



## SELECTED ECONOMIC AND INDUSTRIAL PROBLEMS OF THE URBANITES: A CASE STUDY OF BHAGALPUR CITY, BIHAR

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**Abstract:** Apart from environment & social problem, there are numerous economical & industrial problem, which create hurdles in the growth and development of the city as well as its inhabitants. Among these problems Financial constraint have played important role in the growth & development of Urban landscape & socio-economic condition

**Index Terms -** Economic Problem, Urbanite, Industrial Problems, Collaboration

### I. INTRODUCTION

Apart from environmental demographic and social problems, there are numerous Economic and Industrial problems which create hurdles in the growth and development of the city as well as its inhabitants. Among these problems financial constraints have played important role in the growth and development of urban landscape and socio-economic conditions. As a matter of fact, urban centers of almost all developing nations face the problem of inadequacy of finance to develop, remodel or restructure urban centers and provide all necessary service amenities for leading better urban life. These problems are also prevalent in the city of Bhagalpur and create obstacles in proper development of the city as well as the urbanites. These problems also had affected the proper development of the city during early years. It is difficult to evaluate the role of finance in the development of this city during prehistoric and early historical periods due to lack of information. This much is possible to assess that during historical periods finance has played important role in the planned development as well as remodeling of urban centers in developed as well as developing nations. During early historical periods, this city did not get the priority attention of the rulers and could not develop properly. Even during medieval and modern periods, not much financial help was provided in the development of the city. Certainly, limited areas in certain parts developed to serve the needs of the concerned administrators or people. In true sense, like other urban centers, this city also needs huge financial assistance to develop infrastructure facilities which is not possible for a developing country like India, where this problem is prevalent in almost all the urban centers. As such, with limited resources, efforts are made to solve only most important problems of the city.

### II. STUDY AREA

The city of Bhagalpur was important even during British period for silk, tassar and handloom industries, trade and administrative functions. But during those days there were only limited migrants belonging to different cultural regions, as well as the flow of rural-urban migration from the surrounding areas was not very remarkable. When the country got independence, almost all the urban centers got opportunities to develop urban amenities, Job opportunities which started attracting rural migrants in large number. The city of Bhagalpur not only became the center of attraction of industrialists interested in handloom, silk and tassar, but other facilities also remarkably developed.

### III. ECONOMICAL PROBLEM

The importance of finance is highly realized in the development of infrastructure facilities, service amenities like development of transport network, sewer lines, drinking water, electrification, health services. educational institutions, means of recreation etc. No doubt certain facilities developed by private agencies or urbanites themselves but for certain facilities, people entirely depend upon the financial help of the government. Sometimes government rules and regulations create hurdles in the development of facilities. Sometimes urbanites even think to manage their giving by developing all these facilities privately but they are not allowed to do so because they have to pay municipal taxes even without getting such facilities from the government sources. As such, private agencies do not like to spend money on these items and develop facilities privately. Even in the construction of houses, the role of financial assistance is also highly realized. In developed nations, there are public and private agencies to provide financial assistance in the construction of houses, development of industries and service amenities. In case of this developing nation, the government agencies have limited resources and not all desirous urbanites get such help. Only influential persons avail such facilities. This is why, the houses of certain category of government servants or autonomous bodies get constructed with financial help and majority of the houses lack such development because of this problem. Even there are private agencies which provide financial assistance on interest basis for building construction for establishing industries or doing

business, but the rate of interest remains very high. Sometimes it becomes very difficult for the parties to refund the loan and lose their property. At the same time, there is lack of proper rules and regulations which can protect the interest of the funding agencies or the party as such, even if someone wishes to have private loan and establish industry or construct house, he fails to do because private agencies are day by day curtailing their involvement because they feel difficulties in the recovery of loan and interest. Sometimes people of the city also feel about acquisition of property or houses because of changing attitude of the government. Previously rich people used to invest money in the construction of houses for rent purposes and houses on rent were easily available, but now-a-days very few people prefer to invest money in the construction of houses for rent purposes because of the fear of grabbing of house by the anti-social elements or other persons having strong hold or due to lack of proper legal protection. This is why; it has become difficult to get a vacant house in any urban center. People from rural areas are coming in larger numbers but houses are not increasing in this ratio due to Lack of interest of the private agencies or the resourceful urbanites. They want to manage what they have and they do not want to aggravate their problems by further addition in their houses or industries or business.

Whatever financial assistance in the developments of industries or housing construction or infrastructure facilities has been available in the city of Bhagalpur, remarkable variations emerge. During early years, urbanites invested their capital in constructing houses in the inner zone comprising business area, better residential areas and later on industries, especially household industries concerning tasar, silk, handloom, oil pressing, rice mills etc. developed. Tassar, silk and handloom industry developed in Nathnagar, Khanjarpur, Lodipur, Hussainabad, Mirjanhat areas. Most of these industries are owned by private parties. Only one government factory producing silk goods is located in Nathnagar. Besides, Bihar Spun Silk is located in the eastern zone which has been developed by the assistance of Bihar government and Japanese collaboration which produces spun silk yarns and noil yarns. Oil mills and flour mills are located in the southern part of the city, which are privately owned. Most of the rice mills are also located in this locality. Other industries like soap making, candle making, beedi making industry are scattered in the middle and outer zone of the city. In the development of functional areas, financial assistance has exerted distinctive roles. Government offices, residential areas of the officers have been developed with full government assistance and these areas comprise planned roads, better houses, tap water connections and other facilities.

