Indian economy which is known for its huge geographical coverage and largest employer of work-force, particularly of unskilled workforce. In India, 83 crore population lives in rural areas which mainly depend on agriculture while remaining 37 crore population lives in urban areas which is mainly engaged in non agriculture sector (Census of India 2011). Land is one of the four factors of production (other three being labour, capital and organization). Among these four, land is the most important segment as it is a scarce factor. On the one hand, the extent of land is fixed by the nature, which can neither be increased nor decreased by human efforts and on the other hand, because of the increasing population the demand for the land is ever increasing. As the basic of all economic and social activities, land can either be served as an essential asset for country to achieve economic growth and social equity or it can be used as a tool in the hands of a few to hijack a country's economic independence and disrupt its social processes (Vishal Narain). Rapid urbanization is almost inevitable, even if not desirable and there is no historical evidence of policies and programs to successfully prevent rural to urban population. Better educated rural work-force having aspirations and others having adequate resources i.e. means would certainly seek either employment or get engaged or occupied in secondary and tertiary sectors of the economy in urban centers.

Land acquisition is a big issue in India at present. The government acquires the land for public purpose or for the development of infrastructure. Compulsory land acquisition is creates a problem for the farmers because the fertile land is acquired. It affects the production of agricultural products. Indian economy is many agriculture based economy. So many agricultural products are exported to other countries but the policy of land acquisition affects negatively to the production and it is possible that India's exports of agricultural products will decline in future. If the fertile land will acquired then how it is possible that India exports the products produced by the land. The production will low and India will import the food-grains in future.

Land acquisition is a process in which the government acquires the land for the purpose of development of the infrastructural facilities, industrialization and urbanization. The government provides compensation to the affected people and the facility of rehabilitation and resettlement. Land acquisition in India is governed by the land acquisition act 2013

which is come into force in 2014 and implemented in 2015. The land acquires according to the land acquisition act 2013 is for public purpose i.e. purpose relating to naval, military, air force, defense of India or safety of the people, for infrastructure projects, projects for the affected people, housing for poor people, improvement of villages and urban area or for residential purpose for landless people, for public private partnership projects and for private companies.

Urbanization is increasing at very rapid pace in India, which is encroaching to rural areas through land acquisition of farmers by developers and urban development authorities .it is the integral part of economic development takes place in cities, and growth in productivity and income is easier in an urban context increase in urbanisation which boosts the secondary sector and reduce the primary sector is considered on primary sector of economic growth and development. Rural non-farm employment we use definition given by the 1991 census which is workers who have been “engaged in some economic activity only those who works over 183 days in a year. Since prime concern of the people in the area is agriculture. Over a period of time there is a significant occupational shift from agriculture to non-agriculture in the form of micro-enterprises.now when they shift from agriculture to non-agriculture because of various problem then they have need the finance which is fulfill by the pradhanmantri mudra yojana. This will facilitate to formulate the strategy to accelerate the growth of micro enterprises in rural areas which will help to the employment and increase and improve their income and also minimize unemployment.

Pradhan Mantri mudra yojana, one among the flagship schemes of India was launched on 8th April, 2015 by the hon’ble prime minister to fund the unfunded by bringing such enterprises to the formal financial system and extending affordable credit to them. under this scheme any individual, proprietor, partner etc which is engaged in non-form & allied to agricultural activities for starting extending business activities such as manufacturing trading and services and activities allied to agriculture. MUDRA and the PMMY will help crores of micro entrepreneurs to access credit from the formal financial system. One of the major ills of the micro enterprise segment is the lack of adequate credit access, leading to borrowings from informal sources or dependence on limited internal resources, thereby stifling the growth of the sector. MUDRA aims to overcome this difficulty. Key services required are service of finance, skill development marketing of products.considering this aspect mudra yojana which consist all those economic features of urban rural population

In India, some of these studies are Comprehensive referred especially to understand collective impact of there and its phenomenon such as promoting a small business and

evaluation of promotional agencies as well in rural economy since we know that There be a dynamic synergy between agriculture in rural areas and micro, small and medium enterprises in urban centers which is a key to the development of local economies and *poor* economic growth for the country as a whole. It is, therefore, necessary to substantially minimize rural-urban divide and simultaneous strengthen rural-urban linkage so as to help the pradhanmantri mudra yojana (PMMY). The Pradhan Mantri mudra yojana has an important role for Rural-Urban Linkage in India. The State Governments are responsible for implementation of Pradhan Mantri mudra Yojana (PMMY) in the State, as such; it is the responsibility of the State Government to ensure funding of fund this program (Dr.T vijayaravan). However, since the program lays special emphasize the Nonfarm sector so there are some criteria for under the scheme and it is also categories in three tier shishu, Kishore and Tarun. 1. Shishu – loans up to 50,000/, 2. Kishore– loans above Rs. 50,000/- to Rs. 5.00 Lakh, 3. Tarun – Loans above Rs. 5.00 lakh to Rs. 10.00 Lakh.

In this context, important questions which emerge for research are as follows:

How the processes of land acquisition is affecting to socio-economic condition of displaced population? What is the impact of land acquisition on occupational pattern of urban rural population? And lastly is there any relevance of Pradhan Mantri MUDRA Scheme in economic rehabilitation of urban rural population, which is displaced due to land acquisition?

1.2 Review of Literature:

In post independent era, the Occupation, finance and employment situation of the India has remained a massive issue of the Indian economy. The scenario of occupation and employment has changed from time to time and from sector to sector .The review of literature play vital role in establishing the back drop for any research work in social sciences. It is felt justification of the present study can be clarified by reviewing the available literature on the subject. Therefore an attempt has been made to review the available literature on the subjects to find out the gaps in research before finally selecting the present study .the literature suggest that the Pradhan Mantri mudra yojana create the productivity for poor population which is unable to stabiles your basic occupation. It is a part of startup India under the PMMY the people fulfills our basic financial needs itself.

1.2.1 Socio Economic Condition

Nurul Islam (1997): explore the brief overview of Nonfarm sector and rural development, The rural force is growing rapidly, but employment opportunity is not keeping pace. As land available for expansion of agricultural because in increasingly scarce nonfarm employment

must expand if Deeping rural poverty is to be avoided. Policymakers and analysis alike look to the nonfarm sector to increase rural employment contribute to economic growth, improve income distribution, and alleviate poverty. Expanding opportunities in rural areas outside, of agriculture also may help stem the migration of rural dweller to the cities and slow the spread of urban congestion and pollution. Al any feasible pace of growth of large scale industrialization, urban industries is unlikely to absorb the rapidly increasing labour force. Therefore, it is up to the more labour intensive rural nonfarm sector to absorb excesses labour, promote economic growth and diversity income source.

Dr. Muna kalyani (2015): The study focused on the some issues in the attempts to formulate the problems faced by the unorganized workers/labors and welfare measures adopted by their employer and government. The fact that not much has been done in providing social security cover to the rural poor and the unorganized labour force, the country has made some beginning in that direction. Both the central and state governments have formulated certain specific schemes to support unorganized workers which fail in meeting with the real needs and requirements of the unorganized sector labour force. One really wonders if there is any provision for an unorganized worker in this Act other than some guidelines about the available social security schemes in the country. Actually, suffers from a serious lack of legislative policy and intent. Ultimately this Act is an eye wash which has neither the capacity to address nor the inbuilt provision to provide solutions to the needs of the unorganized sector. In fact a comprehensive Act, catering to the security needs of the unorganized sector such as Food, Nutrition, Health, Housing, Employment, Income, Life and accident, and old age remains a dream in India. Still the cries of the unorganized sector goes unattended with the governments laying red carpets for the corporate and so called investors at the expense and sacrifice of the working class.

D.N. Reddy, A.A. Reddy, N. Nagraj and C. Bantilan (2014):

In this book analyzed about rural labour mobility, rural labour market has undergone profound structural transformation with labour moving from agriculture towards non-agricultural activities. Currently, non-farm sector is no longer a residual sector, but an emerging driver of rural development and transformation, contributing 65% to the rural Net Domestic Product in 2010. The key drivers of changes include inter alia – higher growth in non-farm sector specially infrastructure and construction, coupled with improved transportation and communication, differential wage rates, improved literacy and Government programs. Such change in employment structure also led to occupational shifts among different social groups with increased dependence of SC on rural nonfarm

employment mainly construction work, and reduced dependence on agriculture .the study a number of policy interventions are suggested such as development of labour saving technologies and machines to mitigate labour scarcity, inclusive mechanization program, especially for women and youth, strengthening rural-urban connectivity, social protection to migrant labour and capacity building.

DR. Divya Sharma (2012): The census 2011 says for the first time since independent, the absolute increases in population is more in urban areas than in rural areas ‘the level of urbanization increased from 27.81% in 2001 to 31.16% in 2011, with total urban population of 377million.the key reason cited for such growth in urban population are rural-migration, natural increases inclusion of peripheral areas within the boundaries of cities and town and reclassifies of rural settlement to urban.

Prasann Kumar das (2014): Acknowledged in the article about the microfinance as a tools of socio economic development of rural India which states that microfinance may be acted as one of the most important and effective tool against poverty and result shows that in India, rural credit in form of microfinance have increased and microfinance programmes in rural India by MFIs, NBFs may be profitable segment in socio economic development and it also discuss about the conceptual framework, SHG linked microfinance programs and development through MF which shows that annual growth rate of about 20% can be achieved during next five year.

PUNAM Verma (January 2015): Farming does not make peasants rich, but it generates sufficient income to support a minimum level of livelihood and security. Without appropriate training and skills in managing their lump sum payment and without appropriate investment channels (if their compensation is sufficient to make any investment at all), it is common for peasants to end up with no land to farm, no income stream to support themselves and no job skills to compete in tight urban job markets (Ding, 2004). The above factors explain why people are ready to face the bullet to save the land, even though agricultural profitability and real wages are at an all time low level and declining by the day

S. O. Ojo, (2008): The analysis about the Effects of land acquisition for large scale farming on the performance of small scale farming ,the socio economic characteristics of the farmers in groups like Age, farm location, education, profitability etc.The study revealed that acquisition of land for large scale farming in the study area had adverse effects on small-scale farming. This could further worsen the food security crisis in Nigeria, because about 80 percent of farmers in Nigeria practice small-scale farming and produce over 90 percent food and agricultural production in the country. The study therefore recommends that government in its drive to

encourage large scale agricultural production should not acquire land near the towns and people's settlements, rather, land on the highways. The large scale Farming policy and programmes have always been taken a large proportion of the readily accessible arable land from the traditional owners without any significant positive increase in agricultural production and productivity while the small scale farmers (land owners) have always been on the receiving end.

G.S. Mehta (2002): Since the potential of agricultural development in the hills is constrained because of factors like limited availability of arable land, problems of providing irrigation, small and fragmented holdings, terraced fields which limit the scope of mechanization, even increasing pressure of the growing population etc, the only recourse is to develop the non-farm sector keeping in mind environmental considerations, needs of the people, availability of resources, traditional crafts and the skills of the local people. The non-farm sector holds the key to the problems of unemployment, poverty and sustained development. In fact, various non-farm activities already exist in the hills and some of these have been traditional activities of rural households for several generations. However, they have not been given due weight age in the past and so not much efforts were made to strengthen and widen the base of these activities.

Junior Davis and Douglas Pearce (2001): Single most promising way of achieving greater NFRE improvements (particularly in income and equity) has been to put emphasis on employment and creation of micro, small, and medium-sized enterprises (to which we Collectively refer as SMEs). Many donors and NGOs have emphasized SME promotion and credit provision to SMEs as the core of their non-farm rural employment interventions in both transition economies. Disguised unemployment and declining productivity in the agricultural sector in the CEECs require shifting labor into the non-farm rural sector. Market failure in transition countries has often led to the misallocation of production factors resulting in excessive rural labor market stress because of the slow expansion of the private sector, the low formal qualifications, the high market transaction and mobility constraints.

1.2.2. Land Acquisition:

Syed al Atahar (April 2013): There are many loopholes within the process that is used assessing land price under this ordinance. According to the law, the essential for compensation is made based on the market value of the property on the date of the acquisition(based on the registered value of similar property bought and/or sold in the area in

the past 12 months) but in fact, the registered value of the land is only about half of market value. In Bangladesh, people often devalue their land price in transaction to avoid or to pay lower registration fee and taxes. As a result the compensation for land is always less than the replacement value of the property.

Subash Ghimire and Arbind Tuladhar(2017): This research paper is based on the Investment in infrastructure development such as road, railways, airport, hydropower, irrigation and town development for public purpose is very important for the development of any country and needs a huge quantity of land. The study concludes that different countries have different legal instruments, procedure for land acquisition and land valuation approaches depending upon social, political and economic condition of the country.

Sanjoy chakravotry(2017): This article examines the contentious issue of land acquisition in India, focusing on the deeply regressive system in operation from independence to the mid-2000s that caused wipeouts for millions of families, the flash of resistance to acquisitions starting around 2006-2007, the creation of a new law in 2013 to enhance justice and rights, and an attempt in 2014-2015 to amend that new law. The central questions that arise from this process are: why did a regressive system last so long? And, why did it die in the last decade? These are best answered in a political-economy framework in which increasing political competition has challenged the electoral mathematics of ‘majoritarianism’ and increased the viability of ‘wedge issue’ politics.

Punam (May 2013): This study analyses the effect of land acquisition policy on farmers in Rohtak district of Haryana. The effect of land acquisition identified, included change in income levels, land ownership structure, land utilization, farming farmers then, and the amount of compensation paid to them, adequacy and utilization of compensation money, change in income level and living condition has been discussed.

Mukesh Kumar, (2016): The study is to know about the effect of land acquisition on agricultural production. The other objective to study the effect of land acquisition on farmers and affected people whose land was acquired by the government. Indian economy is mainly agriculture based economy because the agriculture sector gives employment to the most of the people. Approximately 60 percent population of the country gets their livelihood from the agriculture sector. The contribution of the agriculture sector in GDP was very high after the independence and it increased at the time of green revolution. But the contribution decreased at present. So many reasons behind it and the land acquisition is also the reason of decreased agriculture production. Land acquisition is a necessary condition for the infrastructure facilities but the problem is that the fertile land is acquired and it affects badly to the

agriculture production. If the process of land acquisition is continuously growing then no cropping land will left for the future. The government should apply the alternate of the land acquisition of fertile land. The projects should be implemented but the fertile land should not be acquired. The paper focuses on the effects of land acquisition on agricultural production and tries to know the effects in future on the basis of current situation.

1.2.3. Mudra yojana

Dr. Anurodh Godha(2017): This Journal explore the Financial Inclusion is a much cherished policy in India and our economic policy has always been driven by an underlying intent of a sustainable and inclusive growth. The main aim behind the financial inclusion is to cover the all section of population under financial services and banking services such as savings, insurance, pension and credit. Government of India (GOI) has introduced some major steps to funding the unfunded micro enterprises segment through a new financial inclusion initiative like Pradhan Mantri Mudra Yojana (PMMY). Among the initiatives taken by GOI in that the major initiative is PMMY plays a major role in achieving of greater financial inclusion in India

T. Umamaheswara Rao: Financial inclusion is the process of ensuring access to appropriate financial products and services needed by vulnerable groups such as weaker sections and low-income groups at an within the means at a fair and transparent manner by mainstream institutional players. Financial inclusion has become one of the most critical aspects in the context of inclusive growth and development.

Ashok yakkaldei (Jan 2016): The idea of MUDRA Bank is not just based on meeting the credit and financial needs of small enterprises. Rather than just providing credit, it is based on the Credit Plus approach under which access to credit will be combined with various enterprises development and welfare related services. MUDRA Bank is providing much needed financial access to NCSBSs, promote growth of small businesses, help boost the country's GDP and create jobs in the coming times.

Dr.T vijayavaravan (2015):- MUDRA Bank is step by the government that can be a game changer in giving birth to a new set of entrepreneurs, some of whom may scale heights not imagined today. This initiation will greatly increase the confidence of our young educated and skilled workers who are able to become the first generation entrepreneurs and existing small businesses will be able to expand their activities just banking the unbanked/funding the unfunded. MUDRA is the way to go. Small business unit generally face lot of challenges to get loan from banks. So they end up taking high

From central government site (2017): MUDRA was established as a subsidiary of the Small Industries Development Bank of India (SIDBI) with an initial corpus of Rs 5,000 crore to provide capital to all banks seeking refinancing of small business loans under PMMY. PMMY loans fall into three categories — Shishu (up to Rs 50,000), Kishore (Rs 50,000-Rs 5 lakh), Tarun (Rs 5-10 lakh). The current focus of the government is on Shishu category of micro loans, which encompass a range of small activities like shop-keepers, fruit sellers, vegetable vendors, mechanics, barbers, cobblers, small manufacturing units and a lot of other small service sector enterprises which borrow from money lenders and informal sources

Neelam Arora (Jan 2014), In the article “Role of microfinance in India: changing face of poor population” explains about the scope and significance of microfinance and its impact on beneficiaries in India. It also explain how it can help poor and low income households through deposits, loans, money transfers, insurance etc who does not have an access to formal banking facility. Microfinance may act as a changing face of poor India i.e. small & marginal farmers, rural artisans, economically weaker section through the intermediation of the registered SHG who are intermediate between banks and needy population to fulfil their financial needs.

Satya Sundaram (2007): He has a comprehensive work on microfinance in India. Here he argues that microfinance is one of the innovative schemes to help the poor, but they met limited success. He suggests that the self-help groups are empowering the rural poor by providing them access to institutional credit and other relevant services. The SHGs lay stress on thrift, training and capacity building. Emphasis is placed on educating the members on social issues also.

Agion and Morduch (2005): Explains different possibilities of microfinance, including extending markets, reducing poverty and fostering social change. But there is wide spread confusion that microfinance is just lending loan to poor but as we mentioned that microfinance is no more only loans but covering the issues of poverty alleviation, putting social impact on poor and educating poor to savings. Therefore, MFIs, today, not only NGOs but serving as a complete banking system. In his own words this discussion lead to us that microfinance is a form of financial services for poor to help them for their business activities by giving micro credit.

Muhammad Imran Quireshi (2012): This study examines two important aspects. Firstly, it studies the relationship between Socio-Economic Status (SES) of the family and academic achievements of their family members. Secondly, it investigates the impact of SES on the academic achievements of the children. Shows that majority of the poor do not access to micro finance because they lack group guarantors, collateral, assets, businesses and salaried

employment. Many respondents have also indicated that micro finance does not make them successful in their undertakings as they make them to become more depend on them. Micro financial institutions should encourage poor to borrow by revisiting the collateral conditions and reducing interest rates. The result of the study was that microfinance helps the different categories of poor people and has the positive significant effects on the dependent variable i.e. access to micro finance.

1.3 Research Gap:

Available literature has narrated the role of Pradhan Mantri Mudra Yojana in providing the loan to the poor population to combat poverty and to provide financial support to urban rural population. Above literature also explain about traditional work of non-farm sector and agriculture sector in various states is largest unorganized sector of the Indian economy and those people whose land have been acquired they move towards non-agriculture sector. As, there are also study on urbanization , but no study focused on the role of Pradhan Mantri mudra yojana in economic rehabilitation of urban rural population. In this context the present study focuses on the role of Pradhan Mantri mudra yojana in economic rehabilitation of urban rural population. And above literature shows role of mudra yojana in development of displaced population in economy. There is no study which discuss about the main reason behind this.

