PREFACE

The problem of poverty is as old as the beginning of realisation of human being living as a member of society. Since then both classes, poor and non-poor, are being taking deep interest in discussing the issue of poverty in varied perspectives. Especially after the world war II\textsuperscript{nd}, with the rise of welfare state, and socialism, the academicians, regional and world class institutions along with government agencies started to study it in a way of determining the norms, measurement, causes and suggesting remedial measures for poverty alleviation.

In India, sincere efforts in this area began since the 1960s onward. In spite of ubiquitous number of efforts being performed on varied front to tackle the problem of poverty. After the 55 years of independence, India is still a home for as many as 260 million poor people, largest number in any single country in the world. Every fourth person in India is trapped in the vicious circle of poverty. The rapidly developing country like India, has two way importance of studying it and searching out thick and coarse remedial policy measures for long existence of poverty. In the first instance, as emergence of one of the major world economic power, it would be disgraceful to India marching pompously in a global world, with pocketing itself largest number of poor person in the world. Secondly, the general and hard-core poverty phenomena in India has been impacting into limiting it’s economic strength in concentrating heavily on varied horizons like research, development and technological progress which are highly remunerative to globalize world helping for the faster growth process.
Hence, in the present context, Indian economy needs to concentrate symmetrically and simultaneously on faster growth rate and designing efficient policy tools for faster declivity of the poverty phenomena in India.

The nature of policy measures aimed at alleviation of poverty in India are generally designed on the basis of macro-level approach, considering the general poverty phenomena as of uniform in nature. In today’s perspective, it is quite essential to deal with the problem of poverty in a piecemeal approach. The classification of general poverty phenomena on the basis of norms of religion, caste, property assets, region, land holdings may help recognizing the peculiar characteristics adhered to the problems of poverty of these classified poverty groups, which would further help in designing the effective and accurate policy measures to tackle the poverty problem in India.

Keeping this in mind, by following piecemeal approach, the micro-level study entitled “INCOME, SAVING AND INVESTMENT BEHAVIOUR OF RURAL LANDLESS BPL FAMILIES IN KHATAV TALUKA” was undertaken. It was aimed at recognizing the potential capabilities, pertaining to the nature of capturing various items of sources of income, performance in saving activities and investment pattern of landless BPL families in least developed rural Khatav taluka. We felt that, this types of research work concentrated on revealing the socio-economic characteristics of landless BPL families would be help in understanding positive potentialities and important problems associated with their pauperism and designing the peculiar policy measures aimed at eradication of their poverty.

The present thesis is presented in seven chapters. The first chapter deals with database and methodology. The second chapter
elaborates the profile of landless BPL families in Khatav taluka. In the third chapter items of sources of income of landless BPL families with their approbative trend towards these sources of income have been presented. The fourth chapter deals with the saving habits and also the measurement of savings of landless BPL families. The fifth chapter concentrates on types of investment to which landless BPL families were found mostly familiar, and it further aims at analytical explanation of pattern of investment by landless BPL families.

The sixth chapter is devoted to submitting the major findings mainly pertaining to sources of income, saving habits and investment pattern of landless BPL families in Khatav taluka. The seventh chapter deals with the suggesting the policy measures for raising the income size, saving propensity and investment by landless BPL families. At the end bibliography of reference books, reports and weblography is appended.