Residential areas meant for the urbanites as well arrival have attracted least attention of the government agencies. Certainly, there are a few roads and lanes, tap water connections and other facilities which are not properly maintained and remain out of order. Most of the roads passing through the old settled areas are not wide enough and not properly maintained. The slum areas of the outer zone remain most neglected in terms of road development. Houses are unplanned, constructed on traditional designs and these houses lack housing amenities like sanitary fittings, provision of ventilation or other facilities Commercial areas have not been developed in a planned way. There is lack of organised development of shops and it causes lot of problems. Most of the markets have been developed by private agencies although there is need of organised market. Haphazard development of food grain, vegetable and other markets developed by the government is not well managed. Mirjanhat is one of the biggest grain markets of the area which lacks proper maintenance and has narrow streets and lanes causing congestion in transportation of goods. The same problems are observed in the vegetable markets of Sujaganj, Tilkamanjhi, Mirjanhat, Barari, Nathnagar etc. In these areas narrow streets and lanes connecting shops face problem of congestion and easy transportation of goods.

#### IV. INDUSTRIAL PROBLEMS

In terms of secondary activities, the city of Bhagalpur has cloudlet able number of workers. In this city there are several household and cottage Industries concerning tasar, silk, handloom, biri etc. In these industries no only, the non-migrant families are involved but even some migrant families have also involvement in different forms. Poor non-migrant and migrant workers are engaged as skilled and unskilled labourers and middle-income group and rich migrant families have association with these industries in terms of ownership. Some of them have their own industries of in partnership. A few migrant families have also developed cottage industries in the city of Bhagalpur. Arcas having such industries lie in western southern and eastern portion of the city

In terms of tertiary activities, the city has active participation of both migrant and non-migrant families. These activities include educational institutions, health services, post and telegraph services, public utility services etc. Some of these urban services have been developed by the government and the remaining services have been developed by the urbanites themselves. For example, educational institutions, health services, transport services, trade and commerce etc. are important. The famous educational institution T.N.B. College was developed by started and Deepnarayan Singh and Banaili State of the locality. Besides there are quite a large number of high schools, colleges and other educational institutions which were developed by urbanites in the beginning and these institutions have been taken over by the government. Certainly, there are private educational institutions whose management is in the hands of migrants and non-migrant families. Such educational institutions are located in inner and middle zone of the city where people are concentrated. In these educational institutions' employees of this city as well as other areas are engaged.

Bhagalpur has considerable number of industries consisting of tasar silk handloom, biri, rice, oil, soup, dairy products etc. The problems concerning these industries are many. The most significant problem is concerning its location. Most of these industries are not located at proper place. As such, their location in crowded business area or densely settle areas poses problem concerning environmental pollution. No doubt, a few industries are coming up in outer zone in the Barari Industrial Area where some facilities have been developed. As such, there is need to discourage the further growth of industries in inner and middle zone having other land uses. Efforts are being made to allocate space for the development of new industries in the industrial zone. There are industries located in inner and middle zone which consume a lot of electricity. But for these industries no separate arrangements have been made to supply high voltage connection This leads to poor voltage and fault in transformer. Industries concerning dairy products or fruit canning are coming up in the outer zone. There is need of developing dairy and fruit canning industry because this city handles a lot of mango during the mango season. The area also specialises the supply of fish and vegetables.

#### V. HYPOTHESIS

In the present study, a few hypotheses have been formulated in order to test the reality of the fact. All the aspects of economic and industrial problems have been analyzed by formulation of hypothesis. Some of them are described below:

- (a) Mass exodus of rural-urban migration causes rapid growth of urbanization.
- (b) Arrival of large number of male migrants' unbalances sex ratio.
- (c) Migrants leading bachelor life in urban areas increases the chances of extra-marital relationship.
- (d) The arrival of unskilled migrants in the city increases informal activities in the city
- (e) Growing unemployment and lack of proper Job, and inequalities in living conditions encourage anti-social activities and crimes.
- (f) Migrants formulate social network based on their places of origin or caste or equal status.

## VI. SOURCE OF DATA

For the present study, data from different sources have been gathered, with the help of questionnaires and schedules, primary data have been collected specially for problems concerning social conditions and their changes, because such data are not available in census records or other sources. As such, with the help of questionnaires data concerning problems of the city have been found out, while ward wise population data have been collected from published census records as well as from the Municipal office. Data concerning transportation, sewerage, industry and other features have been gathered from government officials, industries and other sources.

## VII. METHODOLOGY

By intensive field work, problems concerning physical growth, unplanned development of functional areas, transport problems, housing shortage have been found out. Different aspects of problems have been analyzed keeping in view problems of different areas. The data have been analyzed and descriptive method used.

## VIII. CONCLUSION

Faulty urban land policies and laws are not only posing problem in the development of the urban landscape as well as the urbanites. Most of the urban people are of middle-income group people. They work in offices, do Govt. and Pvt. jobs. The businessman belongs to the Marwari community who are very rich. The slum dwellers are of low income and low living. Thus, the economic structure of the urbanites is of mixed nature.

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