So, the present research focused on the role of Pradhan Mantri mudra scheme in economic rehabilitation of urban-rural population of Lucknow city.

1.4: Objective OF THE STUDY

Research study proposed has following objective to fulfill.

- To analysis the impact of land acquisition on socio-economic condition of Urban Rural population.
- To explore the change taken place in occupational pattern of urban rural population after land acquisition.
- To analysis the role of Pradhan Mantri Mudra Scheme in economic rehabilitation in urban rural population.

1.5: Hypothesis OF THE STUDY

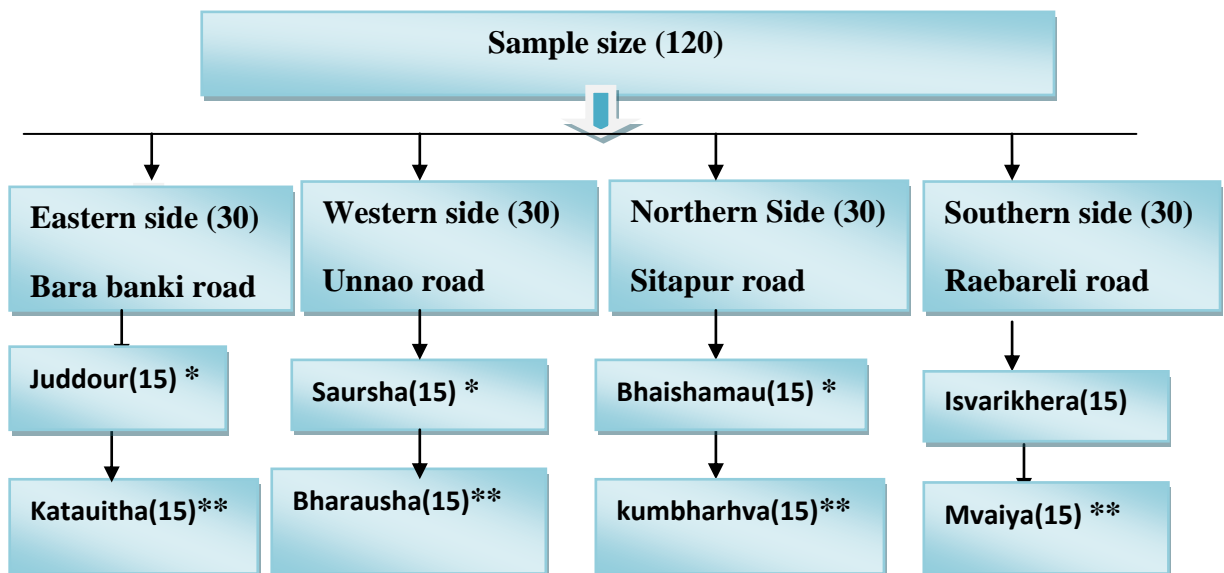
The study may test the following hypothesis:

- Land acquisition due to urbanisation have adversely affected to socio economic condition of urban rural population.
- After land acquisition most of the urban-Rural populations are employed in to low productive non-farm activities.

- Pradhan Mantri mudra scheme is playing very important role in economic rehabilitation of urban rural population.

1.6: RESEARCH METHODOLOGY AND DATA SOURCE:

A research design is a plan according to which observations are made and data are assembled. This study has been analyzed quantitative point of view. For accomplishing the objectives of study has been done mainly under primary source. Primary data has been collected through field survey at lucknow, research schedule has been used for data collection but the secondary data has been also be used which is collected through various sources which would mainly comprise of Mudra website, journals, newspapers, Uttar Pradesh and union development report etc.the area of study has been Lucknow. Study has been based on 120 samples of households chosen by well defined multistage stratified random sample method. Sample size divided in two parts first that those household whose land has been acquired and second whose land have not been acquired. At the first stage Lucknow has been divided in to four parts that is eastern, western, southern and northern. At the second stage for each part of Lucknow as development processes is along the side of highways connecting to urban village existing on each connecting highways i.e. Sultanpur road, Unnao road, Sitapur road and raebareli road. At third stage from each village 15-15 households will be surveyed for collecting the information relating to research objective.



* Land have been acquired

** Land have not been acquired

1.7: CHAPTER PLAN:

CHAPTER 1:

Introduction

CHAPTER 2:

Conceptual and Theoretical Framework

CHAPTER 3:

Impact of Land Acquisition on Socio-Economic Condition of Urban Rural

Population

CHAPTER 4:

Processes of Land Acquisition and Its Impact On Occupational Pattern Of Urban Rural

Population

Chapter 5:

Role of Pradhan Mantri Mudra Scheme In Economic Rehabilitation Of Urban Rural

Population

CHAPTER 6:

Conclusion /Finding/Summing

Chapter 2

Conceptual and Theoretical Framework

2:1 Introduction

This chapter is divided into two sections. First section deals with the Conceptual background and second section deals with the Theoretical framework. In this chapter essentially deals with several case studies relating to socio-economic characteristics prevailing in different areas in the Lucknow city namely urban, urbanizing and rural areas. The basic aim of this chapter is to appreciate the socio economic characteristics with particular some reference of occupation income and finance impact in peri-urban areas. In this chapter we discussed about correlation between migration and rapid urbanization and growth in the largest cities of the developing world. The topics include the characteristics of urbanization, government policies toward population migration, the change in absolute size of the rural population, and the problems of urbanization especially due to land acquisition. We also discussed about what is impact of urbanization in sustainable population management due to land acquisition through its impacts on social change and modernization, on individual and household incomes; and on demographic changes. In the light of the foregoing impacts, urban management challenges are reviewed and the policies and strategies towards sustainable urbanization, sustainable population management and enhanced quality of life for urban population are outlined and discussed. Because of the complexity of human life and fast changing socio- economic conditions, human migration is gaining importance day by day. Basic factor that has influenced the mobility of man from one region to another was uneven distribution of population and resources, unbalanced utilization of resources and variation in economic and cultural developments (Dr. m s deshmkh). This chapter is a broad review of the peri-urbanization phenomenon, available literature for this study covers conceptual and theoretical framework of literature on the land use dynamics, socio-economic transformations and financial challenges revealed in the area due to urban growth.

In this conceptual field, the peri-urban interface is still generally considered as a transitional zone between city and countryside. A sharp distinction between urban and rural settlements generally assumes that the livelihoods or the inhabitants can equally be reduced to two main categories: agriculture based in rural areas and manufacture and services based in the urban centres (Germán Adel). The sectoral interaction consists of rural activities taking place in urban

areas (e.g. urban agriculture) or traditionally “urban” activities as manufacturing³ and services taking place in rural areas, or even the peri-urban flows to and from rural industries that are spatially concentrated around urban areas (Tacoli, 1998). In the several studies it has been found that microfinance play very important role in the development of weaker sections and unorganized sector/informal sector. Hence, in the present chapter we are going to discuss about the role of microfinance in development of poor population Microfinance is emerged as a powerful instrument for providing basic financial facilities to the rural poor, women, small and marginal farmers, rural artisans and economically weaker sections in society. According to recent survey, more than one billion poor people have no access to basic financial facilities, which are essential for them to manage their precarious lives. In this situation microfinance emerged as an alternative source for credit to the rehabilitee population (Y.J Priyadarshini). Thus, it seems very important to have role of different institutions i.e. government, NGO and financial institutions to enable these population to get enhanced and improved. Hence, there is need to analyze the role of microfinance to help the development socio and economical condition of household of Lucknow as microfinance aims to provide people with access to loans, savings, and insurance and efficient payment system. Such financial services provide customers with greater financial security and allow them to realize their economic potential. Microfinance provides financial services to the poor, including credit, savings, and insurance. The field is undergoing a period of transition as microfinance institutions begin to seek money from capital markets. This course will explore how microfinance institutions are organized, how they raise money and are managed, and emerging trends that are shaping the field, all with an eye towards understanding the interplay between business models and poverty alleviation. ‘Microfinance refers to small-scale financial services for both credits and deposits that are provided to people who farm or fish or herd; operate small or microenterprises where goods are produced, recycled, repaired, or traded; provide services; work for wages or commissions; gain income from renting out small amounts of land, vehicles, draft animals, or machinery and tools; and to other individuals and local groups in developing countries, in both rural and urban areas’. (R Srinivasan).present chapter divided in to four part introduction, Conceptual frame work, theoretical frame work and conclusion.

2.2: Conceptual Framework:

A conceptual framework is an analytical tool with several variations and contexts. It is used to make conceptual distinctions and organize ideas. Strong conceptual frameworks capture something real and do this in a way that is easy to remember and apply.

2.2.1: Urban-Rural Population

Concept of urban rural is much closer to concept of peri-urban .over coming under rural areas however due to urbanization now their characteristic is very close to characteristic of urban areas. The fast deteriorating environment often pushes the developments to the periphery of the cities, creating a rural-urban interface. Thus its cover, urban, rural and peri urban which are neither rural nor urban areas. i.e. the people lives in rural areas and his living standard and life style is like urban areas is known as urban-rural areas. The extension of urban character or the urbanization trend beyond city limit is accelerated not only by urban pressure or driving forces but also the availability of transportation corridors facilitating easy access. During the process of urbanization in the area beyond city, the peri-urban area is assumed to exist, before it reaches rural areas. Peri-urban areas are the predominant location of residence for majority of labour force required by the business community, construction industry and trade and commerce.

2.2.2: Urbanization:

Urbanization refers to the population shift from rural to urban areas, the gradual increase in the proportion of people living in urban areas, and the ways in which each society adapts to the change. It is predominantly the process by which towns and cities are formed and become larger as more people begin living and working in central areas. Urbanization is relevant to a range of disciplines, including geography, sociology, economics, urban planning, and public health. The phenomenon has been closely linked to modernization, industrialization, and the sociological process of rationalization. Urbanization can be seen as a specific condition at a set time (e.g. the proportion of total population or area in cities or towns) or as an increase in that condition over time. So urbanization can be quantified either in terms of, say, the level of urban development relative to the overall population, or as the rate at which the urban proportion of the population is increasing. Urbanization creates enormous social, economic and environmental changes, which provide an opportunity for sustainability with the potential to use resources more efficiently, to create more sustainable land use and to protect the biodiversity of natural ecosystem.

2.2.3: Land Acquisition:

Land acquisition in India refers to the process by which the union or a state government in India acquires private land for the purpose of industrialization, development of infrastructural facilities or urbanization of the private land, and provides compensation to the affected land owners and their rehabilitation and resettlement. Land acquisition in India is governed by the

Right to Fair Compensation and Transparency in Land Acquisition, Rehabilitation and Resettlement Act, 2013 (LARR) and which came into force from 1 January 2014 Till 2013, land acquisition in India was governed by Land Acquisition Act of 1894. On 31 December 2014, the President of India promulgated an ordinance with an official mandate to "meet the twin objectives of farmer welfare; along with expeditiously meeting the strategic and developmental needs of the country". An amendment bill was then introduced in Parliament to endorse the Ordinance. Lok Sabha passed the bill but the same is still lying for passage by the Rajya Sabha. On 30 May 2015, President of India promulgated the amendment ordinance for third time. Union Government of India has also made and notified the Right to Fair Compensation and Transparency in Land Acquisition, Rehabilitation and Resettlement (Social Impact Assessment and Consent) Rules, 2014 under the Act to regulate the procedure.

2.2.4 Microfinance:

The term micro literally means small and finance means investment or support therefore microfinance can be defined literally as a small investment or support. On the other, microfinance is a broad category of services which include provision of financial services to the poor and low income groups who traditionally lack access to banking services.

Microfinance can be defined as provision of thrift, credit and other financial services and products of very small amounts to the poor in rural, semi urban or urban areas for enabling them to raise their income levels and improve living standards (Task Force on Microfinance). As per the definition of International Labour Organization (ILO), microfinance is an economic development approach that involves providing financial services through institutions to low income clients. Microfinance is the provisions of the wide range of financial services such as loans, deposits, money transfers, savings, insurance etc to the poor and rural population. Present chapter shows the role of microfinance as to how it may be helpful in solving the problems of rehabillitee population of Lucknow and how it helps in development of education, health, social security etc of socio economic condition. It also explains about the awareness of household regarding the government schemes related to finance.

2.2.5: Microcredit:

Microcredit is the extension of very small loans (microloans) to impoverished borrowers who typically lack collateral, steady employment, or a verifiable credit history. It is designed to support entrepreneurship and alleviate poverty. Many recipients are illiterate, and therefore unable to complete paperwork required to get conventional loans. The impact of microcredit

is a subject of much controversy. Proponents state that it reduces poverty through higher employment and higher incomes. Microcredit data are compiled and published by different organizations. We find them useful. I propose that while publishing these data we identify the category or categories of microcredit each organization provides. Then we can prepare another set of important information. number of poor borrowers, and their gender composition, loan disbursed, loan outstanding, balance of savings, etc. under each of these categories, country wise, region wise, and globally. These sets of information will tell us which category of microcredit is serving how many poor borrowers, their gender break-up, their growth during a year or a period, loans disbursed, loans outstanding, savings, etc. The categories which are doing better, more support can go in their direction. The categories which are doing poorly may be helped to improve their performance. For policy-makers this will be enormously helpful. For analysis purpose this will make a world of difference. This is expected to lead to improved nutrition and improved education of the borrowers' children. Some argue that microcredit empowers women. In the US, UK and Canada, it is argued that microcredit helps recipients to graduate from welfare programs. Critics say that microcredit has not increased incomes, but has driven poor households into a debt trap, in some cases even leading to suicide. They add that the money from loans is often used for durable consumer goods or consumption instead of being used for productive investments, that it fails to empower women, and that it has not improved health or education.

2.2.6: Micro-insurance

Providing the poor with insurance against risks of any kind is the mission of micro-insurance. A small and repetitive payment covers in a pool of people the probability of a negative event deeply effecting one of them. By sharing the risk, the price can be kept low and the disruption to the partners of the affected person can be avoided. For instance, the death of a micro-credit borrower, potentially leading to a negative legacy to the already badly hit family, can be insured so that the debt is eliminated (and the family even given the money for the funeral) while the MFI recovers the money from the insurer. By pooling all the MFI clients, the payment required for covering this risk can be kept quite low. Micro-insurance is getting into new areas such as health risks, property damages in productive assets, whether-indexed crop insurance for farmers, storm housing damage, etc. These extensions rely on the observation that poverty can easily be the result of negative events, that the poor are the most hit by many widespread risks and that their precautionary savings are freezing badly needed resources. At

the same time, the huge number of poor and their wide geographical distribution is an attractive feature for the insurer, since the larger the pool, and the less correlated the events, the lower the payment necessary to cover the negative occurrence, thus its affordability for the poor themselves. These opportunities are at odds with traditional insurance institutions, that are usually excluding the poor from coverage.

2.2.7: Micro Saving

A branch of microfinance, consisting of a small deposit account offered to lower income families or individuals as an incentive to store funds for future use. Micro savings accounts work similar to a normal savings account, however, are designed around smaller amounts of money. The minimum balance requirements are often waived or very low, allowing users to save small amounts of money and not be charged for the service. Micro savings plans are usually offered in developing countries as a way to encourage saving for education or other future investment. People who invest in these plans are better prepared to cope with any unforeseen expenses, which would usually harm lower income individuals.

2.3: Theoretical Perspectives

The path of economic development is historically associated with structural transformation of national economies. Economic growth is characterized by patterns of changing shares of different sectors in the national income and labour force. The most common structural transformation observed historically, as well as in the economic development of nations, have been mentioned in the works of economist. The studies depict the shift of predominant share of agriculture to manufacturing activities and a moderate to high level of increase in the share of services both for the national product and the work force. The issues of urbanization play significant roles in the study of sociology. Race, economics, and human behaviour intersect in cities. Let's look at urbanization through the sociological perspectives of functionalism and conflict theory. Functional perspectives on urbanization generally focus on the ecology of the city, while conflict perspective tends to focus on political economy. Human ecology is a functionalist field of study that looks at on the relationship between people and their built and natural physical environments (Park 1915). Generally speaking, urban land use and urban population distribution occur in a predictable pattern once we understand how people relate to their living environment. Urbanisation is a way of life, once confined to the historical central city, and has been

spreading outwards creating urban densities and new outer and edge cities in what were formerly suburban fringes and green field or rural sites. In some areas, urbanization has extended on even larger regional scales, creating giant urban galaxies with population sizes

2.3.1: Land Delivery Theory:

Land delivery theory administration systems must be able to manage delivery land for essential developments, private infrastructure and change of land uses in response to human, social and economic demands. Countries often lack a theoretical basis to form their fundamental policy of land taking. Eminent domain (a term familiar in European countries) is the government ability to take land particularly in civil law countries. In developing countries with civil law history, government capacity can be an initial problem. Civil law countries which give strong constitutional protection of land ownership restrict opportunities for compulsory acquisition, sometimes with fatal results for public projects.

2.3.2: Compensation Satisfaction Theory:

P. C. Smith's (1969) Equity Model extends and expands the satisfaction theory. He thinks that people will compare the investment and reward ratio. If their investment and reward ratio are equal with others', they will feel fair. Conversely, if the self ratio is far behind others', they will feel unfair and unsatisfied. R. A. Ash (1965) points out that everyone has the output which is obtained from work and the input faith which is essential to achieve these outputs. These studies have laid a foundation for follow-up compensation satisfaction research.

2.3.3: Labour Theory of Property (Acquisition):

The Lockean and Rothbardian theory of initial acquisition of property involves the necessity of mixing one's labour with an object in the external environment. Once labour has been applied to a thing, it can legitimately become one's private property. What is property? Property is basically a claim to ownership of something. Locke divided property into two types, common and private. Locke's theory of private property is a labour theory of property that builds from a common property basis. He believed that God gave the world and all that was in it to man for his common use. Private property emerged for the sake of convenience. Locke used a labour theory to make the bridge from common to private property. This theory is sometimes also known as sociological theory of property. It implies that the concept of property should not be confined to private rights but it should be considered as a social institution securing maximum interests of society. Property is situated in the society, has to be

used in the society. According to Jenks, no one can be allowed an unrestricted use of his property, to the detriment of others. He also said that the use of property should conform to the rules of reason and welfare of the community. According to Laski, property is a social fact like any other, and it is the character of social facts to alter. Property has further assumed varied aspects and is capable of further change with the changing norms of the society. This theory states that there should be no a priori theory of property, it should be built on the analysis of function and social effects of property, if the property is acquired through labour, then it is justified otherwise not. The distribution should be on proper and equitable principles.

2.3.4: Conflict Theory

We just saw that functionalism has mixed views about the benefits and disadvantages of cities and urban life and thus of urbanization. In contrast to this ambivalence, conflict theory's views are uniformly critical. In this regard, recall from Problems" that conflict theory assumes a basic conflict between society's "haves" and "have-nots," or between the economic and political elites and the poor and people of colour. This type of conflict, says conflict theory, manifests itself especially in the nation's cities, in which the "haves" and "have-nots" live very different lives. On the one hand, the rich in American cities live in luxurious apartments and work in high-rise corporate buildings, and they dine at the finest restaurants and shop at the most expensive stores. On the other hand, the poor and people of colour live in dilapidated housing and can often barely make ends meet.

