

## REGIONAL ECONOMIC DEVELOPMENT WITH REFERENCE TO THANA DISTRICT OF MAHARASHTRA

**Prof. Priti Ghag**

Gurukul college of commerce ,Ghatkopar, Mumbai.

**Abstract :**Regional disparity in socio-economic development has become a sensitive issue in recent times with serious social and political ramifications. This issue assumes even greater importance in the case of Maharashtra due to various historical factors dating back to the time of formation reorganization of the states in the mid-fifties. However, all the regions of the State could not achieve progress at the same pace due to several political, economic and social factors. It is difficult, if not impossible, to remove all disparities completely, may be due to natural (geographical) or inherent (cultural) differences. But it is possible and necessary to remove at least all 'man-made' obstacles, arising out of socio-political decisions or institutional constraints that stop people, regions from exploiting their comparative advantage and reaching their full developmental potential. Balanced regional development requires growth acceleration of the lagging regions. This in turn depends on supply of support infrastructure, skill development, good governance, minimizing cost of performing business and Big Push Development capital that unleash externalities and spillover effects. Implementation of required policy reforms has a critical role to play in growth acceleration.

**Key words:**socio-economic development , serious social and political ramifications.

### INTRODUCTION

The elimination of economic imbalance across regions critically hinges on acceleration of growth in lagging regions. These regions need a meaningful shift in the strategy of growth. The economy of lagging regions should adapt a development strategy which would ensure higher emphasis on more productive sector. The majority of the areas in the lagging regions depend on the traditional dry land agriculture. Introduction of new agriculture comprising water saving modes of irrigation, shifts in cropping pattern, development of horticulture etc would be helpful in reviving agriculture sector of backward areas.

It would also be necessary to shift labour from low productivity agriculture to more productive nonagriculture employment. This can be achieved in an efficient manner by focusing on growth of industries and service sectors.

Development of infra-structure and expansion of institutions which generate human skills would enable emergence of new avenues of dynamic comparative advantage of the region To formulate regional growth strategies, the committee had commissioned region wise expert groups comprising academicians and industrial experts. Their reports offered detailed sectoral as well as district wise recommendations. This chapter draws upon their analysis and policy suggestions

### Objective

The aim of the research is to find and identify the regional development of Thane district of Maharashtra.

### Profile of the study area:

Thane District ranks third amongst the industrially developed district, second on the basis of

population and stands sixteenth on the basis of area in the Maharashtra state. Thane district is located in Northern part of Konkan region. District is surrounded by Sahyadri Mountains towards eastern side and Arabian Sea to the western side. To the northern part of the district are deep forests of Gujarat State while the world famous Mumbai city is situated to the south. Thane District has a vast geographical area of 9558 sq.km. There are 13 Blocks and 15 Talukas in the District. Thane, Kalyan, Ulhasnagar, Ambernath, Bhiwandi, Vasai and Palghartalukas are related to other talukas industrially developed while Shahapur, Murbad, Wada, Jawhar, Mokhada, Dahanu, Vikramgad and Talasari Talukas are mostly hilly in nature and rural population in this Talukas comprises mostly of Scheduled tribes (Adivasi) people. Eight talukas of Palghar, Jawahar, Mokhada, Talasari, Vasai, Wada, Dahanu and Vikramgad will now form part of Palghar district. The new district headquarters will now be stationed at Palghar While Thane, Kalyan, Ambernath, Ulhasnagar, Bhiwandi, Murbad and Shahapur will continue to be part of Thane district.

The rivers of the districts mainly belong to two river streams of North Konkan, namely the Ulhas and the Vaitrana, both draining the rainy western slopes of Sahyadri that lie between the Bhor and the Thal Ghats. The climate of this district is characterised by high humidity nearly all the year round, an oppressive summer season, and well distributed and heavy rainfall during the south-west monsoon season.

