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# DEMOGRAPHIC FEATURES

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# IIBF RURAL BANKING



## **DEMOGRAPHIC FEATURES**

### **DEMOGRAPHIC**

The statistical characteristics of the human population such as age, gender, marital status, income, education, and employment.

**There are some basic features of the country like:**

**Total population, their occupation, literacy, health, and nutrition** because India's population grew continuously from some previous years.

It will be important to know whether the people are able to have a better life compared to those living at the time of independence. For this measurement of a better life, **the Human Development Index developed by UNDP**, which gives an indication of the **living conditions** in different parts of the world, is an appropriate tool.

### **POPULATION**

- The total population of India has been recorded as 138 Crores as per the 2020 census. **India has 17.7 percent of the world's population.**
- Large population invariably **puts pressure on its limited resources** and is also responsible for **many socio-economic problems** in the country.

### **Population density**

- One of the **important indices** of population concentration is the density of population (**the number of persons per sq km**).
- The population density of India in 2020 was **464.15 per sq km**.

- Among major states and UTs, **Delhi was the most thickly populated with a population density of 11297 in 2020**, followed by Chandigarh and Daman, and Diu in second and third place respectively.

### **Sex Ratio:**

- The number of females per thousand males, which indicates equality between males and females in society, **was unfavorable to females.**
- Life expectancy at birth was 67.5 years for males and 69.8 years for females in 2020.

### **Rural and Urban Population**

According to the 2020 statistical data, 65.07 percent population of India lived in rural areas and 34.93 percent in urban areas.

### **LITERACY**

- A person aged seven and above, **who can both read and write with understanding in any language**, is treated as literate.
- A person, who can only read but cannot write, is not literate.
- According to National Statistical Office (NSO) data, as of the year, 2021 India's average literacy rate is 77.70 percent.
- Kerala achieved above 96 percent literacy, and at the bottom was Andhra Pradesh with 66.4 percent literacy.

### **Occupation**

- Children below 15 years and adults above 60 years are not included in the workforce.
- Workforce participation, the ratio of the working population to the total population, depends **on factors like age and sex composition, and availability of work.**
- The work participation rate in India **as per the 2022 census was 40 percent.**

### **Composition of Working Population**

- The population of India according to their economic status is divided into three groups, namely; **main workers, marginal workers, and non-workers.**
- Main workers are those who **work for at least 183 days in a year**, and those who work for a smaller number of days than 183 are called marginal workers.
- In 2020, there were around a 501million workers in India. Out of **which 26.18 percent were in the industry sector, 41.19 percent were in the agricultural industry, and 32.33 percent were in the service sector.**

### **SOCIOECONOMIC DEVELOPMENT INDICATORS**

#### **Human Development Index of UNDP**

- The national income and per capita income of the country do not reflect the actual level of living of the people.
- The well-being of people is illustrated by factors **like longevity, knowledge, and decent living standard.**
- The United Nations Development Programming (UNDP) developed an index incorporating these and other variables for comparing different countries of the world.

#### **Construction of a Human Development Index (HDI)**

Human development was viewed in terms of three critical dimensions of well-being. These were related to:

- **longevity-the ability to live a long and healthy life;**
- **education the ability to read, write and acquire knowledge; and**



- **command over resources-the ability to enjoy a decent standard of living and socially meaningful life.**

The exact measurement of these dimensions in terms of the specific indicators was not value-neutral and needed to reflect the specific socio-cultural conditions that prevailed in a particular country at a specific period of time.

### **Human Development Index (HDI) of India**

- India's current rank is 131st on HDI. As of 2022.
- In 2007 the absolute value of HDI for India was 0.612 (134<sup>th</sup> rank) compared with 0.971 for Norway, which was at the top of the list, and 0.798 for Armenia (ranked 84), which was heading the list representing 'Medium Human Development', to which India was grouped.
- At the State level, there were wide disparities in the level of human development.
- In the early eighties, States like Bihar, Uttar Pradesh, Madhya Pradesh, Rajasthan, and Orissa had HDI close to just half of that of Kerala.
- The major States, Punjab, Tamil Nadu, Maharashtra, and Haryana did well on the HDI.
- HDI was higher in smaller States and Union Territories. **In terms of the pace of development**, Tamil Nadu, Rajasthan, Madhya Pradesh, West Bengal, and Bihar improved their HDI significantly in the eighties.
- In the nineties, the momentum was maintained only in the case of Rajasthan, Madhya Pradesh, and Uttar Pradesh.

### Health

- Health means a state of complete **physical and mental well-being** and not merely the absence of disease.
- Good health depends on many factors like the availability of adequate **quantities of safe drinking water, nutrition, sanitation, and access to public or private health facilities.**
- Birth rate, death rate, and infant mortality are some of the indicators of health.
- There are considerable differences between rural and urban areas due to the lack of proper facilities. **For example, good hospital facilities are easily available in urban areas as compared to the rural areas.**

### Nutrition

- The nutrition level of food consumed by people, particularly those with a low level of income, is quite low in India, this causes several problems like poor health conditions and high sensibility to diseases.
- Studies conducted on the nutrition status of the population in India showed that **half of the rural population is undernourished.**
- The poorest of the poor are the most at nutritional risk during **seasonal price rises and during years of drought or crop failures.**
- Malnutrition is not because of the shortage of food. nor is it a problem of imbalance in the consumption of calories and protein but inadequate energy in the diet rather than insufficient protein.

### Education

- The Right to Education Act provides **free and compulsory education for children between the age of 6-14 years** in India.
- In order to develop the higher education system, the government established the University Grants Commission in 1953.



- The primary role of UGC was to regulate the standard and spread of higher education in India. There was marked progress in the expansion of higher education with the increase of higher educational institutes in India.
- As education is the **means for bringing socio-economic transformation in a society**, various measures are being taken to enhance access to education to the marginalized sections of the society.
  - Universalization of good quality basic education.
  - More vocational education is required to adequately prepare youth for current jobs.
- Despite all the efforts to develop the education system in India, access, equity, and quality of education in India continue to haunt the policymakers.
- This has mainly been due to widespread poverty. The inability to check the dropout rates among the marginalized sections of the population is another cause of worry.

### **URBAN MIGRATION**

- The migration of rural poor to urban areas was the principal factor accounting for an increase in urban poverty.
- The pressure of population on land and lack of employment opportunities in rural areas led to the migration of rural populations, especially agricultural laborers to urban areas.
- Some other, types of migration are the result of **natural calamities like drought and famine, heavy debt burden, or even death of cattle**. Urban migration creates tremendous pressure on the existing urban infrastructure.
- 25% of the country's poor live in urban areas and 31% of urban population was poor.