- Functionalism offers both a positive and a negative view of urbanization. Functionalist sociologists differ on the degree of social solidarity that exists in cities.
- According to conflict theory, economic and political elites use their resources to develop cities in a way that benefits them. The diverse social backgrounds of urban residents also contribute to certain types of conflict.
- According to symbolic interactions, social inequality based on social class, race/ethnicity, gender, age, and sexual orientation affects the quality of urban experiences. In addition to differences in their socio demographic profiles, city residents differ in other ways. Herbert identified several types of urban dwellers: cosmopolites, unmarried and childless, ethnic villagers, deprived, and trapped.

2.3.5: Lewis Model of Unlimited Supply of Labour:

The Nobel Laureate, W. Arthur Lewis presented his model of unlimited supply of labour or of surplus labour economy's. By surplus labour it means that part of manpower which even if is withdrawn from the process of production there will be no fall in the amount of output.

Lewis model is a classical type model which states that the unlimited supplies of labour can be had at the prevailing subsistence wages. The industrial and advanced modern sector can be developed on the basis of agri. to traditional sector. This can be done by transferring the labour from traditional sector and modern sector.

Lewis says that the wages in industrial sector remain constant. Consequently, the capitalists will earn 'surplus'. Such surplus will be re-invested in the modern sector leading to absorb the labour which is migrated from subsistence sector. In this way, the surplus labour or the labour which were prey to disguised unemployment will get the employment. Thus both the labour transfer and modern sector employment growth are brought about by output expansion in that sector. The speed with which this expansion occurs is determined by the rate of industrial investment and capital accumulation in the modern sector. Though the wages have been assumed constant, yet Lewis says that the urban wages are at least 30% higher than average rural income to induce the workers to migrate from their home areas.

2.3.6: THE GRAMEEN BANK MODEL OF MOHHAMD YUNUS

In most developing countries, policies for rural financial development have been based on three erroneous beliefs concerning their target groups. 1. Rural micro-entrepreneurs are unable to recognize themselves, 2. They are too poor to save; and 3. They need cheap credit for their income-generating activities or small enterprises. Three financial policies have resulted from these conjectures. Firstly, the credit-oriented development banks and special programs were set up which ignored savings mobilization. Secondly, credit was subsidized, and lastly generous credit guarantee schemes were set up to cover the anticipated losses. The consequences of these policies contributed neither to the self-sustained growth of rural finance, nor did they sufficiently benefit the rural poor. For commercial reasons financial services historically have been targeted to the rich section of the society, which have a greater capability to repay loans and preserve their savings. The Grameen Bank has been enormously successful in generating sustainable livelihoods, reducing poverty and driving development in Bangladesh. We also explain

i.e. In this model, groups consisting of five members are formed on a voluntary basis. Each member is required to make a saving deposit and payment on a loan at a given interval of time. The basic set-up involves joint-liability, where all members in the group are treated as being in default if any other member in the same group fails to meet her payment obligation (Besley & Coate, 1995), and dynamic incentives - which means that the borrower (or the group) is cut off from future borrowing if she fails to meet her payment instalments, and bigger loans are granted over time if the previous one has been paid back in an orderly manner (Morduch, 1999). These conditions make it of paramount importance that the choice of group members is suitable. Repayments are made in public, and this further enhances the motive to pay instalments as per the agreed upon rules in order not to lose face (Morduch & Armendariz, 2005). Since its start in 1976, it has grown to over 1084 national branches, in over half the villages of Bangladesh. Recognized as a huge success, the “microfinance” model pioneered by Dr. Yunus has been replicated and implemented in dozens of other underdeveloped and developing countries around the world. Presently there are approximately 7000 microfinance institutions serving over 54 million clients worldwide.

2.3.7: Self-Help Group Model

A Self-Help Group (SHG) is an informal association of 10-20 persons, who have voluntarily come together for the business of saving and credit and to enhance the members’ financial security as primary focus and other common interest of members such as area development, awareness, motivation, leadership, training and associating in other social intermediation programmes for the benefit of an entire community (Gangaiah et al. 2006). NABARD defines it as a group of 20 or less people from a homogenous class who are willing to come together for addressing their common problems. They make regular savings and use the pooled savings to give interest-bearing loans to their members. The process helps them imbibe the essentials of financial intermediation including prioritisation of needs, setting self-determined terms for repayment and keeping books and records. It builds financial discipline and credit-history that encourages banks to lend them in certain multiples of their own savings and without any demand for collateral security. The size of 20 has been made mandatory because any group larger than this would need to be registered under the Indian legal system. These groups are expected to create a democratic culture with participations in debate and the decision making process, which is possible only in small groups.

2.3.8: Microfinance Delivery Models in India

There exists a wide range of microfinance in India. It can be said that India hosts the maximum numbers of microfinance models. Each model has succeeded in their respective fields. The main reason behind the existence of these models in India may be due to geographical size of the country, a wide range of society and cultural groups, the existence of different economic classes and a strong NGO movement. Microfinance Institutions (NGO-MFIs, Mutual Benefit MFIs and For-profit MFIs) in India have adopted various traditional as well as innovative approaches for increasing the credit flow to the unorganized sector. They can be categorized into four broad categories. (1) SHG Model (2) Federated SHG Model (3) Grameen Bank Model (4) Cooperative Model We discuss important features of these four micro-finance models. These models vary in their legal form, in the channels and methods of delivery, in their governance structure, in their approach to sustainability and also in their approach to microfinance.

2.3.9: Development Theory of Micro-Finance

Rural financial institutions have a pivotal role in development of the rural economy, as they provide a positive institutional alternative to the exploitative money-lender, on the one hand, and on the other, promote livelihood options through enhancing the availability of credit for productive investment. Recognizing the multiple linkages of credit with livelihood strategies and poverty alleviation, the low income countries, having a large under-developed rural economy, emphasized on targeted credit delivery programmes to expand the outreach of the formal lenders to the rural poor. However, theoretical and empirical literature on rural credit markets has demonstrated that rural credit market as an institution has not been able to fulfil its objective efficiently in meeting the credit needs of the poor in the low-income countries. The emergence and the rapid expansion of micro-finance can be seen as a result of shortcomings of development strategies, particular in the area of development finance. By providing financial services to poor people on a self-financing basis, Micro-finance has overcome two main problems of all post-war approaches to development finance. These are namely the exclusion of the poorer parts of the population from access to financial services, as well as the political interference with development finance and its dependence on subsidies eventually resulting in a lack of sustainability. To understand the current nature and characteristics of micro-finance, it is important to examine how development ideologies and perceptions of poverty have influenced micro-finance institutions and interventions over time.

2.3.10: Co-operative Model

A co-operative is an autonomous association of persons united voluntarily to meet their common economic, social, and cultural needs and aspirations through a jointly-owned and democratically-controlled enterprise. Some co-operatives include member-financing and savings activities in their mandate. This model works on the principle that every community has enough human and financial resources to manage its own financial institutions. The members who own it are the members who use its services and can come from different sections of the same community - like agriculture, retail, wholesale etc. By proper networking, small- scale local institutions scale up and become sustainable while locals maintain ownership and control over their institution

2.4: Conclusion:

Analysis of data collected from different sources clearly indicates that the colonial Land Acquisition Act, 1894 is ineffective and inadequate and its deficiencies and drawbacks are to be done away with to ensure land acquisition without litigations. I.e. it has the power vested with the state to acquire land for the public purpose is being misused. And State has completely failed to promote the social justice though it has acquired the private land for public purpose. The compensation to be paid to the land owners in case of acquisition is not realistic and rational and also judiciary has played a pivotal role in evolving new principles with regard to acquisition of land and related compensation and rendered justice to the people. The overall conclusion of the investigation is that if the above deficiencies had been removed the Land Acquisition Act, 1894 would have been able to secure the social justice and it could balance the land loser interest with societal interest at large. As such to avoid the multiplicity of amendments to the colonial Land Acquisition Act, 1894 and mainly to rehabilitate and resettle the project displaced persons the Act was repealed and replaced by the Right to Fair Compensation and Transparency in Land Acquisition, Rehabilitation and Resettlement Act, 2013. Urban areas are emerging as economic growth drivers for most of the countries and hence India too is witnessing a sharp rise in urbanization. At the moment, India is among the countries of low level of urbanization even less than the average world urbanization. It is growing share of urban population in towns may affect their future growth. However, unmanaged urbanization may become detrimental and can result in several socio-economic and environmental challenges. Moreover excessive population in urban areas will lead to limited living spaces and real estate, shortage of other resources such as power and water, traffic congestion, pollution as well as ineffective distribution of public services

We also explains the role of microfinance services in relation to all the problems related with the household of rehabilitee population and various socio economic conditions which have been access to banking services

From, the above data which highlights the role of microfinance with regard to socio economic indicators such as income level, saving amount, family size, educational status, housing condition, social security, electric facility etc. it clearly depicts that those who have been access to banking services have better standard of living in all stages. It shows that by shaking the hands to microfinance services, poor artisans may protect themselves from poverty, increase their source of income, increase their savings and also increase the right path of hunger, illiteracy and poverty. To meet with basic necessities of ordinary life, it shows that microfinance may be the initial step in contravention of poverty cycle. Further, the chapter highlights the role of microfinance in economic rehabilitation solving the problems related to finance for those population who essential for finance.. Thus, it can be concluded that microfinance to some extent is helpful in solving the problem and in development of the of economic rehabilitation. The above chapter also highlights the unawareness of the household regarding the government schemes which are related to them and it was surprisingly shocking that about all household revealed of getting no benefits from government to them. Hence, this can be concluded that there is pressing need to create awareness about the credit finance and through access of financial services and microfinance services which will help in development of displaced population of urban rural areas.

CHAPTER 3

Impact of Land Acquisition on Socio Economic Condition of Urban Rural population

3.1: Introduction

Social status of society always plays an important role in determining the economic growth of the country. A good social status of an individual always helps in improving the quality of life and standard of living of an individual. Socio economic status can be determined by the individual's education, income, housing condition, Social security's and other important indicator of the individual. Socio economic status is an economic and sociological combined total measure of person's work experience and of an individual's or family's economic and social position in relation to others, based on income, education, and occupation. Socio economic status (SES) is an important determinant of the standard of living and health status as it influences the incidence and prevalence of various indicators on livelihoods. Socio economic status can be determined by the individual's education, income, housing condition, occupation and other important indicator of the individual. The present chapter analyzes the social and economic status of the surveyed households of rehabilitee population.. the city of Lucknow in U.P was selected to be studied in accordance with the objective. Through the history of Indian urbanization rehabilitee population play an important role in development of an economy where lucknow rehabilitee population play an important role in providing facilities to a large section of population to access the impact of socio economic aspect on their living of standard .it is important to study and analyze the socio economic status of urban rural population.

The present chapter analyzes the social and economic status of the surveyed households of urban rural population. The city of Lucknow in U.P was selected to be studied in accordance with the objective. The study tries to develop significant insights into the social and economic conditions of urban rural population. The present chapter analyzes the social and economic status of the surveyed households of urban rural population where of urban rural population is only the means of livelihood to them. In order to determine the quality of life and standard of living they are living it is important to study the social status of these population.

The present study will analyze the social and economic condition of urban rural population by taking into consideration the education level, income condition, Gender, religion, age,

social security, land holding size, electric facility housing condition, , etc. . An attempt is made in this chapter to present the socio economic condition of Urban Rural population. and the chapter is divided in to nine part i.e. Introduction, Education occupation, income condition housing condition ,land holding size, social security ,electric facility and conclusion which explain all about socio economic condition of Urban Rural population

3.2: Educational Qualification:

Education is one of the important indicators of the socio economic well being of the family which shows the standard of living of the family. Education plays an important role in providing skills to the unskilled. Education levels of the population influences not only their perceptions but also indicate the social behavior of human. Education in India is provided by the public sector as well as the private sector, with control and funding coming from three levels: central, state and local. That is why hereby we discussing the education status among total population.

Table 3.2: Distribution of total sampled population by Educational Qualification:

Education of respondent	Whether-your-land-have-been-acquired-by-any- pubic-private-project		Total
	Yes	No	
Illiterate	18	8	26
	30.0%	13.3%	21.7%
Primary	17	18	35
	28.3%	30.0%	29.2%
Secondary	21	24	45
	35.0%	40.0%	37.5%
higher secondary	2	6	8
	3.3%	10.0%	6.7%
Graduate	2	4	6
	3.3%	6.7%	5.0%
Total	60	60	120
	100.0%	100.0%	100.0%

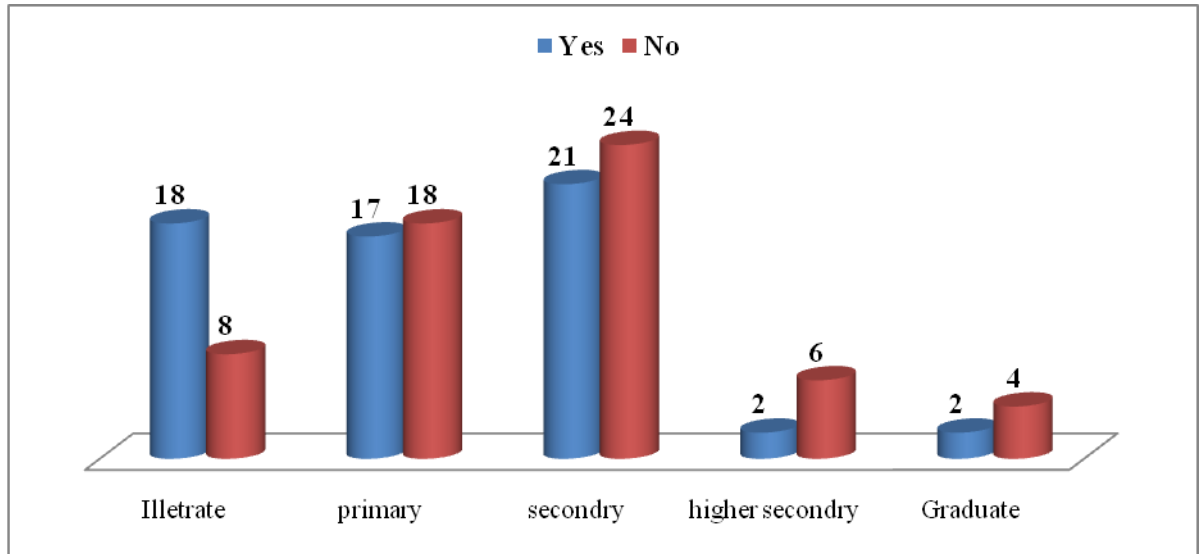
Source: Estimated from field data

Educational status of household brings out through Table 3.2 given above which highlights that overall 21.7 percent of household are illiterate and 35 household are having primary level of education status which cover 29.2 percent of total sampled population and 45 person are having secondary level of education status which cover 37.5 percent of total sampled

population. Only 6.7 percent found to be in higher secondary and only 5.0 percent people out of sampled population is graduate which reveals that maximum household were educated up to secondary and below higher secondary. But ratio of education is less in those household whose land are acquire with the compare of those household whose land are not acquire.

It is clear from above analysis that level of education was low among the household whose land are acquire.

Figure 3.2: Educational Qualification of Respondent:



Source: Estimated from field

3.3: Occupational Pattern:

Occupational pattern is most important factor for determine the socio economic condition of the population. That means Occupational structure also influences the socio-economic development of an area. Occupation implies trade or profession. It reveals the nature of economic progress of a country. It is related to agriculture, industry and services. Occupations depend up on the degree of economic development and sophistication of country. Occupational structure influences many aspects of population in a region. The occupational characteristics of population are reflected in the working force, dependency load, employment and unemployment. The occupational structure of a country refers to the distribution or division of its population according to different occupations. There occupation has been mainly divided into four types, Farming on own land, Sharecropping farming leased land, Salaried employment in government and Salaried employment-private sector. In spite of that, occupational structure is a key component and manifestation of population composition. It gives a proper illustration of ratio of the working and non-working population in an area or a country. The significance of occupational distribution of population of a region lies in the

fact that, it clearly reveals the socio-economic characteristics of the people living that particular region. It is, hence, one of the important measures of socio-economic development of the country or particular area. The spatial distribution of workforce population has been studied on the basis of data provided by the field survey.

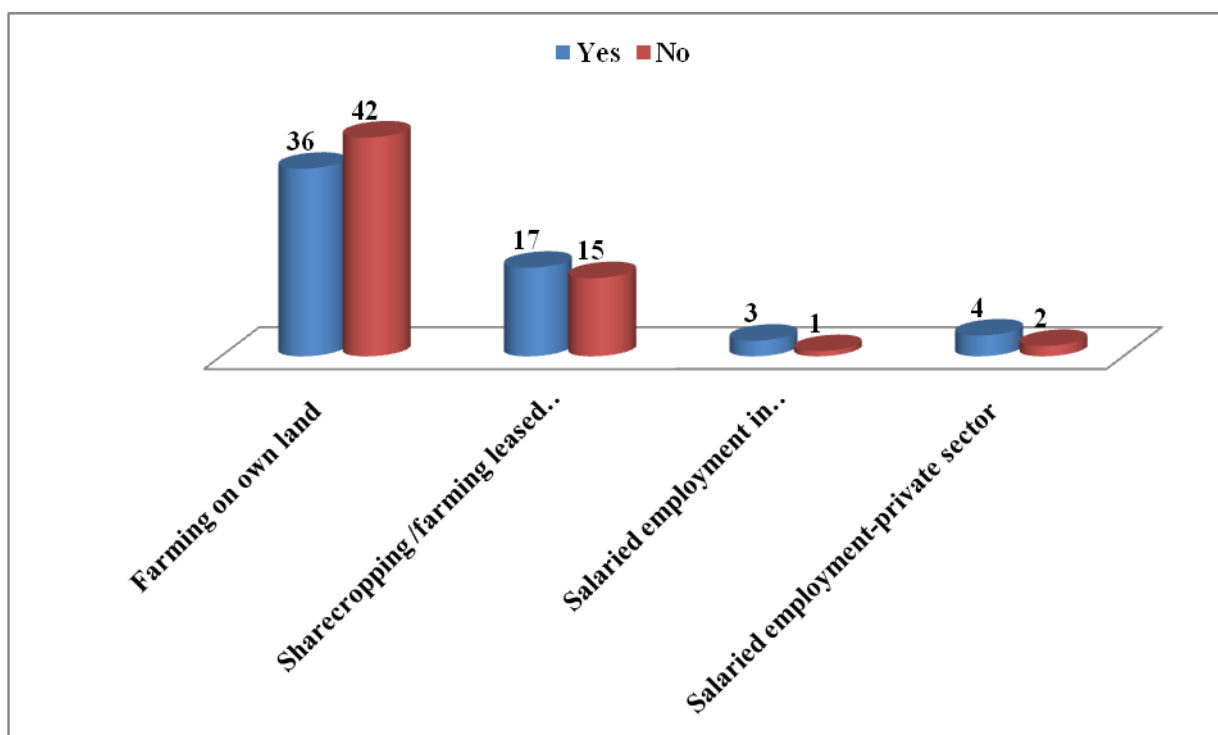
Table 3.3 distribution of household by occupation wise:

Occupation	Whether-your-land-have-been-acquired-by-any-pubic-private-project		Total
	Yes	No	
Farming on own land	36	42	78
	60.0%	70.0%	65.0%
Sharecropping /farming leased land	17	15	32
	28.3%	25.0%	26.7%
Salaried employment in government	3	1	4
	5.0%	1.7%	3.3%
Salaried employment-private sector	4	2	6
	60.0%	70.0%	65.0%
Total	60	60	120
	100.0%	100.0%	100.0%

SOURCE: Estimated from field survey

Occupation level of household brings out through Table 3.3 given above which highlights that overall 78 household were engaged in farming on own land which cover 65.0 percent of total sample population and ratio of working population on own land is more whose land are not acquire. And 32 household were involved in sharecropping/farming leased land which cover 26.7 percent of total sample population and in these sector the working population on sharecropping is more whose land is acquired. And only 4 household were involved in salaried employment in government sector which cover 3.3 percent of total sample Population in this sector also the working population is more whose land is acquired and 6 household engaged in salaried employment private sector which cover 65.0 percent of total sample population, in this sector to the working population is more whose land is acquired. Out of the sampled population which shows that maximum were engaged in farming on own land and below in salaried employment in government sector. And ratio of the occupational sector is more in those household whose land are note acquire. While low whose land are acquire.