The year may be divided into four seasons. The cold season from December to February is followed by the summer season from March to June. The south-west monsoon is from June to September. October and November constitute the post-monsoon season.

### **SOCIO-ECONOMIC SETTING**

To understand the role of socio economic aspects in shaping agricultural land use pattern in area under study. Both the physical and socio-economic variables exert their impact on agriculture practice and its production. Jasbir Singh and S. Dhillon (1987) have rightly stressed the necessity for the evaluation of socio-economic variables in terms of inputs involved in agriculture sector that have been ultimately forming land use pattern and yield per hectare. The present study, therefore, is significant in this respect. The data related to population in 2001 and 2011 have been collected from Thane District Census Handbook. Area under irrigation has been obtained from Land Records of taluka. The elaboration of land holding is entirely based on sample surveys during the field work.

#### **Indicators of development**

The following indicators have been chosen: Demographic factors: (a) Proportion of farmers Population to total population (b) Density (c) Sex Ratio (d) Literacy Social factors: (a) Education (b) Health (c) Transport & Communication. (Road Density Network) Economic factors: (a) Income (b) Non Agriculture workers (c) Banking & Finance (Commercial Bank Facility)

#### **POPULATION:**

Agricultural land use is the end product of human response to physio-socio-economic as well as technical and organizational factors. The land use is constantly modified by man according to his requirements.

These modifications must be studied with the various aspects of population; its distribution, growth, demographic characteristics and occupational structure. The population is an important resource from economic point of view for the regional development of agriculture as it influences the economic activity and determines the level of consumption and agriculture force.

It also forms the workforce, namely, cultivators, agricultural laborers. The relation between population and land use is reciprocal, e.g. the changes in land utilization. Population pattern influences the utilization of the land and the latter with changes in the agricultural controls to a great degree also determines the pattern of farm population (Singh 1974) The population of Thane District is 8131849 persons (2001 census). It accounts for 8.40 percent population of the Maharashtra state. The average density of population in the area under study is 442 persons per sq. kms. The variation in the population is largely resource oriented, varying with the productivity of land, urbanization, and the degree of the industrial development. The region has shown consistent growth of population from the year 1931 to 2001.

	2000-2001	2011-12
TOTAL POPULATION (IN THOUSAND)	8132	11054
RURAL POPULATION	27.42%	23.08%
URBAN POPULATION	72.58%	76.92%
DENSITY OF POPULATION	RURAL 243 URBAN 717	278 10336

### Rural Population

According to the 2001 Census, there are thirty seven towns and 1748 villages in the district. About 22.29 million people live in rural areas and 59.02 million in the towns.

In rural areas most of the population is observed to be concentrated in the villages of population size from 500 to 10000 (table 3.3), while the proportion of population living in the villages of sizes below 200 and above 10000 is insignificant. Percentage of population living in villages of various population sizes groups with reference to total Rural Population

### OCCUPATIONAL STRUCTURE:

In a developing country like India, the total availability of labours (as a human resource) and its division over different economic activities can be considered as a measure of the overall economic development. The availability of labour resources and its involvement in various activities in agriculture represent the scenario of development of the region. The district has engaging 39.10 percent population as working force (2001). The population can generally, be grouped into two groups a) Working population and b) Non-working population. The working population owes special significance as it is directly involved in economic productive activity. The proportion of population, demographic characteristics and economic composition has a bearing on the land use pattern (Forasat Ali Siddiqui, 1988).

As per definition main workers are those who are engaged in economic productive activity for a major part of the preceding year (at least six months or 180 days), while marginal workers means, those who worked for some time but not for the entire year. (census of India, 2001). The planning commission organization has suggested two Types of working population.

I) Main workers and II) Marginal workers.

The main workers have been again grouped into four sub groups as follows:

- 1) Cultivators
- 2) Agricultural labourers
- 3) Workers engaged in household industry, and
- 4) Other workers who are engaged in other activities such as trade and transport.