Figure3.3: occupational pattern of household (in frequency)



Source: Estimated from field data

3.4: Earning of household

Income of a family is an important parameter for prosperity of any household. Household income is a measure of a particular household or place of residence. It includes every form of income, e.g., salaries and wages, retirement income, near cash government transfers.

(12000-100000) refers to Low income level, (100001-200000) refers to middle income group (200001-600000) refers to high level.

3.4: Distribution of household by Income Pattern:

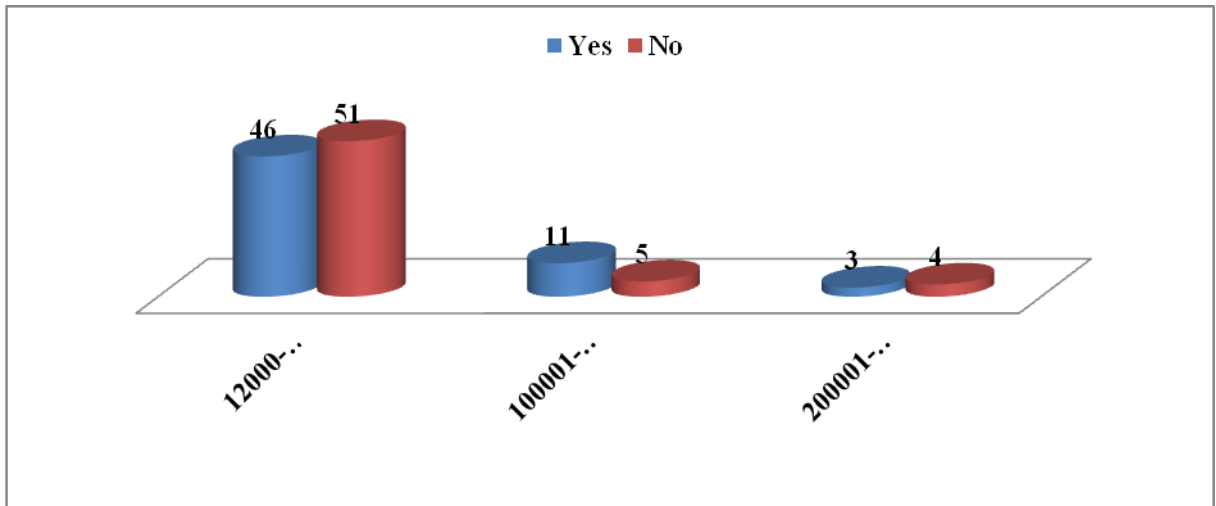
Final Income	Whether-your-land-have-been-acquired		Total
	Yes	No	
12000-100000	46(76.7%)	51(85.0%)	97(80.8%)
100001-200000	11(18.3%)	5(8.3%)	16(13.3%)
200001-600000	3(5.0%)	4(6.7%)	7(5.8%)
Total	60(100.0%)	60(100.0%)	120(100.0%)

Source: Estimated from field data

Above table 3.4 shows that 97 household earn low income group which cover 80.8 percent of Total sample population. and ratio proportion of population is more whose land are not acquired ,Which is under low income group of overall sampled population And 16 household earning in middle income group which is cover the 13.3 percent of total sampled population

and ratio proportion of population is also more whose land are not acquired And only 7 household earning high income group which cover 5.8 percent of total sampled population and ratio proportion of population is more whose land are not acquired so from above we analyzed that the overall Ratio of the earning group is high in those household whose land are not acquire

Figure 3.4: income pattern of household (in frequency):



Source: Estimated from field data

3.5: Housing Condition:

Housing is one of the important components of socio economic conditions of household. Housing condition describes about the economic condition of the rehabilitee population. It is the good indicator of the prosperity.

Table 3.5: Distribution of household by type of houses:

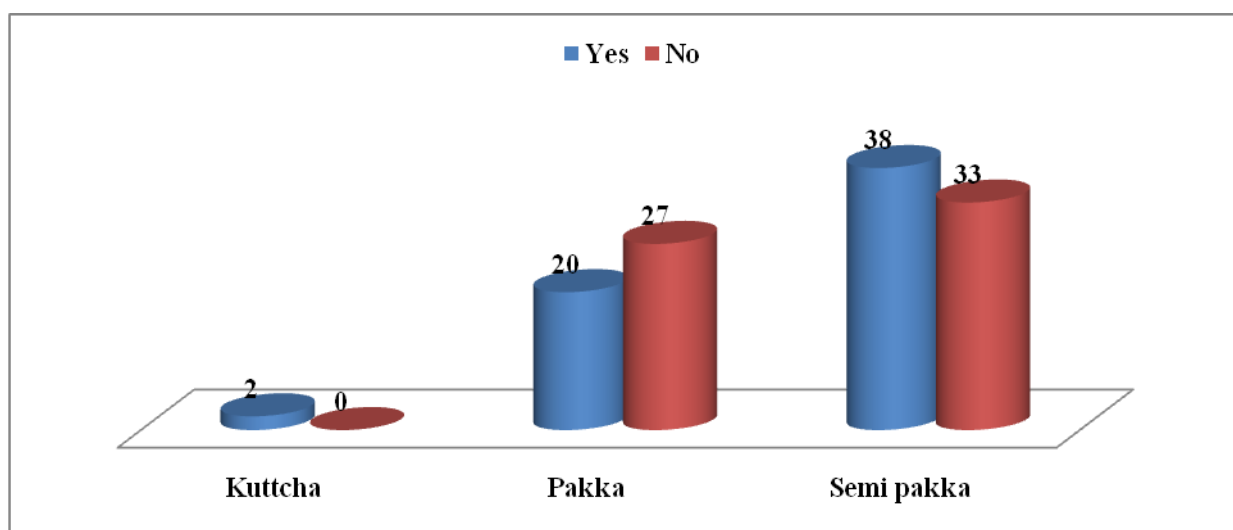
Type	Whether-Your-Land-Have-Been-Acquired-By-Any-Pubic-Private-Project		Total
	Yes	No	
Kuttcha	2(3.3%)	0(0.0%)	2
Pakka	20(33.3%)	27(45.0%)	47(39.2%)
Semi Pakka	38(63.3%)	33(55.0%)	71959.2%)
Total	60(100.0%)	60(100.0%)	120(100.0%)

Source: Estimated from field data

The housing condition of the household were not so good as reflected through the tables which shows that maximum respondents(59.2 percent) reported semi pucca house while about 1.7 percent reported kuttcha house. And 39.2 percent sampled of household were having pucca house. Overall ratio of the housing condition is better in those household whose

land are not acquired. So we analyze that that the housing condition is not so good whose land is acquired.

Figure 3.5: housing condition of household (in frequency):



Source: Estimated from field data

3.6: Land holding size:

In existing Land Record databases, attribute Farmer Category (Size of Holding) is used to capture information about the Category of the Farmer. In common law systems, land tenure is the legal regime in which land is owned by an individual, who is said to "hold" the land. The French verb "tenor" means "to hold" and "tenant" is the present participle of "tenor". The sovereign monarch, known as The Crown, held land in its own right. All private owners are either its tenants or sub-tenants. Tenure signifies the relationship between tenant and lord, not the relationship between tenant and land.

Table 3.6: Distribution Of household by land holding size

land holding size	Whether-your-land-have-been-acquired-by		Total
	Yes	No	
0-1 acres	34	37	71
	56.7%	61.7%	59.2%
1-2 acres	20	16	36
	33.3%	26.7%	30.0%
2-3 acres	6(10.0%)	7(11.7%)	13(10.8%)
Total	60(100%)	60(100%)	120(100%)

Source: Estimated from field data

Above table 3.6 we shows that majority of household having low level land that is 71 household which cover 59.2 percent of total sample population and ratio proportion of land is more household whose land is acquired. And 36 household having marginal land (1-2 acres) which cover 30 percent of total sampled population while only 13 household under high land which cover 10.8 percent of total sampled population,. From Above us shows that overall Ratio proportion of land is less whose land are acquired. From above we found out that those households are in better condition whose land has not been acquired and whose land have been acquired those are in slightly worse condition.

3.7: Social Securities

About the general concept of social wellbeing and the systems that ensure this. For specific systems named "Social Security" and other uses, see Social Security. Social security is enshrined in Article 22 of the Universal Declaration of Human Rights, which states: Everyone, as a member of society, has the right to social security and is entitled to realization, through national effort and international co-operation and in accordance with the organization and resources of each State, of the economic, social and cultural rights indispensable for his dignity and the free development of his personality. Here we discusses some important social security like life insurance ,Aam Admi bima yojna,Rastriy surksha Bima Yojna, Public Distribution System, Kisan credit card, Mgnrega Job Card,etc which play important role in our economy.

Table 3.7.1: Distribution of total sampled population of Life insurance of Household:

Life insurance	Whether-your-land-have-been-acquired-by-any- pubic-private-project		Total
	Yes	No	
SOME ADULTS	11	15	26
	18.3%	25.0%	21.7%
NONE	49	45	94
	81.7%	75.0%	78.3%
Total	60	60	120
	100.0%	100.0%	100.0%

Source: Estimated from field data

Life insurance is a important factor for measuring the socio economical condition of household. Above table shows that only 26 household under the life insurance scheme which cover the 21.7 percent of total sampled of population. And 94 household not involve in this

scheme which cover the 78.3 percent of total population. Above table shows that ratio of life insurance is high in that household whose lands have not been acquired. So we analyze that the ratio of life insurance is low whose land are acquired. From above we found out that those households are in better condition whose land has not been acquired and whose land have been acquired those are in slightly worse condition.

3.7.2: Aam Adami Bima Yojana:

Aam Aadmi Bima Yojana is a Social Security Scheme which had been initiated as well as administered by the Indian Government for mostly the rural landless households. It was launched as recently as October 2, 2007. This scheme provides coverage to the head of the family or one earning member in the family. Aam Aadmi Bima Yojana is intended for social security and financial aid to the people of rural India. This not only includes people below the poverty line but also people living in areas which do not have access to urban facilities such as big hospitals, or even a pharmacy for that matter. With changing topography of the Indian economy and the middle class and above being able to pull them along with changing times, people of rural India, who form the majority, are falling back due to the lack of aid. This particular scheme intends to aid people at such a time.

Table 3.7.2: Distribution of household by Aam adami bima yojana:

Aam adami bima yojana	Whether-your-land-have-been-acquired-by-any-pubic-private-project		Total
	Yes	No	
YES	5	10	15
	8.3%	16.7%	12.5%
NO	55	50	105
	91.7%	83.3%	87.5%
Total	60	60	120
	100.0%	100.0%	100.0%

Source: Estimated from field data

Aam Adami bima yojana is an indicator for measuring the socio economic condition of household. Above table shows that 15 household under the Aam Adami Bima Yojna which cover 12.5 percent of total sampled population. While 105 household is none of this scheme which covers 87.5 percent of total sampled population. Above us shows that ratio of the household is more whose land is not acquired. . From above we found out that those households are in better condition whose land has not been acquired and whose land have been acquired those are in slightly worse condition.

3.7.3: Rastriy Surksha Bima Yojana:

Rastriy Surksha Bima yojana measuring the Social Security and healthcare assurance for all has been the motto of Government of India, and it has taken various steps in this regard. One of the most important policy milestones is the Unorganized Workers Social Security Act (2008) enacted by the Central Government to provide for the social security and welfare of the unorganized workers.

Table 3.7.3: Distribution of household by Rastriy Surksha Bima Yojana:

Rastriy suraksha bima yojana	Whether-your-land-have-been-acquired-by-any-pubic-private-project		Total
	Yes	No	
YES	3	12	15
	5.0%	20.0%	12.5%
NO	57	48	105
	95.0%	80.0%	87.5%
total	60	60	120
	100.0%	100.0%	100.0%

Source: Estimated from field data

Rastriy surksha Bima yojana is indicator of development the economy. This yojana concern the, government of India had enacted the unorganized social security act. Workers Rastriy surksha Bima yojana is a indicator for measuring the socio economic condition of household. Above table shows that 15 household under the rakstriy surksha bima Yojna which cover 12.5 percent of total sampled population. While 105 household is none of this scheme which covers 87.5 percent of total sampled population. Above us shows that ratio of the household is more whose land is not acquired. From above we found out that those households are in better condition whose land has not been acquired and whose land have been acquired those are in slightly worse condition.

3.7.4: Kisan credit card:

Its objective is to meet the comprehensive credit requirements of the agriculture sector by giving financial support to farmers. This model scheme was prepared by the National Bank for Agriculture and Rural Development (NABARD) on the recommendations of R.V.GUPTA to provide term loans and agricultural needs.

Table 3.6.4: Distribution of household by Kisan credit card:

Kisan credit card	Whether-your-land-have-been-acquired-by-any-pubic-private-project		Total
	Yes	No	
YES	5	14	19
	8.3%	23.3%	15.8%
NO	55	46	101
	91.7%	76.7%	84.2%
Total	60	60	120
	100.0%	100.0%	100.0%

Source: Estimated from field data

Kisan credit card is a indicator for measuring the socio economic condition of household. Above table shows that 19 household under the kishan credit card which cover 15.8 percent of total sampled population. While 101 household is none of this scheme which covers 84.2 percent of total sampled population. Above us shows that ratio of the household is more whose land is not acquired.

3.6.5: MGNREGS JOB CARD:

Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA), is an Indian labour law and social_security measure that aims to guarantee the right to work. It aims to enhance livelihood security in rural areas by providing at least 100 days of wage employment in a financial year to every household whose adult members volunteer to do unskilled manual work.

Table 3.7.5: Distribution of household by MGNREGS job card:

Mgnrega Job Card	Whether-your-land-have-been-acquired-by-any-pubic-private-project		Total
	Yes	No	
YES	19	28	47
	31.7%	46.7%	39.2%
NO	41	32	73
	68.3%	53.3%	60.8%
Total	60	60	120
	100.0%	100.0%	100.0%

Source: Estimated from field data

Social security measure that aims to guarantee the work. The MGNREGS Act aims at enhancing the livelihood security of people in rural areas by guaranteeing hundred days of wage-employment in a financial year to a rural household whose adult members volunteer to do unskilled manual work. Above table shows that only 47 household under the MGNREGA job card which cover 39.2 percent of total sampled population. While 73 household is none of this scheme which covers 84.2 percent of total sampled population. Above us shows that ratio of the household is more whose lands have not been acquired. From above we found out that those households are in better condition whose land has not been acquired and whose land have been acquired those are in slightly worse condition.

3.7.6: PUBLIC distribution system:

An Indian food security system. Established by the Government of India under Ministry of Consumer Affairs, Food, and Public Distribution it distributes subsidized food and non-food items to India's poor. It is considered to be the most important food security network.

Table 3.7.6: Distribution of household according to pds:

PUBLIC distribution system	Whether-your-land-have-been-acquired-by-any-pubic-private-project		Total
	Yes	No	
Yes	40	50	90
	66.7%	83.3%	75.0%
NO	20	10	30
	33.3%	16.7%	25.0%
Total	60	60	120
	100.0%	100.0%	100.0%

Source: Estimated from field data

PDS is an indicator for measuring the socio economic condition of household. Above table shows that 90 household under the PDS which cover 75.0 percent of total sampled population and the ratio proportion of public distribution system consumer is more whose land are not acquired. While 30 household is none of this scheme which covers 25.0 percent of total sampled population. From above we analyzed that overall ratio of the public distribution system consumer is more whose lands are not acquired.

Since Public Distribution System (PDS) is considered to be the most important food security network. It evolved as a system of management of scarcity and for distribution of food grains at affordable prices its focus on distribution of food grains in urban rural areas. From above

we found out that those households are in better condition whose land has not been acquired and whose land have been acquired those are in slightly worse condition.

3.8: Electric Facility:

India has surplus power generation capacity but lacks adequate infrastructure for supplying electricity to all needy people. In order to address the lack of adequate electricity supply to all the people in the country by March 2019, the Government of India launched a scheme called power for All.

Table 3.8: Distribution of household according to Electric facility:

Lighting	Whether-your-land-have-been-acquired		Total
	Yes	No	
Kerosene lamp	5	2	7
	8.3%	3.3%	5.8.0%
Electric light	55	58	113
	91.7%	96.7%	94.2%
Total	60	60	120
	100.0%	100.0%	100.0%

Source: Estimated from field data

Electric facility of household is a indicator for measuring the socio economic condition of household. Above table shows that 7 household under the kerosene which cover 5.8 percent of total sampled population and the ratio proportion of electric consumer is more in that consumer whose land are not acquired. While 113 household is none of this scheme which covers 94.2 percent of total sampled population. From above we analyzed that ratio proportion of the electric consumer is more whose land are not acquired. From above we found out that those households are in better condition whose land has not been acquired and whose land have been acquired those are in slightly worse condition.

3.9: CONCLUSION:

The above chapter points out the socio-economic condition of household whose lands have been acquired under any government and private organization of Lucknow. It states that the household whose land is acquired, socio and economic condition are slightly worsening as compared to that those whose lands have not been acquired.

From the following above parameter the conclusion are drawn which reveal as of distribution of household by education group we get more ratio proportion of rehabilitee population .from above we get maximum household under the secondary education which covers 37.2 percent of total sample population while minimum in graduate level which covers only 5 percent of the total sample population.

Further, we discuss the income of a household of total sample population which is low in rehabilitee population .The minimum amount is 12000 rupees per annum and maximum 600000 rupees per annum. The mean average income was found to be 87508.33 Rs per Annum with a huge deviation 94535.39 rupees.

Further, we analyzed the distribution of household by occupational pattern and we get that majority of the household engaged in farming in own land the above analysis reveals that the occupational structure in India has remained almost static over the years.

The results of the analysis show that the larger number of household even doesn't have the pucca house for living and even don't have proper electric light, which is the basic need of life.

Social security of household too not good from above we show that only 21.7 percent of household under the life insurance and 12.5 percent of the population under the Aam Adami bima yojana, 15.8 percent household having the Kisan credit card and 39.2 percent household having Mgnrega job card. About the analysis of public distribution system, 25 percent of household left benefited from that.

CHAPTER 4

Processes of Land Acquisition and its Impact on Occupational Pattern of Urban Rural population

4.1: Introduction

Occupational pattern plays also an important role in determining the economic growth of the country. A good occupational pattern of an individual always helps in improving the standard of living of an individual. Our purpose in this chapter is to clarify that the processes of land acquisition has affected to occupational pattern of urban-rural population. The nature of work and occupations are changing, it is difficult to say with certainty what the changes imply. Occupation is most affected from land acquisition, so obviously we created supply and demand of new goods and services. (Y. A. Parmar) Acquisition of agricultural land and conversion of it into non-agricultural land has not only changed the pattern of livelihood of the dispossessed households but also diversified the occupation of household.

The present chapter seeks to inquire an occupational change that has occurred in case of urban-rural population after land acquisition in Lucknow city. It raises two questions:

- (a) What was their initial occupation, what is their new occupation?
- (b) Which factors have helped them in changing their initial occupations and to take up new occupations?

With this, new occupations with skilled and diversified job requirements and division of labour have emerged. There is a need to look into the impact of these changes on the old occupational structure and its impact on living standard; problem emerged after land acquisition, satisfaction level after land acquisition etc. The land acquisition process has proceeded gradually, steadily diminishing the landholdings of individual farmers. Having lost their land, these peri-urban residents have moved into new activities such as brick making in the neighboring villages; some have opened shops in the village, or have taken to operating travel and taxi services. It is important to note that although factories have been built in the vicinity, they do not employ the local population; instead, they show a preference for migrant labour, which is cheaper.

There is also a fear among employers of union-based (collective) activity among the local laborers. One consequence of this inflow of migrant labour has been an increase in the demand for rented accommodation, which has emerged as a new and important economic activity. The occupational change has been largely understood as a change in the activities of

the members of a society to earn their livelihood. The changes are observed by the increase and decrease in the distribution of these activities and through that to the socio-economic structure of a society. This is done by counting the number of persons engaged in different activity (I P Desai 2017). Present chapter divided in to five i.e. Nature and process of land acquisition, introduction, issue and problem due to land acquisition, impact of land acquisition and conclusion.

4.2: Nature and process of land acquisition:

The difficulties that come in process of land acquisition in India are immense given the population density and the of land use in the country .this is evident from the fact that the fundamental issue in the past few years has been the process of land acquisition compensation for the acquired land is based on the value of the agricultural land; however price increases have been ignored. The development of agriculture is now largely undertaken by the Federal Government through execution of agricultural research programmes in the whole country while States are made responsible for extension services. In India mostly of the population depends on agriculture sector so if land is acquired under the any government and private sector, after that those population facing so many problems after losing their land. In below table we describe which type of land is acquired by the government or private authority

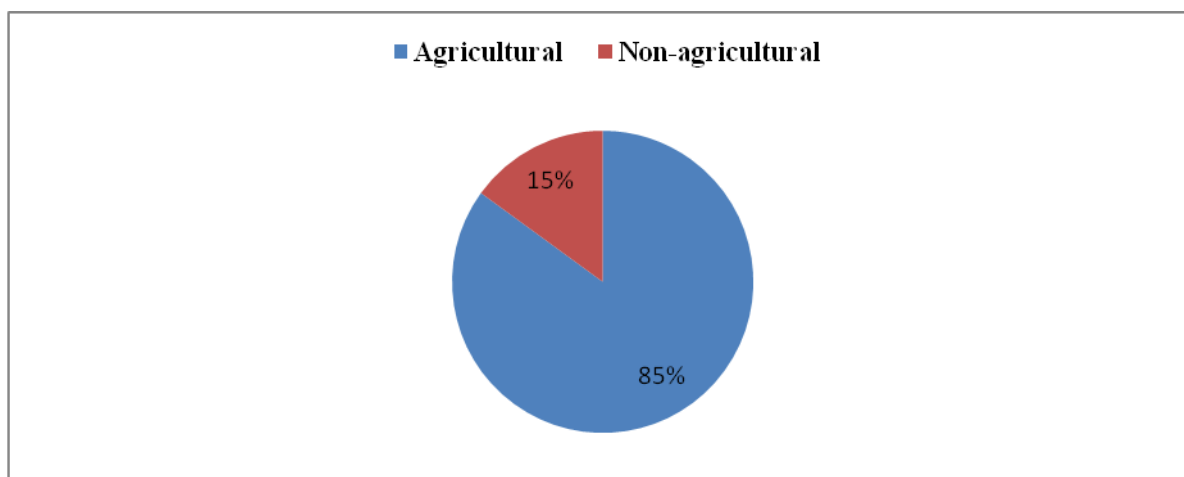
Table 4.2.1: Distribution of total sampled population by which kind of land

Kind of land	Frequency	Percent
Agricultural	51	85
Non-agricultural	9	15
Total	60	100.0

Source: Estimated from field data

In above table we show that the 51 household whose agriculture land is acquired which cover the 42.5 percent of total sampled population. while only 9 household whose Non agricultural land are acquire which cover the only 7.5 percent of total sampled population. So we found that maximum of land acquired through agriculture land .so farmer and those people population who only depends on agriculture are suffering from so many problems.

Figure 4.2.1: Distribution of land by which type of land acquired:



Source: Estimated from field data

Table 4.2.2: how much land is acquired by any private or government scheme?

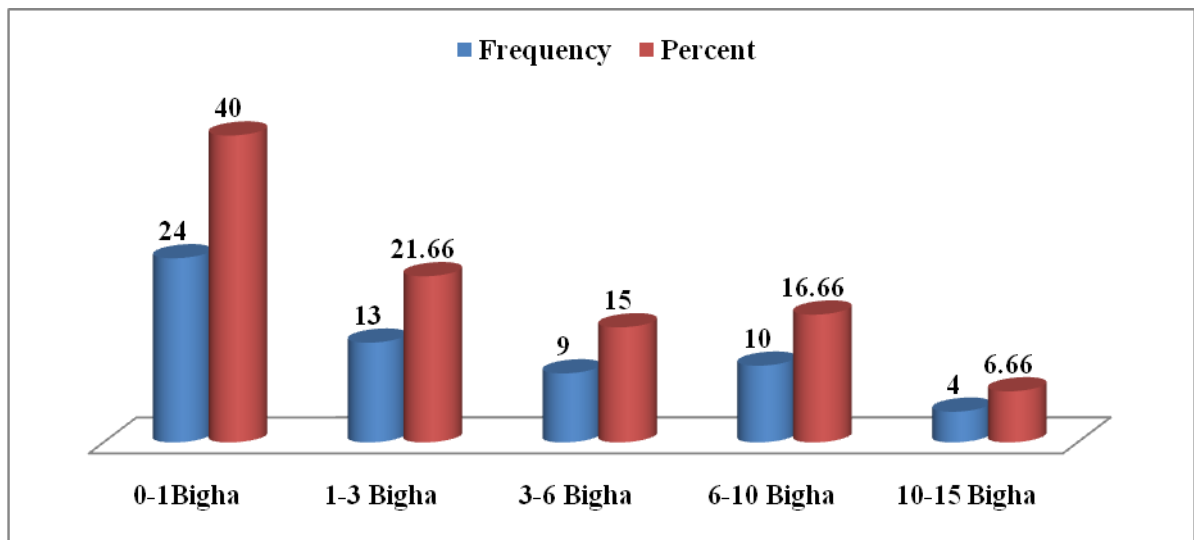
In the table we analyze that how much land is acquired. Quantity of land in Beegha:

Quantity of land which is acquire	Frequency	Percent
0-1Beegha	24	40
1-3 Beegha	13	21.66
3-6 Beegha	9	15
6-10 Beegha	10	16.66
10-15 Beegha	4	6.66
Total	60	100.0

Source: Estimated from field data

In above table we see that 24 household whose is (0-1) Beegha land is acquired which cover 40 percent of total sampled population ,13 household whose (1-3) Beegha land is acquired which cover 21.66 percent of total sampled population, 9 household whose (3-6) Beegha land is acquired which cover 15 percent of total sampled population.10 household whose (6-10) Beegha land is acquired which cover 16.66 percent of total sampled population and only 4 household whose (10-15) Beegha land is acquired which cover 6.66 percent of total sampled population. So we see that more land is acquired in (0-1) Beegha and less (10-15) Beegha.

Figure4.2.2: Distribution of land by Quantity wise:



Source: Estimated from field data

Table 4.2.3: distribution of compensation category of household after land acquisition:

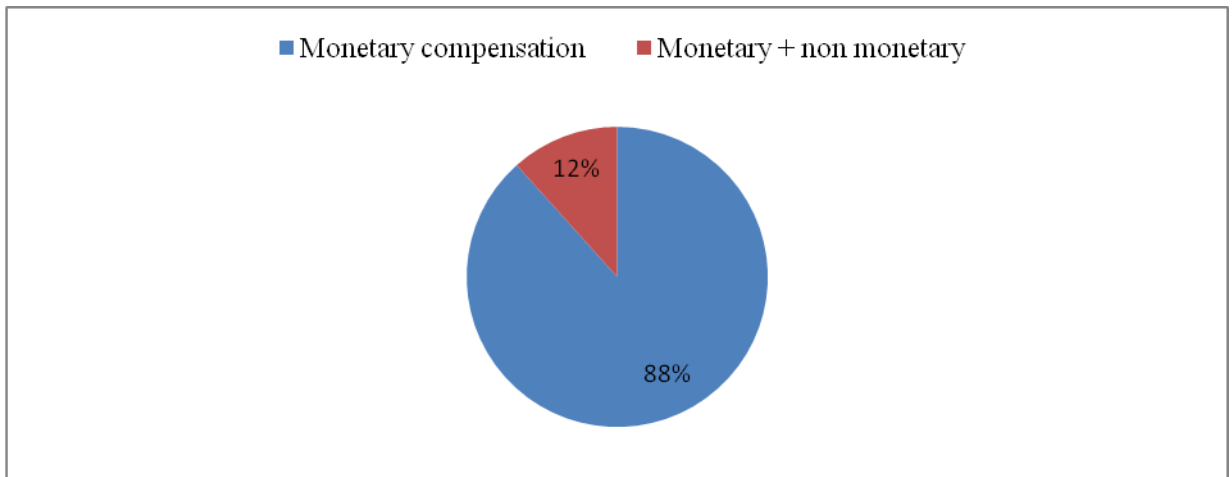
In the below table we devoid compensation category of household in two part first Monetary compensation and Second is Monetary plus Non monetary (Non monetary like land, flat etc) Monetary compensation deals with the cash payment.non monetary compensation can include the mandatory benefits such as Social Security and Medicare, unemployment and worker's compensation. These are the items that of employers in the United States must provide. However, it also can include the voluntary benefits such as health, dental and vision insurance. And, it usually includes some type of retirement plan, as well.

Compensation-category	Frequency	Percent
Monetary compensation	53	88.33
Monetary + non monetary	7	11.66
Total	120	100.0

Source: Estimated from field data

Above table 4.2.3 shows that 53 household under the monetary compensation which cover the 88.33 percent of total sampled population while only 7 household under the monetary plus non monetary compensation which cover the 11.66 percent of total sampled population. From above table majority of household under the monetary compensation.

Figure 4.2.3: Compensation category of household



Source: Estimated from field data

Table 4.2.4: distribution of household by satisfaction level of household after land acquisition

Satisfaction level	Frequency	Percent
(0-20)%	38	63.33
(20-40)%	22	36.66
Total	60	100.0

Source: Estimated from field data

In the above table shows that 38 household under (0-20)% of satisfaction level which cover 63.33 percent of total sampled population and only 22 household under (20-40) % of satisfaction level which cover 36.66 percent of total sampled population. So from above maximum population are less satisfied from land acquisition

Table 4.2.5: distribution of household by reason of non satisfaction level of household after land acquisition:

Reason of non satisfaction	Frequency	Percent
Less amount	20	33.33
time taken process	12	20
Other	28	46.66
Total	120	100.0

Source: Estimated from field data

In above table shows that after that land acquisition 20 household which cover 33.33 percent of total sampled population are not satisfied due to the reason of Less amount and only 12

household which cover 20 percent of total sampled population are not satisfied with the reason of time take while 28 household which cover 46.66 percent of total sampled population are not satisfied with the reason of other like no want to give land for acquisition etc.

Table 4.2.6: Distribution of household by no of installment:

No of instalment	Frequency	Percent
1-2	36	60.0
2-3	24	40.0
Total	60	100.0

Source: Estimated from field data

Table shows that 36 household find compensation in 1-2 instalment which cover 60 percent of total displaced population and 40 percent in 2-3 instalment. So from the above table we analyzed that majority of household found out the monetary compensation in less time.

Table 4.2.7: Distribution of household by use of monetary compensation

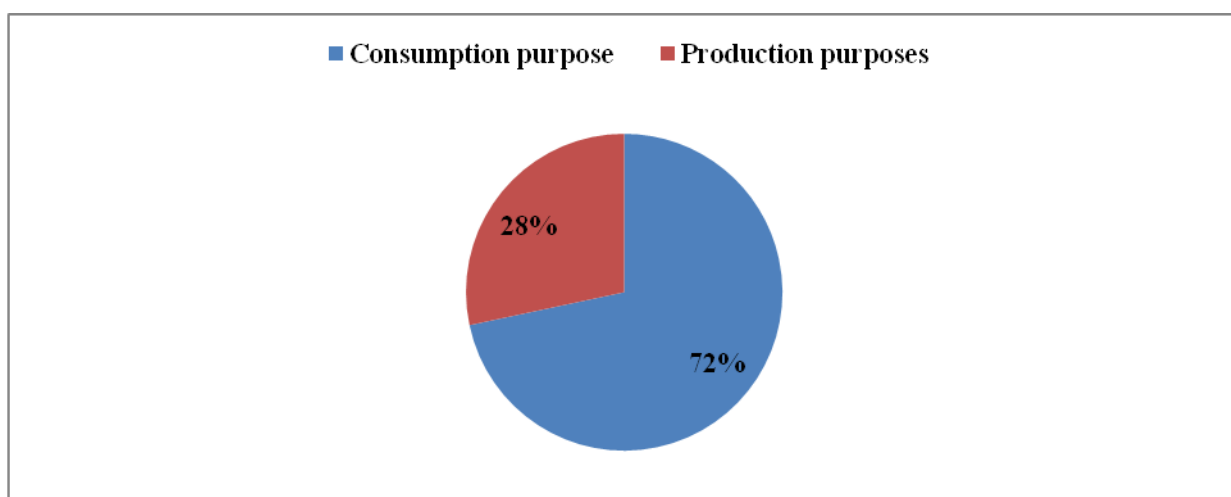
A monetary incentive is generally awarded for a job well done and is often something that the employee can strive for. These are usually offered in the form of some type of bonus. However, the purpose of a non-monetary incentive is to generally reward the employee after the fact of doing a good job. There are two main uses of monetary compensation first consumption purpose and second production purpose

Use of monetary compensation purpose	Frequency	Percent
Consumption purpose	43	71.66
Production purposes	17	28.33
Total	120	100.0

Source: Estimated from field data

There are so many purpose for using the monetary compensation that is consumption purpose, production purpose, other. Table 4.2.7 shows that 43 household used the monetary compensation for purpose of consumption which cover 71.66 percent of total rehabilitee samples population. And only 17 household used the monetary compensation for the purpose production which cover 28.33 percent of total rehabilitee sampled population. Majority of household using monetary compensation for the purpose of consumption.

Figure 4.2.7: used of compensation category of household:



Source: Estimated from field data

Table 4.2.8: Distribution of household by use of consumption purpose:

consumption	Frequency	Percent
Family consumption	45	75.00
Marriage	13	21.66
Health	2	00.33
Total	120	100.0

Source: Estimated from field data

There are so many use of consumption purpose like family consumption, marriage, health and other. from above table shows that 45 of household using family purpose of consumption which cover 75 percent of total land acquired sampled population and 13 household using marriage purpose of consumption which cover 21.66 percent of total land acquired sampled population and only 2 household using health purpose consumption which cover only 00.33 percent of total sampled population. Majority of household using family consumption.

Table 4.2.9: Distribution of household by use of production purpose.

production	Frequency	Percent
Business	41	68.33
Buying new land	13	21.66
Skill	6	10.00
Total	120	100.0

Source: Estimated from field data

There are also so many use of production purpose like business buying new land, skill and other. from above table shows that 41 of household using business purpose which cover

68.33 percent of total land acquired sampled population and 13 household using buying new land purpose which cover 21.66 percent of total land acquired sampled population and only 6 household using skill purpose which cover only 10 percent of total sampled population. Majority of household using family consumption.

4.3: Issues and Problems Due To Land Acquisition:

In below table shows that, what is problem due to land acquisition?

Although land acquisition act of 2013 took adequate care of “affected people”, the resulting high cost and delay in acquisition send a negative signal to industry. Some innovative ways like land bank, efficient use of barren and government land, leasing out land instead of selling them would be the way forward without compromising the interest of affected people. Since there are so many scheme and compensation to affected population but there are some problem face by rehabilitee population which shows in below table

Table 4.3.1: distribution of household by problem due to land acquisition of household after land acquisition:

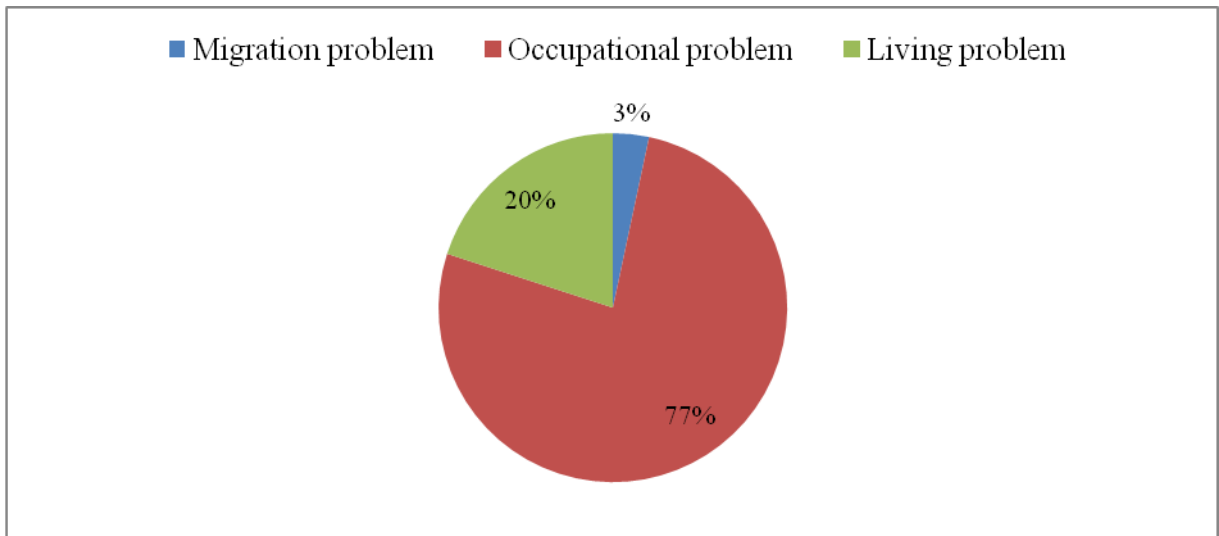
Land ownership is an emotional issue in India for historical reasons. Pre-independence, most of the privately held lands were owned by feudal landlords, known as zamindars. The tillers who cultivated these lands for crops lived in extreme poverty, and would live and die in debt, often working as bonded labour. Nehru abolished zamindari and distributed the land to the cultivators. So after land acquisition issue aeries related to their problems.