In the Thane district total number of workers is 3179981 (39.10 percent to total population). The main workers and marginal workers account for 76.31 per cent and 23.69 per cent to total workers (2001) respectively.

### LAND HOLDING:

The size of land holding is an important factor in determining the efficient use of the resources available to farmers. The application of various proportions of inputs to the land their efficient utilization depends upon the size of farm.

Besides physical environment, the socio-economic conditions such as the farmers, resources, capacity, attitude, crop pattern and the type of farming practiced together fix the size of land holding in an

area. With the ever increasing population the pressure on land increases leading to the fragmentation of large size farm holdings. A major cause of low agriculture efficiency in India is fragmentation and subdivisions of holdings. Apart from population pressure, the small size of farm could be attributed to laws of inheritance, decline of joint family system, absence of alternative employment opportunities lack of capital investment and attachment to land as a valuable property. The result is the existence of numerous small size farms which are widely scattered pieces of land and hence are uneconomic to cultivate.

These uneconomic farms give rise to Wasteful method of farm operations, (Datye V. S., 1984) the disadvantages of fragmentation and scattered holdings are well known. It puts a large proportion of land outside the possibility of effective cultivations involving wastage of time and the need to supervise, it makes capital duplication necessary. The small plots are difficult to work with tractor, weeding and pest control is also difficult and it limits mechanization and experimentation. On the whole it is a serious impediment to the agriculture progress and acts as a deterrent to a full utilization of land and farm force (Sing Jasbir-1974) The Thane district like others regions has heavy pressure of growing population which results in subdividing agricultural plot into small holdings. During the field work and interview with farmers, the fact uncovered that the land of small size creating numerous difficulties, such as proper supervision accessibility of easy inputs, wastage of time, use of improved implements and limitations for mechanization, and thus, small size of land holdings has adverse effect on efficient land utilization. Moreover it is observed that the average size of land holding in the region is 1.12.00 hectares which is comparatively low than the average land holding in Maharashtra (4.00). The unequal and uneconomic small size land holdings are observed in the region i.e. a large number of small holders occupying a smaller area. It is therefore needed to consolidate the land for efficient land use in entire region.

#### **IRRIGATION:**

The Thane district entirely depends on monsoon rainfall for its crop growth. From this point of view, the study of irrigation aspect is essential. Out of the various irrigation sources such as tanks, wells, rivers, canals, lake and Reservoirs are used. The study area has only two sources of irrigation, namely well irrigation and tank irrigation. Most of the villages in the region have well irrigation. There are two main sources of irrigation:

#### **Surface Water :**

Rivers, tank, ponds, lakes and artificial reservoirs provide surface water for irrigation. Canals are drawn from dams constructed across the rivers and if the dam is high enough to form a large reservoirs, water is available throughout the year Tanks which form an important source of irrigation are mostly rain fed. The water from the artificial sources is carried to the fields by flow due to gravity.

#### **Ground Water**

The nature of topography and the characteristics of geological formations influence the amount of underground water available. The subterranean water is tapped by digging or drilling wells. The depth of these wells depends upon the nature of underlying beds and the level of permanent water table. This is a zone of slightly saltish, sandy soils, a shallow water table and rice-coconut fish culture. Well irrigation with pumps is of widely used and this rapid expansion of pump irrigation in the area is liable to face water famine with exhaustion of the top layer of fresh water of the water-table, which will be replaced by the sea

water and hence that water will become useless. The better watered lands are devoted to the cultivation of vegetables, flowers and chili. Further inland is a flat alluvial low-land, with fairly productive black soils, rice is the predominant crop during the rains, but after that the rains a quick succession of winter and summer vegetables are raised making heavy use of pump during the rains, but in the post monsoon vegetables are raised making heavy use of pump irrigation, manures and artificial fertilizers. The district has a total gross area of 21100 hectore (2001) under irrigation. It means about 5.58 per cent of the NSA is under irrigation. Among the different sources of irrigation wells occupy a very significant position.