Problem due to land acquisition	Frequency	Percent
Migration problem	2	00.03
Occupational problem	46	76.66
Living problem	12	20.0
Total	60	100.0

Source: Estimated from field data

There are so many problem due to land acquisition here we discuses some problem who face by household related to land acquisition like migration problem, occupational problem, living problem etc which shows from above table . table shows that 46 household whose face the occupational problem which cover 76.66 percent of total sampled population and 12 household whose face the Migration problem which cover 20.0 percent of total sampled population and only 2 household whose face the Living problem which cover only 00.03 percent of total sampled population. Majority of household face the occupational problem.

Figure 4.3.1: problem due to land acquisition



Source: Estimated from field data

4.4: Impact of land acquisition on living standard and occupational changes

Table 4.4.1: land acquisition and living standard

Affected living standard	Frequency	Percent
Yes	51	85.00
No	9	15.00
Total	120	100.0

Source: Estimated from field data

In above table shows that 51 household affected after land acquisition which cover 42.5 percent of total sampled population and only 9 household are not affected by land acquisition which cover only 7.5 percent of total sampled population. That is majority of household affected by land acquisition.

Table 4.4.2: distribution of household by affected living standard wise in which extent household after land acquisition

In below table show that in which extent people are affected i.e. how people are affected and which extent? Standard of living is a measure of the prosperity of, and quality of, life in a country. Various economic and noneconomic factors affect a nation's or household or any particular person is standard of living, including income, healthcare, education, housing, crime rates, environmental health, social services, and political and social freedoms, etc there are we calculate how many household affected by land acquisition.

Affected-living-standard	which-extent			Total
	40%	60%	None	
Yes	19	31	0	50
	79.2%	86.1%	0.0%	41.7%
No	5	4	1	10
	20.8%	11.1%	1.7%	8.3%
None	0	1	59	60
	0.0%	2.8%	98.3%	50.0%
Total	24	36	60	120
	100.0%	100.0%	100.0%	100.0%

Source: Estimated from field data

In above table , 50 household affected and out of 50 household 31 household affected by 60 percent while only 19 household affected by 40 percent .that means majority of household affected after land acquisition. And 10 households are not affected by land acquisition.

Table 4.4.3: distribution of household by Occupational changes and affected living standard household after land acquisition:

In below table we analyze that how's occupational changes affect the living standard of rehabilitee population.

Affected living standard	Occupational-changes-taken-place		Total
	Yes	No	
Yes	50	0	50
	83.3%	0.0%	41.7%
No	10	0	10
	16.7%	0.0%	8.3%
None	0	60	60
	0.0%	100.0%	50.0%
Total	60	60	120
	100.0%	100.0%	100.0%

Source: Estimated from field data

In above table we see that there are 60 household whose occupation are change and out are 60 household and out of 60 household 50 household are those whose living standard are affected which cover 83.3 percent of total sampled population. And only 10 household whose living standard is not affected which cover only 16.7 percent of total sampled population

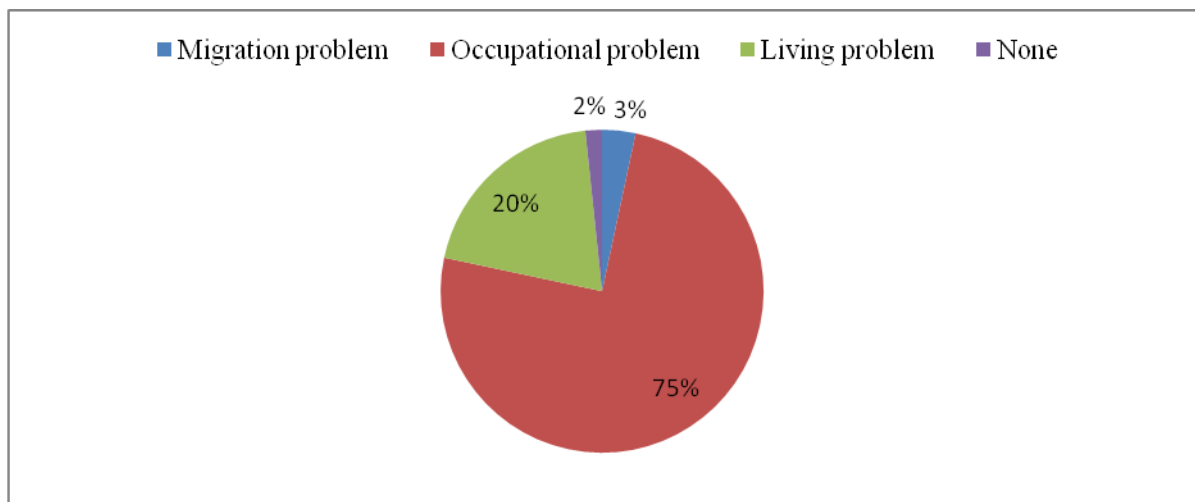
Table 4.4.4: distribution of household by Occupational changes and affected living standard household after land acquisition:

Problems-due-to-land-acquisition	Occupational-changes-taken-place		Total
	Yes	No	
Migration problem	2	0	2
	3.3%	0.0%	1.7%
Occupational problem	45	0	45
	75.0%	0.0%	37.5%
Living problem	12	0	12
	20.0%	0.0%	10.0%
None	1	60	61
	1.7%	100.0%	50.8%
Total	60	60	120
	100.0%	100.0%	100.0%

Source: Estimated from field data

In above table we shows that in which type of problem face by rehabilitee population after the Occupational change In the above table we show that 60 households are whose face the problem due to occupational changes and out of 60, 45 household are face occupational problem which cover 75 percent of total sampled population and 12 household face the living problem which cover only 20 percent of total sampled population and only 2 household are face the migration problem which cover the only 3.3 percent of total sampled population. so from above we see that majority of population face the occupational problem which is due to after land acquisition.

Figure: 4.4.4 problem face by household due to land acquisition:



Source: Estimated from field data

Table 4.4.5: Distribution of household by Occupational changes

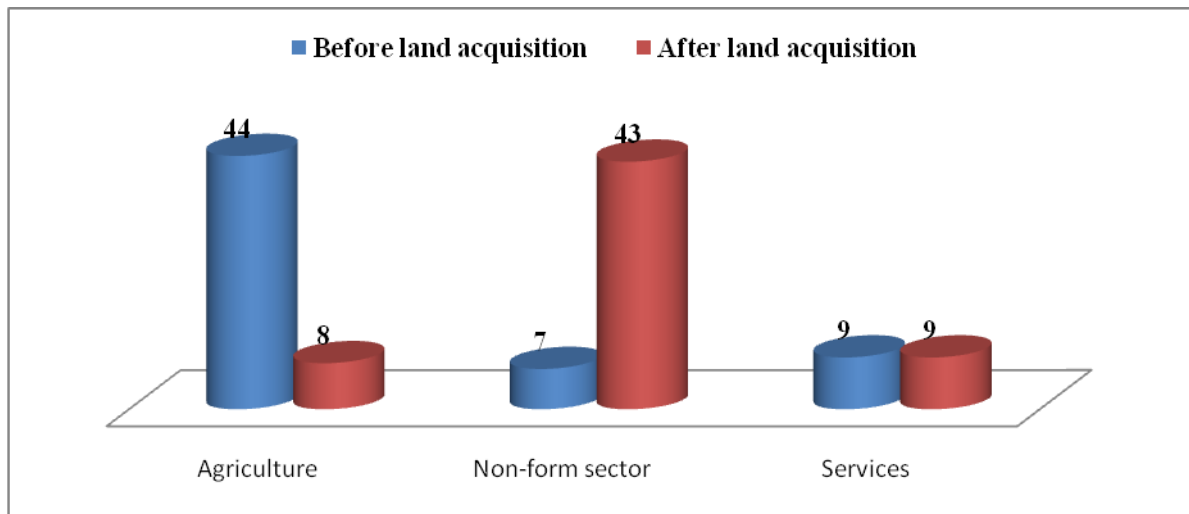
The initial or traditional occupations, occupational diversification, pattern of interaction of castes and communities according to their initial occupations, the change in interaction due to land acquisition, the impact of occupational diversification, and the problem face change are the pivotal theme of the present study. Economic aspect of the initial occupations is also important because people continue their occupations in order to meet their livelihood.

Occupation	Occupational-changes-taken-place		Total
	Before land acquisition	After land acquisition	
Agriculture	44	8	52
	73.3%	13.3%	43.3%
Non-form sector	7	43	50
	11.7%	71.7%	41.6%
Services	9	9	18
	15.0%	15.0%	15%
Total	60	60	120
	100.0%	100%	100.0%

Source: Estimated from field data

In above table shows that what is effect on occupation when occupation is change due to land acquisition .Table shows occupational changes from above we see that before land acquisition out of 60 household 44 household involve in agriculture which cover the 73.3 percent of total sampled population but after land acquisition only 8 household which cover 13.3 percent of total sampled population and 9 household involve in both government or private services which cover 15 percent of total sampled population which is remain as it is after land acquisition. And only 7 household are involve in nonfarm sector which cover the 11.7 percent of total sampled population but after land acquisition 43 household involved in nonfarm sector which cover 71.7 percent of total sampled population. . From above table majority of household are involve the agriculture sector in Initial occupation. Since India is a developing country and agriculture is backbone of India, we see that maximum of agriculture household move to nonfarm sector after land acquisition so whose land have not been acquired is better position and whose land have acquired in worse condition.

Figure 4.4.5: Occupation changes taken place:



Source: Estimated from field data

4.5: CONCLUSION:

The occupational structure of rehabilitee population of Lucknow is known worldwide and has a very vital significance in the economic development of the Uttar Pradesh state. Apart from the fact that rehabilitee population in economy can be establishing with changes in which occupational changes are most important things for economy. The chapter contains the important findings of the study which explains about the occupational changes of rehabilitee population. The study presents a historical account of the rehabilitee population with a view to identify the factors and problem due to occupational changes leading to its situation after land acquisition.

The chapter analyse that which kind of land is more acquire and above we finding that the majority of agricultural land are acquire so there are so may problem due land acquisition since agriculture land are more acquire so there arise problem related to agriculture sector. Also above we find that more of that land is acquire which is small in size.

There are so many problems due to land acquisition like occupational problem, migration problem, living standard problem etc out of these in this chapter we find out that majority population face the occupational problem. So after the land acquisition occupational structure is changed.

In this chapter we also find that living standard changed and more affected due to occupational changed. And satisfaction level of occupational change is less due to land

acquisition. After land acquisition occupation changes taken place and changed to new occupation.

In this chapter we also analyzed that in which pattern changed the new occupation to initial or traditional occupation. From above we see that in initial occupation more household involved in agricultural sector while in new occupation more of household involved in nonfarm sector.

Chapter 5

Role of Pradhan Mantri Mudra Scheme in Economic Rehabilitation of Urban Rural Population

5.1: Introduction

In the previous chapter, we have already explored about the socio-economic and occupation changes taken place in the sampled population with special reference to urban rural population of Lucknow. Now, in present chapter we are going to discuss the role of Pradhan Mantri Mudra Scheme in economic rehabilitation of urban rural population. Nature of mudra yojana in Lucknow has been analyzed on the ground of the financial services which are available for them. As, the financial requirement of displaced population is very much associated with their flow of income, education, and occupational pattern which is very much volatile, frequent, and small in nature. And hence, in order to understand the financial need of displaced population, it is important to study the role of Pradhan Mantri mudra scheme in economic rehabilitation of urban rural population.

Financial services provide customers with greater financial security and allow them to realize their economic potential. Poor section of the population, including many displaced populations of urban rural areas and other micro-enterprises, can be provided access to financial services through the development of local financial institutions which offer small loans, savings schemes, transfer facilities, and small-scale insurance policy.

This chapter is the composition of micro leasing, banking services and other schemes of government which is related to the rehabilitee population. So this chapter investigates the determinants of MUDRA Yojana with respect to the rehabilitee population. As non-access of financial services is one very important problem in the stabilization of rehabilitee population in Uttar Pradesh. Thus, it seems very important to have a role of MUDRA yojana to enable this rehabilitee population to get enhanced and improved. Here, in this chapter, we will analyze the how mudra sachem influences of rehabilitee population.

The chapter is organized into various parts, firstly, it explains about the mudra yojana related to displaced population or sampled population which include the development of the skill, job, education or other. It has covered the picture of gross route level issues and the awareness of displaced population .analysis the mudra scheme and study to know the real situation of these sampled population or rehabilitee population. The present chapter divided

in to Six part i.e. introduction, Provision and programme of mudra Yojna, Problem faced by urban rural population in changing the occupation, access of PMMY for urban rural population as field level investigation, relevance of PMMY for urban rural population and conclusion which explain all about role of Pradhan Mantri mudra scheme in economic rehabilitation of urban rural population

5. 2 Provision and progress of MUDRA Yojna:

Rural innovations at micro unit level would also be one of the key areas for intervention and support. Support to Micro units by way of the facility of incubators would be taken up. This would ensure that at the most grass root levels in the country, there is climate for promotion of innovation as well as incubation of ideas from educated rural youths.

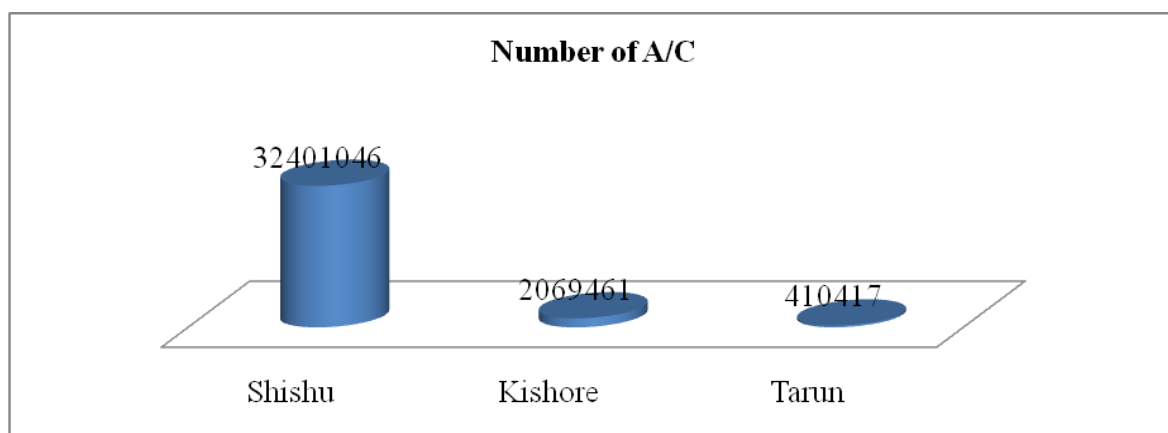
Table 5.2.1: Distribution of Overall loan under different category :(Account wise)

Category	Account	Percents
Shishu	32401046	92.89045
Kishore	2069461	5.93
Tarun	410417	1.17
Total	34880924	100

Source: PMMY FY 15-16

above table indicate that total 34880924 A/C registered under the mudra scheme Fyn year 2015-2016, in out of 32401046 applicant registered under shishu category which cover 92.89 percent of total sampled population and 5.93 percent applicant registered under Kishore category and only 1.17 percent of applicant registered under Tarun category .above we see that maximum applicant registered under shishu loan while low in Tarun category.i.e majority of applicant startup business.

Figure5.2.1: Distribution of Overall loan under category wise (A/C) (in corer)



Source: PMMY FY 15-16

Table 5.2.2: Distribution of Overall loan caste wise disbursed Amt and Account:

[Amount Rs. In Corer]								
Category	SHISHU (Loans Up To Rs. 50,000)		KISHOR (Loans From Rs. 50,001 To Rs. 5.00 Lakh)		TARUN (Loans From Rs. 5.00 To Rs. 10.00 Lakh)		Total	
	No Of A/Cs	Disbursement Amt	No Of A/Cs	Disbursement Amt	No Of A/Cs	Disbursement Amt	No Of A/Cs	Disbursement Amt
General	14680840	28523.44	1458346	31770.54	340239	24948.65	17200853 (43.33%)	109032.31 62.19%
SC	6985508	15774.74	1896749	2040.03	10134	709.32	7135624 (17.97%)	18524.08 10.56%
ST	1726857	3763.66	59987	954.25	5658	387.64	1792502 (4.51%)	5105.55 02.91%
OBC	12949936	29737.77	566784	8933.73	55348	3978.69	13572068 (34.18%)	42650.19 24.32%
Total	32401046	62027.69	2069461	41073.28	410417	29853.76	34880924 100%	132954.73 100%

Source: PMMY FY 15-16

Pradhan Mantri Mudra Yojana (PMMY) is a Government of India scheme designed to meet the financing needs of non-corporate small business units of the country. The idea is to provide financial support for small business which employ majority of the Indian working population. From above table analyzed that the percentage of loan amount disbursed under PMMY to category wise in India was 132954.73 Disbursed Amt for Account 34880924 crore, out of the total amount disbursed under PMMY of 109032.31 Amt for general which cover 62.19 percent of total disbursed amount to 7135624 Account, of 18524.08 Amt for SC which cover 10.56 percent of total disbursed amount to 7135624 Account, of 5105.55 Amt for ST which cover 4.51 percent of total disbursed amount to 1792502 Account, 42650.19 Amt for OBC which cover 24.32 percent of total disbursed amount of 34880924 Account. From above more disbursed amount in General category and Less in ST category. Need to work for these different.

Table 5.2.3: Distribution of Overall loan Bank wise disbursement Amt and Account:

Bank Type	Entrepreneur	
	No. of A/c	Disbursement Amt in ` Cr
Public Sector Bank	5306988(15.21)	39127.28
Private Sector Bank and Foreign Bank	3067686(8.7)	20025.65
Regional Rural Bank	1410787(4.04)	10876.22
SBI and accoiate	1300589(3.7)	16999.82
NBFC -MFI	23050447(66.08)	44026.06
Non NBFC-MFI	743980(21.32)	1878.36
Total	34880924(100)	132954.73

Source: PMMY FY 15-16

Banks would be responsible for regulating and refinancing all Micro-finance Institutions which are in the business of lending to micro/small business entities engaged in manufacturing, trading and services activities. above table we see that 39127.28 Cr disbursement for the 5306988 A/c by the public sector bank , 20025.65 Cr for 3067686 A/c by Private Sector Bank and Foreign Bank , 10876.22 Cr disbursement for the 1410787 A/c by Regional Rural Bank, 16999.82Cr disbursement for the 1300589A/c by SBI and associate, 44026.06 disbursement for the 23050447by NBFC –MFI and 1878.36 Cr disbursement for the 743980 by Non NBFC-MFI.so from above table we found that Maximum amt disbursed by NBFC –MFI and minimum Non NBFC-MFI.

Table 5.2.4: Estimated Number of Informal/Formal Sector Workers in 2004-05 (in millions)

category of workers	Informal sector	Formal Sector	Total
Informal Workers	391.73 (99.6)	28.91 (46.2)	420.67 (92.3)
Formal Worker	1.42 (0.4)	33.65 (53.8)	35.03 (7.7)
Total	393.15 (100.0)	62.56 (100.0)	455.7 (100.0)

Source: Kolli- Sinharay Paper

The NCEUS had presented in one of their reports the distribution of workers as between formal and informal sectors. As per that data presented in Table 5.2.4, of the total workforce, informal sector accounted for 85%, but informal workers without any social or job security 92%. This contrasts with the labour input matrix constructed in the Kolli – Sinharay study which has placed the corresponding proportions at 84.7% and 95.5%, respectively. It is understandable that the informal sector share is somewhat higher in the NCEUS study as Kolli- Sinharay took 5 workers as the cut-off point, while the NCEUS took 9 workers as the cut-off point for each informal sector enterprise

Table 5.2.5: Estimated total informal workers in Nonfarm sector 2004-2005 (Rs. ten million)

Economic sector	Informal workers	Total	share of Informal Sector
Farm sector	1426218	2855934	49.94
Non farm sector	919228	2319305	39.63

Source: Kolli- Sinharay Paper

From above table we defined the informal sector as consisting of unorganized sector owned by individuals or households engaged in the sale and production of goods and services operated on a proprietary or partnership. From above table we found out total informal workers in farm sector is 1426218 which share of 49.94 percent of total informal sector while 919228 informal workers in farm sector which is 39.63 percent of total informal sector .contribution of farm sector workers is more with compare to nonfarm workers.

5.3: problem faced by urban-rural population by changing the occupation:

Table5.3.1: problem of capital in changing the occupation:

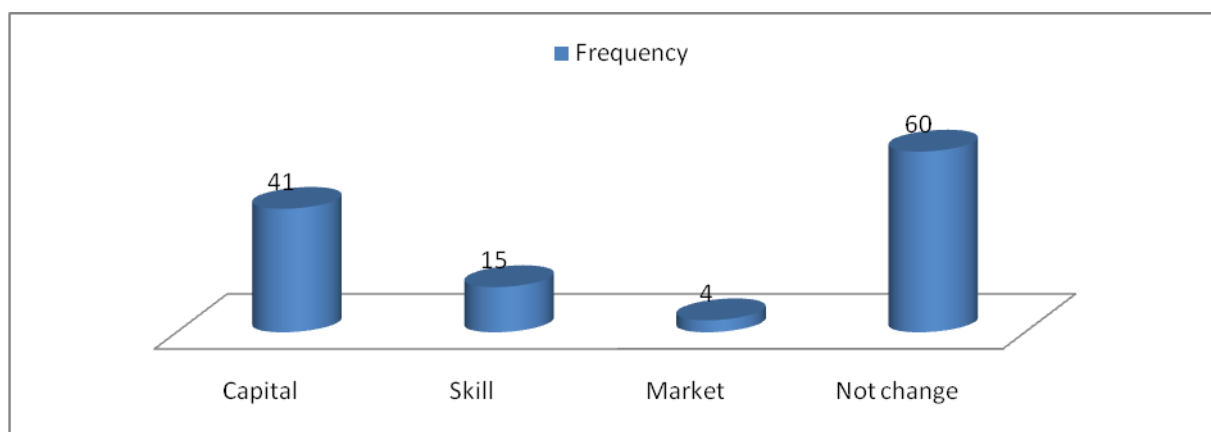
Changing in Occupation	Frequency	Percent
Capital	41	34.2
Skill	15	12.5
Market	4	3.3
Not change	60	50.00
Total	120	100.0

Source: Estimated from field data

After the land acquisition household face so many problem and in them changing in occupation is a big problem, here we see that after changing the occupation 41 household

face the capital problem which cover 34.2 percent of total sampled population and 15 household face the Skill problem which cover 12.5 percent of total sampled population ,and only 4 household face the market problem which cover 3.3 percent of total sampled population .that from the above we find out that maximum population face the capital problem.

Figure5.3.1: Distribution of Overall loan under which category:



Source: Estimated from field data

Table5.3.2: distribution of table by source of capital after changing in occupation:

Capital market provides the resources needed by medium and large scale industries for investment purposes. Unlike the money market which deals with short term sources of funds or which provides working capital resources, capital market deals in long term sources of funds. It is for particular time period . The capital market consists of the primary markets and the secondary markets with a close link between them. The primary market creates long term instruments through which corporate entities borrow from the capital market, but the secondary market is the one, which provides liquidity to these instruments.

Source of Capital	Frequency	Percent
Semi institution	37	30.8
Money lender/ relative	5	4.2
Bank	18	15.0
None	60	50.0
Total	120	100.0

Source: Estimated from field data

Since above table we see that maximum population face capital problem so in the table we analyzed the source of capital, we found that 37 household fulfil their capital problem from semi- institution sources which cover 30.8 percent of total sampled population, 5 household

fulfil your capital problem from money lender or relative and which cover 4.2 percent of total sampled population and only 18 household fulfil your capital problem from bank. so from above semi institution is a leading source of capital

Table5.3.3: problem of skill in changing the occupation

Source of Skill	Frequency	Percent
Institutional programme	14	11.7
Government programme	43	35.8
other	3	2.5
none	60	50.0
Total	120	100.0

Source: Estimated from field data

Getting skill required in new occupation is a problem is a challenging problem for any human being to change in the old occupation above table shows that 43 household solved their skill problem through government programme which cover 35.8 percent of total sampled population and 14 household solved their skill problem through Institutional programme which cover 11.7 percent of total sampled population and only 3 household solved their skill problem through other source which cover 2.5 percent of total sampled population. So maximum population benefitted under government programme.

Table5.3.4: distribution of table by source of market after changing in occupation

Source of Market	Frequency	Percent
other	2	1.6
Institutional programme	10	8.4
Government programme	48	40.0
none	60	50
Total	120	100.0

Source: Estimated from field data

Marketing problem which is related with getting customer for their produce is a very important for success in new occupation. is a challenging problem for any country, from above table shows that 48 household solved your market problem through government programme which cover 40 percent of total sampled population and 10 household solved your skill problem through Institutional programme which cover 8.4 percent of total sampled population and only 2 household solved your skill problem through other source which cover 1.6 percent of total sampled population. So maximum population benefitted under government programme.

Table 5.3.5: distribution of table by any institutional support:

Any Institutional Support	Frequency	Percent
Yes	6	5.0
No	114	95.0
Total	120	100.0

Source: Estimated from field data

Any institutional support from government or private sector side is a leading condition for any country above table in out of 120 household only 6 household under the institutional support which cover the 5 percent of total sampled population and 114 household having no any institutional support so minority of household under the any institutional support.

5.4: Access of PMMY for urban rural population: field level investigation

Table 5.4.1: Percentage wise who's registered under PMMY of respondent:

Registered under PMMY	Frequency	Percent
Yes	21	17.5
No	99	82.5
Total	120	100.0

Source: Estimated from field data.

Table 5.4.1 explains about the MUDRA SCHEME details about sample population shows that only 17.5 percent are registered under PMMY while 82.5 percent are not registered under PMMY. which shows that maximum rehabilitee population are not registered under mudra scheme .mudra scheme is most helpful for rehabilitee population provided by the government to promote financial services

Table 5.4.2: of Percentage wise category of loan of respondent

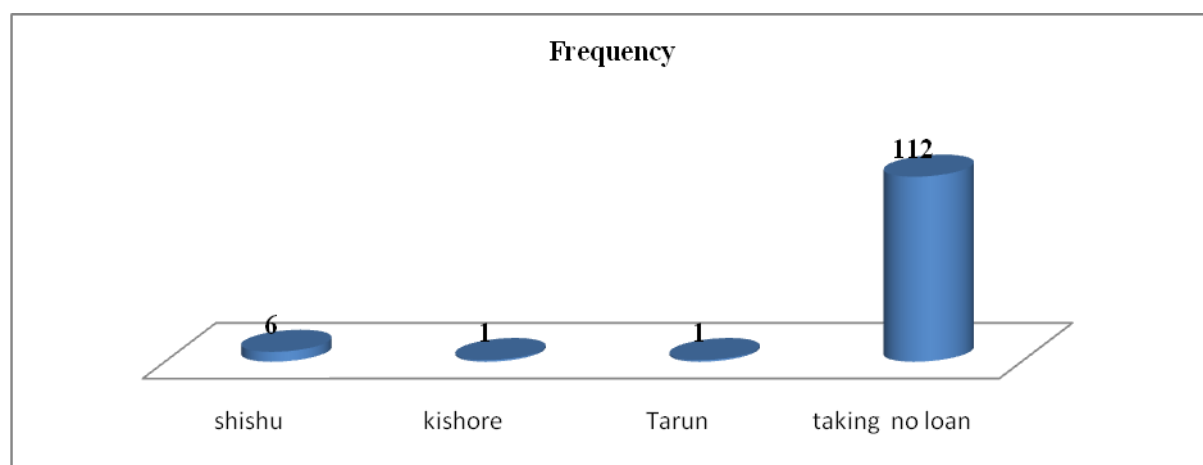
In order to give a boost to the lending under PMMY, especially for Shishu category loans, a credit campaign was carried out from 1st September 2015 to 2nd October 2015. The campaign culminated in mega credit camps in different locations in the country from 25th September 2015 to 02nd October 2015. In order to enhance the awareness of the programme, MUDRA carried out a month long publicity campaign, on behalf of DFS, through print media and Radio. Loan will be taken by step by step. MUDRA Bank from the money available from shortfalls of Priority Sector Lending for creating a Refinance Fund to provide refinances to the Last Mile Financers.

category under Loan	Frequency	Percent
shishu	6	5.0
Kishore	1	0.8
Tarun	1	0.8
take no loan	112	93.3
Total	120	100.0

Source: Estimated from field data.

In the above table out of 120 households, 6 households taken the loan under Shishu category which covers 5 percent of the total sampled population, only 1 household under Kishore category which covers 0.8 percent of the total sampled population and also 1 household under Tarun category which category cover 0.8 percent of total sampled population. So very few household engaged in Kishore and Tarun category.

Table 5.4.2: Distribution of category of loan of respondent:



Source: Estimated from field data.

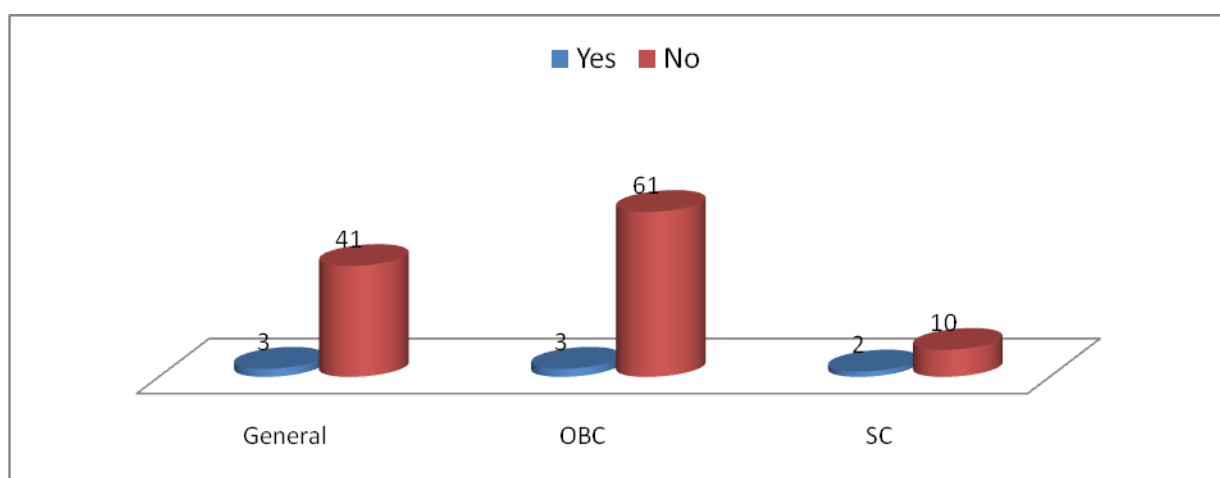
Table 5.4.3: of Percentage wise category of loan of respondent

caste	If-y-whether-you-are-registered-in-scheme		Total
	Yes	No	
General	3	41	44
	6.8%	93.2%	100.0%
OBC	3	61	64
	4.7%	95.3%	100.0%
SC	2	10	12
	16.7%	83.3%	100.0%
total	8 (6.7%)	112(93.3%)	120(100.0%)

Source: Estimated from field data.

In the above table we shows that out of 44 household in general category only 3 household registered under PMMY which cover 6.8 percent of total registered sampled population, out of 64 household in OBC category only 3 household registered under PMMY which cover 4.7 percent of total registered sampled population and 2 household in SC category out of 12 only 2 household registered under PMMY which cover 16.7 percent of total registered sampled population. In above overall category OBC having more household registered in PPMY. above figures indicate that access of the scheme to different social groups is very boor, however, OBC category is comparatively better benefiting than other groups .

Figure5.4.3: total sampled population by category wise:



Source: Estimated from field data.

Table 5.4.4: Distribution of Overall loan Bank wise:

MUDRA Loan is not an individual body or a different bank as such. To get loan under this yojana, various public and private sector banks have been given the responsibility to provide loans under this scheme. Enterprises are eligible for refinance support from MUDRA subject to fulfilling prescribed conditions, referred to as the ‘Benchmarks for Sanction. MUDRA also extended support to NBFCs and MFIs in the form of securitisation of their loan assets that helped them access debt funds from the capital market for their operations.

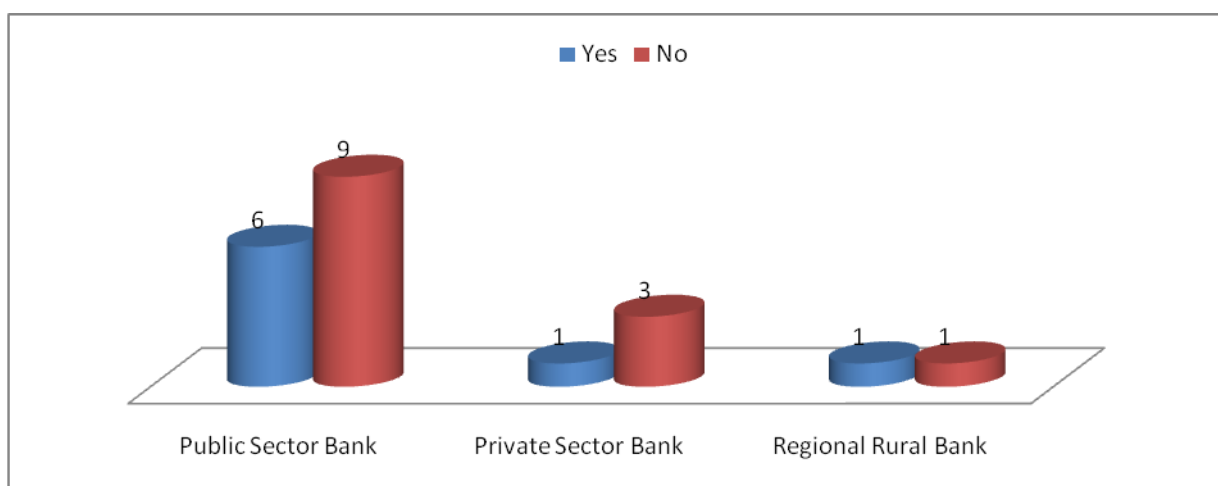
type of bank	Whether taken loan under mudra scheme		Total
	Yes	No	
Public Sector Bank	6	9	15
	40.0%	60.0%	100.0%
Private Sector Bank	1	3	4
	25.0%	75.0%	100.0%
Regional Rural Bank	1	1	2

	50.0%	50.0%	100.0%
None	0	99	99
	0.0%	100.0%	100.0%
Total	8	112	120
	6.7%	93.3%	100.0%

Source: Estimated from field data

Above table shows that household take loan from different type of bank like public sector bank, private sector bank, regional rural bank etc. Table shows that 15 household take loan from public sector bank and 4 household take loan from private sector bank and only 2 household take from regional rural bank.

Figure5.4.4: distribution of household by bank wise:



Source: Estimated from field data

Table 5.4.6: Percentage wise purpose of taking loan:

Purpose-of-taking-loan	Frequency	Percent
For small scale business	95	79.2
for any unorganized sector	7	5.8
for skill development programme	18	15.0
Total	120	100.0

Source: Estimated from field data.

For taking any loan some important purpose behind that so here we discussed about purpose of taking loan and found out 95 household taking loan for the purpose of small scale business which cover 79.2 percent of total sampled population and 18 household taking loan for the purpose of skill development programme which cover 15 percent of total sampled population

and only 7 household taking loan for the purpose of any unorganized sector .so from above table maximum of the household taking loan for the purpose of small scale business need some document.

Table 5.4.7: Percentage wise distribution of kind of documents

Kind of documents	Frequency	Percent
Voter card	33	27.5
Ration card	87	72.5
Total	120	100.0

Source: Estimated from field data.

For taking any loan so from above table we see that 33 household use voter card for taking loan which cover 27.5 percent of total sampled population and 87 of household used Ration card for taking loan which cover 72.5 percent of total sampled population .so above we see that maximum of house hold used ration card for taking the loan.

Table 5.4.8: Percentage wise distribution of other services

other service	Frequency	Percent
Financial	9	7.5
Skill development	107	89.2
Other	4	3.3
Total	120	100.0

Source: Estimated from field data.

Here we shows that how may population want to some other service under the MUDRA scheme like: financial, skill development and some other .so from above table we see that 107 household want to skill development which cover 89.2 percent of total sampled population and 9 household want to education development which cover 7.5 percent of total sampled population and 4 other household want to other facilities like sport .so from above maximum of household want to skill development services.

Table 5.4.5: Estimated Number of Informal/Formal Sector Workers.

Although the informal sector makes up a significant portion of the economies in developing countries it is often stigmatized as troublesome and unmanageable. However the informal sector provides critical economic opportunities for the poor. Formal organization is one with a fixed set of rules of intra-organization procedures and structures.

work force	Frequency	Percent
non farm sector	63	52.5
farm sector	57	47.5
Total	120	100.0

Source: Estimated from field data

Above table shows that 52.5 percent of household engaged in nonfarm sector which cover 63 household of total sampled population. And 47.5 percent of household engaged in nonfarm sector nonfarm sector

Table 5.4.9: percentage wise Estimation of workers under PMMY:

work force	Frequency	Under PMMY	Percents Share under PMMY
non farm sector	63	3	4.7
farm sector	57	5	8.7
Total	120	8	6.67

Source: Estimated from field data

Above table shows the Access of PMMY to work force of non farm sector and farm sector, and how population registered under PMMY and its percents share may. So we find out 63 of house hold work in nonfarm sector while 57 of household work in farm sector. In 63 of non farm workers only 3 workers beneficiary under PMMY which cover 4.7 percent of total nonfarm sampled workers .and out of 57 of farm sector workers 5 workers beneficiary under PMMY which cover 8.7 percent of total farm sector workers and overall 120 household only 8 household beneficiary under PMMY which cover 6.67 percent of total sampled population.