#### **TRANSPORTATION:**

The role of means of transport in the economic development is significant in agricultural regions. It acts as a main vehicle for bringing different raw materials, seeds, fertilizers, implements and distributes the product within the region. The improvement in transport network extends the hinterland of markets and brings isolated productions area into light (V.S. Datye, 1984) Such improvement and change in frequency,

speed and capacity indicate the changes in traditional agricultural pattern. From this point of view, it would be necessary to examine the existing means of transport in the region. The western coastal plain has two types of transport namely, roadways and railways. Both covering transport network in the region. The roadway plays a significant role in collecting and distributing agricultural products. Total road length is 6350 kms. Three types of road ways are found in the region namely, National highways of 226 kms, The state highway with length of 1205 kms Major District Roads of 1980 kms in length.

## EDUCATION

It is assumed that education increase the potentiality to change the behaviour of an individual. It helps the individual to change their socio economic status.

	2000-2001	2011-2012
RATE OF LITERACY	MALE 87.06%	90.90%
	FEMALE 73.10%	80.78%
TOTAL LITERACY	80.67%	86.18%
LITERACY RATE IN RURAL AREAS	64.45%	71.18%

Lead Bank Activity: Thane District

1. According to Reserve Bank of India's guidelines of Lead Bank Scheme, 'Financial inclusion' project is running in thane district. Under this project all families of all villages in district expected to open an account in nearest bank. Due to this banking service will reach to everyone & everyone can take benefit of loan and deposits.

In thane district, 108597 total numbers of saving accounts are opened as no frill account i.e. opening account with nil or very low balance. If there is no bank branch in nearby area of any village which has population more than 2000 then the nearest bank should open a new branch in that village or throu business correspondence of banks, basic service should be provided to people. Bank of Maharashtra has selected 208 such villages and distributed to respective nearer bank. In financial inclusion along with the opening of account other services are provided to the people like, establishment of SHG, to give loan to SHG, to establish farmer groups in different villages, to give loan to rural crafts man and small workman, to give benefit of insurance policy.etc. In Thane district total no of 8360 Small help Groups got 40.80carare of loan. Different banks have established farmer group in different region. These groups are registered in NABARD and all groups are getting grant from NABARD.

According to Reserve Bank of India every district should start financial literacy and loan counseling Center under the Lead Bank Scheme. Bank of Maharashtra provided the place to establish office for this activity. Soon this counseling cell

will start. All farmer, adivasi, rural craft men, small businessman will get guidance about loan and different benefit of government through this cell.

## Suggestions for Regional Development

For more employment Government should setup Agricultural SEZ in tribal area. Tribal area should be connected with railway route. More tribal Self-help groups should be formed and supported by local authorities. Government should endorse the responsibility of 'SarvaShikshaAbhiyan' on local peopleie. Sarpanch, Gramsevak, NGOs. More employment must be generated in tribal area. Government Rationing Shops should be allotted to Tribal's self-help groups. Government should provide more infrastructural facilities in Tribal belt. Government should encourage Tribal's Warlipaintings by providing market

## CONCLUSION:

Rural Development is often talked about while delivering various political speeches and highly during election campaigning but economical calculation shows that rural development and rural poverty are always inversely proportional to each other. Rural poverty can be alleviated only by providing the basic facilities such as education, health care, employment, shelter and basic infrastructural facility to the

deprived class as well as by re-examining the approach of government programmes to reduce poverty. Poverty is not like a sick unit of any organization which can be disinvested or neglected as proportion of rural population below the poverty line is about 60%. If this 60% population is empowered with SEVEN R's that is right schemes, right policies, right virtues, right strategies, right directions, right approach and right austerity then only India could achieve the goal of holistic Rural Development. With this the dream of INDIA VISION 2020 is not far away

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