Table 5.4.10: percentage wise Estimation of workers under PMMY (2011-12)

Sector	Work force	Percents	Percents Share under PMMY
non farm sector	231.5	51.09	14.62
farm sector	228.3	48.90
Total	459.5	100	7.47

Source: NSSO, FICCI Research

Table shows, in 459.5 of total work force 231.5 engaged in farm sector which cover 51.09 percent of total workforce population and 228.3 workforce engaged in farm sector which cover 15.26 of total workforce population.

5.5: Relevance of PMMY for urban rural population

The setting up of MUDRA and the Pradhan Mantri Mudra Yojana (PMMY) sought to fulfil the Credit gaps in small, micro and tiny enterprises to spur economic activity. The PMMY was setup with the objective of fulfilling loan requirements up to 10 lakh for such enterprises to start or expand their business activities. Up to March 31, 2016, an aggregate credit of Rs. 1, 32, 954 crore was extended to 34.88 million loan applicants (PMMY). And 242 million workers engaged in nonfarm sector according to census 2011-2012. Because Mudra Loans are available for nonfarm activities up to Rs. 10 lakh and activities allied to agriculture such as Dairy, Poultry, Bee Keeping etc, are also covered. Mudra's unique features include a Mudra Card which permits access to Working Evaluation studies show that banks have been proactive in identifying and disbursing loans to first time borrowers thereby weaning them away from money lenders. Analysis of the study shows that 15.09 percent workers working in non-farm unorganised sector, got loan under this scheme. Since mudra scheme facility only for non farm sector, and approximate 231 million work forces engaged in nonfarm sector out of that 34.88 million getting mudra loan, which cover only 15.09 percent workers of nonfarm sector. However, ground reality is different to secondary data. In the primary survey we found that 63 workers engaged in non- farm sector and out of 63 only 3 workers have taken loan under PMMY, which is nearly 4.7 percent i.e. (3/63 households) percent population taking loan under PMMY

63 household engaged in nonfarm sector out of 8 getting mudra loan which cover only 12.69 percent of total sampled population. Found that there are gap between given data and ground reality.

The Pradhan Mantri mudra yojana is said to benefit more than 58 million small businesses in the country. The achievements of both public sector banks and private banks have been extremely encouraging. The robust growth in bank loans to unfunded and underfunded segments is an indication of the emergence of this category of borrowers as a key driver of demand for credit. Bank would be responsible for regulating and refinance all financial programmes, it play important role in economy so above we see that maximum i.e. 66.08 percent loan disbursed through NBFC-MFI while in ground reality maximum which cover 40

percent loan disbursed through public sector bank. There is gap between bank wise distributions.

Table 5.4.9 shows that 63 household engaged in nonfarm sector out of only 3 household taking loans under this scheme while 5 household taking loans under this scheme which engaged in farm sector. But we know that this scheme only for nonfarm sector. so their need to improvement about this.

In above table 5.2.2 shows that majority of general candidate (43.3%) benefited under mudra scheme and minimum in ST candidate (4.5 %) while in ground reality we found that 6.8 % general candidate and 16.7 % in ST candidate .there is difference between provisions of mudra scheme.

5.6: Conclusion:

In India most of the people are depending upon small scale businesses as their source of livelihood. Most of the individuals depend on unorganised sectors for loans and other credit facilities which have high rate of interest along with unbearable terms and conditions. Ultimately it will lead these poor people to fall in debts. A vast part of the non-corporate sector operates as unregistered enterprises. They do not maintain proper Books of Accounts and are not formally covered under taxation areas. Therefore, the banks find it difficult to lend to them. Majority of this sector does not access outside sources of finance. After identifying the importance of self-employment people and small business units, government of India launched the Mudra Bank Scheme under Pradhan Mantri Mudra Yojana to provide financial assistance to MSMEs who provide employment to a large number of people targeted towards mainstreaming young, educated or skilled workers and entrepreneurs including women entrepreneurs. This chapter also found out about the MUDRA Yojana and how it is help for urban rural population. Population or poor population who want to loan for start-up the business or other related its key objectives. For analyzing such facts primary sources of data has been collected. It is not very much correct time to evaluate the PMMY scheme which is only in its infant stage. But an attempt has been made in this paper to analyze the product offerings and performance so far of the scheme.

After the land acquisition household face so many problem and in them occupation is a big problem, here we see that after changing the occupation 34.2 percent facing capital problem ,12.5 skill problem and only 2.5 percent household facing market problem.i.e. Majority of household facing capital problem. And we analyzed the source of capital i.e. 30.8 percent of

household fulfilled our problem from semi-institution. Only 5.0 percent getting institutional support. Only 17.5 percent registered under PMMY which shows that maximum rehabilitee population are not registered under mudra scheme .mudra scheme is most helpful for rehabilitee population provided by the government to promote financial services If comparing the primary and secondary data found out a big gap between them.

Chapter 6

Findings and policy prescription

6:1: Conclusion:

The unorganized sector occupied a significant position in Indian economy. It is also a major provider of urban jobs. The Indian economy is characterized by the existence of a vast majority of informal or unorganized labour employment. Thus, unorganized sector plays an important role in providing the employment opportunities to a large segment of working force in country According to the National Sample Survey Organization (2009-10), the total employment in both organized and unorganized sectors in the country was 46.5 crores. Out of this, about 43.7 crores wherein the unorganized sector. It is clear that a large number of unorganized workers are home based and are engaged in occupations like beedi rolling, handloom weaving etc. It is clear that workers in informal economy are overwhelming proportion of the work force. But, most of these workers suffer from various forms of insecurities relating to job, income or inability to secure social security. Hence, there is deprivation of social security measures as these measures are not reaching the eligible beneficiaries in an adequate level which is not at all acceptable.

The Land Acquisition Act, 1894 was made for the purpose of facilitating the compulsory acquisition of privately held land by the Government for the public purpose. The land can be acquired by the central government if the purpose is for the union and for all other purposes property acquired by the State Government. The acquisition process may not necessarily be initiated by the government; local authorities, companies, registered societies and registered co-operative societies may acquire land through government for developmental activities. The law of land acquisition jeopardizes private interest for public interest and hence it denies property of individuals. It overrides the right of a person to own property; therefore, the law in general should be strictly construed. The owner of the property has no bargaining powers with the State nor does he say in compensation. When the agriculture land is acquired the then formers face the problems that farmers are totally depended on agriculture sector. and in this condition formers move to unorganized sector with the help of fiancé sector in this content recently launched Pradhan Mantri mudra scheme play a dominating role for this type of economic rehabilitation.

The Central Government or state government enacted several social security laws to protect the interests of workers both in organized and unorganized sectors. Apart from this, Pradhan Mantri mudra scheme statutory funds such as for the unorganized workers, have been enacted to make apply to the special categories of workers in the unorganized sector with a view to provide funds for Small business owners like truck operators, vegetable vendors, shopkeepers, fruit vendors, repair shops, artisans, paper/food processing units etc Non-farm income-generating activities ,Non-corporate entities and Funds to be invested for business activities are all eligible for Mudra Loans. It was found that lack of finance is always the crux of the unorganized people's problem. The economy of Uttar Pradesh is also a developing economy. In recent decades, microfinance has been playing an important role in the alleviation of the above problems in the world, in India and also in Uttar Pradesh in some ways. Ensuring timely and adequate finance to the needy persons in rural and urban areas to upgrade their standard of living in general and linking the market, low income groups to various financial services is the greatest challenge before the Indian economy.

The urban rural population who wants financial support suffers from lack of credit and meeting their credit requirements through informal sources force the people to live in a delicate situation than earlier. So in Microfinance sector especially mudra scheme can help to people who are engaged in the initially in the unorganized sector at every step of their life. Hence the study is about to analyze the role of mudra scheme in rehabilitee population in peri-urban areas in Lucknow. From the available literature which have been included the Introductory chapter reveals that the majority of the people who have changed their occupation after the land acquisition face so many problems related to socio-economic activities , occupational pattern, and finance related problem.

Hence, the main focus of the study is to analysis the impact of land acquisition on socio-economic condition of urban rural population in lucknow attempt is also be made to analyse its impact on pattern of occupational changed .how mudra scheme may be helpful in this endeavour us of non-farm unorganized . It explains how it can help household and low-income households through providing loans, money transfers, etc who do not have an access to formal banking facility. Mudra scheme may act as changing face of unorganized sector in India.

There exists a large section of unorganized labor force in form of rehabilitee population in India and there are so many diversifications with reference of cultures, castes, creeds, religion, languages etc. from time immemorial that multiplicity had been the backbone of

Indian society. It also attempts to focus on aspects of the socio economic conditions of the unorganized sector engaged in the small business of Lucknow. The present study also focuses and gives the broad indication of the financial behaviour of the population engaged in the small business. Further, the study tries to analyze the role of mudra scheme in development of the unorganized sector and especially that population whose land is acquired under any public and private sector in Lucknow. The primary source of the study presents the Socio-Economic condition of the household whose land has been acquired any public or private sector. Analysis has been done by taking into consideration of various factors such as gender, religion, age, housing condition, water and electric facility, income, working condition, family size, earning member etc. The study reveals that in all aspects the section of population whose land have not been acquired is better than those land have been acquired

Majority respondent of the study area belongs to (41-45) age group followed by 58 household i.e. 48.3 percent of the total sampled population. Level of education is one of the important social variable having influences on the socio-economic development of individuals but it was found that most of the household are having low level of education with almost 21.7 percent of household are found to be illiterate and only 5 percent of household is found to have graduate level which shows adverse effect in educational level of household and out of them the ratio proportion is low of those households whose land is acquired. so overall we found out that adverse impact of the land acquisition in educational status

Majority of the households are found to be quite low income out of 120 sampled household 97 of households are found to get very low amount i.e. 12000 rupees which cover 80.8 percent of the total sampled population. And the minimum of the household getting high income i.e. only 7 households which cover the 5.8 percent of the total sampled population. the ratio proportion of 97 of household earning low income is more whose land is not acquired and less whose land is acquired and ratio proportion of 7 households earning the high income is more whose land is acquired and less whose land is not acquired. ie. After the land acquisition proportion of household is less earning the high-income group so the adverse impact of the land acquisition in income status

Family size is the best indicator of the socio-economic development of the household as dependency on a person affects his socio-economic condition in the society. Small family size is the best indicator of socio-economic development of the household but it is very pondering matter that only 8.3 percent of household have family size up to 3 members in a

family and about 48.3 percent of household have more than 4 to 5 family members and 43.3 percent have more than 6 to 8 family members in their family with maximum 2 or 3 earning member in their family which cause difficulties for household to live their life easier as larger family size adversely affects their living standard. The finding of the study also shows that the educational qualification of household is much affected by the family size.

Living condition reflects also from housing condition of household as most of the households are not having proper pucca house for their living and mostly 59.2 percent are living in semi-pucca house in an unhygienic condition and out of 59.2 percent the ratio of household is maximum whose land is acquired and less whose land are not acquired, So the adverse impact of land acquisition of housing condition. Social security to make the workforce more efficient and productive. This in turn also, protects the interest of the industry to have industrial peace. Human development insists that everyone should enjoy a minimum level of security. Moreover, it is the responsibility of the State to protect its citizen from various contingencies like employment injury, sickness, death, unemployment, maternity etc., in their work life by assuring better standard living to workers. Thus the object of social security is to provide a safety mechanism against stoppage or substantial reduction of earnings resulting from sickness, maternity, employment injury, occupational diseases, old age etc. India has a very basic social security system catering to a fairly small percentage of the country's workforce. Traditionally, Indians relied on their extended families for support in the event of illness or other misfortunes. However, due to migration, urbanization, and higher social mobility, family bonds are less tight and family units much smaller than they used to be. So far, neither the state nor private insurance companies have quite stepped up to fill this gap. Here we discussed about Life insurance, Aam adami bima yojana, Rastriy surksha bima yojana, rastriy surksha bima, Kisan credit card, Mgnregs Job Card, Public distribution system, and Electric facility .we found out only 26 adults under life insurance which cover 21.7 percent of total sample population and only 15 household under the aam yojana bima policy which cover 12.5 percent of total sampled population .and only 17 household use kisan credit card which covers 15.8 percent of total sampled population and 39.2 percent engaged under MGNREGA works and 75 percent of household benefited under public distribution system. So from above, we analyzed that the ratio proportion is less after the land acquisition of social security. so the adverse impact of the land acquisition of social security.

Migratory status also reflects the living standard of the household. In out of 120 households, 19 households migrate for any work or other reason which covers 15.8 percent of the total sampled population. The main issues that concern understanding occupational structures are that they display the processes and levels of development of the specific towns as well as the broader patterns of urbanization.

Occupational structure is an important phenomenon of development. Successive urban growth stimulates the growth of public establishments and private enterprises that generate diversification of occupations. In regards to the expansion of public establishments and private enterprises in generating occupational changes, economic changes and urban development, etc. largely in unorganized sectors of the economy affect occupational changes among salespersons and shop-related work, vehicle drivers etc. The changing pattern of occupations displays that the elementary occupations and skilled agriculture and fisheries occupations etc. are the most dynamic occupations. Here we discuss occupational changes due to land acquisition. So what is the impact of the land acquisition. An occupational pattern of an individual always helps in improving the standard of living of an individual. Here we see that in which kind of land is acquired. Individually how much land is acquired and after the land acquisition gets which type of compensation: monetary or non-monetary. and satisfaction level, if not satisfied then what is the reason for not satisfaction and in how many instalments your household gets compensation etc. There are 85 percent of agriculture land acquired by any public or private sector and only 15 percent of non-agriculture land acquired by any public or private sector. So the majority of agricultural land is acquired by any government and the private sector so mostly farmers affected by the land acquisition and those farmers only dependent on agriculture sector they face problems related to occupational changes. And we see that majority of small landholder under that scheme. Since after the land acquisition household face so many problems related to occupations so the adverse impact of the land acquisition of agriculture land.

After that land acquisition we found out in which type of compensation gets by the household that also affects the occupational pattern of the household so we found out through the survey that 88 percent of household get monetary compensation and only 12 percent of household get non-monetary or both monetary plus non-monetary compensation. So the majority of the household getting monetary compensation and this monetary compensation used in consumption purpose or production purpose. And through the survey, we found out that majority of household monetary compensation used for the consumption purpose i.e. 72

percent and only 28 percent of household used for production purpose. Since after land acquisition there is some problem face by rehabilitee population like Occupational problem Migration problem and Living problem and we found out that majority of household facing occupational problem i.e. 77 percent of household facing the occupational problem.

The standard of living includes factors such as income, quality, and availability of employment, etc all area also affected by land acquisition. living standard is a prime factor of affected by land acquisition. The main idea of a 'standard' may be contrasted with the quality of life, which takes into account not only the material standard of living, but also other more intangible aspects that make up human life, such as, cultural resources, social life, physical health, environmental quality issues, etc and we found out through survey 85 percent of household affected by land acquisition of standard of living. After the land acquisition majority of household changes our occupation generally agriculture to the non-form sector, we found that the majority of agricultural land is acquired so there is so may problem due to land acquisition since agriculture land is more acquire so there arise problem-related to the agriculture sector. Also above we find that more of that land is acquired which is small in size. So The initial occupations, occupational diversification, the pattern of interaction of castes and communities according to their initial occupations, the change in interaction due to land acquisition, the impact of occupational diversification, and the problem face change are the pivotal theme of the present study. The economic aspect of the initial occupations is also important because people continue their occupations in order to meet their livelihood. And we get initially 73 percent household engaged in the agriculture sector, 12 percent of the non-form sector and 15 percent in the only services sector. So initially maximum household engaged in agriculture sector but after changing the occupation due to land acquisition majority of the household engaged in the nonfarm sector that is 73 percent. occupations are modified according to human needs, when the existing social systems or network of social relations or social institutions fail to meet the existing requirements, or when new material wants are felt for a better living. The occupation has also become determinant for the differentiation of separate human groups.

Apart from, this the household are facing problem-related to the working place or occupational change as they are not having the basic facility or not availability of finance. So the ground level household in the study has highlighted the financial problem of the rehabilitee population. Mudra yojana is basically associated with the formal banking services and provide funds for rehabilitee population. Chapter 5 is the composition of micro leasing,

banking services and other schemes of government which is related to the rehabilitee population. So this chapter investigates the determinants of MUDRA Yojana with respect to the rehabilitee population. As non-access of financial services is one very important problem in the stabilization of rehabilitee population in Uttar Pradesh. Thus, it seems very important to have a role of MUDRA yojana to enable this rehabilitee population to get enhanced and improved. Here, in this chapter, we will analyze the how mudra sachem influences of rehabilitee population. We Explains about the mudra yojana related to rehabilitee population or sampled population which include the development of the skill, job, education or other .so from the occupational change household face problem related to capital problem, market problem, and skill problem etc.and majority of household facing capital problem i.e.34.2 percent of household facing capital related problem which is full through banking and non banking sources .and out of 34.2 percent of household 30.8 percent full through semi institutions. And those people facing skill (12.5 percent of household) related problem fulfil through government institutional programmer which is 35.8 percent.

Because countries have different institutional structures and provide different institutional support for poor or necessity population, we believe it is most useful to think of people as a national system. But there we found out only out of 120 household only 6 household beneficiaries under any institutional support i.e. only 5 percent of the total sampled population.

Due to non-access of financial services household are not aware of money transfer facilities or another banking facility through financial sources. And only 21 households registered under the Pradhan Mantri mudra scheme i.e. only 17.5 percent of the total sampled population and this too less because of awareness. and only 6 households taking a loan under this scheme about a different category, in out of 6 households 4 taking a loan under Shishu category and only one household taking the loan under Kishore category and also one household taking the loan under Tarun category. This is very less due to comparisons of all India available data .that means there is a very gap between particular this area. So above we found out that Pradhan Mantri mudra yojana helps the rehabilitee population but in particular areas of luck now there is some gap between the finding data.

6.2: Finding:

- Land acquisition processes has adversely affected to socio-economic conditions of urban rural population.
- Land acquisitions has also affected to occupational pattern of urban rural population. After land acquisition most of the urban-rural populations are employed in to low productive non-farm activities. Population is facing the problem of capital, market of their products, and appropriate skill required for shifting in new occupation.
- Field level investigation and analysis of the study shows that Pradhan Mantri Mudra Scheme has very limited role in economic rehabilitation of urban rural population.

6.3: Recommendations

- As processes of land acquisition is adversely affected the socio-economic condition of urban rural population, it is recommended that land acquisition should be voluntary, not compulsory. It should be left to decision of farmers whether he/she want to sell his/her land or not. Further, if land is being acquired, appropriate compensation should be given to the farmer so that their socio-economic condition should not affect adversely.
- There should be appropriate body, consisting team of experts, to facilitate the farmers in shifting from farm activities to non-farm activities.
- As Pradhan Mantri mudra scheme is very much relevant for urban-rural population to solve their problem of capital, sincere efforts should be made to aware population about provisions of scheme so that more and more people can take the benefit of Pradhan Mantri mudra scheme.

6.4: Limitations

- The sample size of the study is too small to generalize the overall results especially for mudra loan.
- Analysis of the study is mostly based on sample observation and descriptive statistics due to the time constraint we could not make use of advanced tools of statistics and econometrics. This may be done in further research for making the results of the study more reliable and acceptable.
- Due to lack of time and resources, we could not review the detailed status of Mudra Loan of Lucknow

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