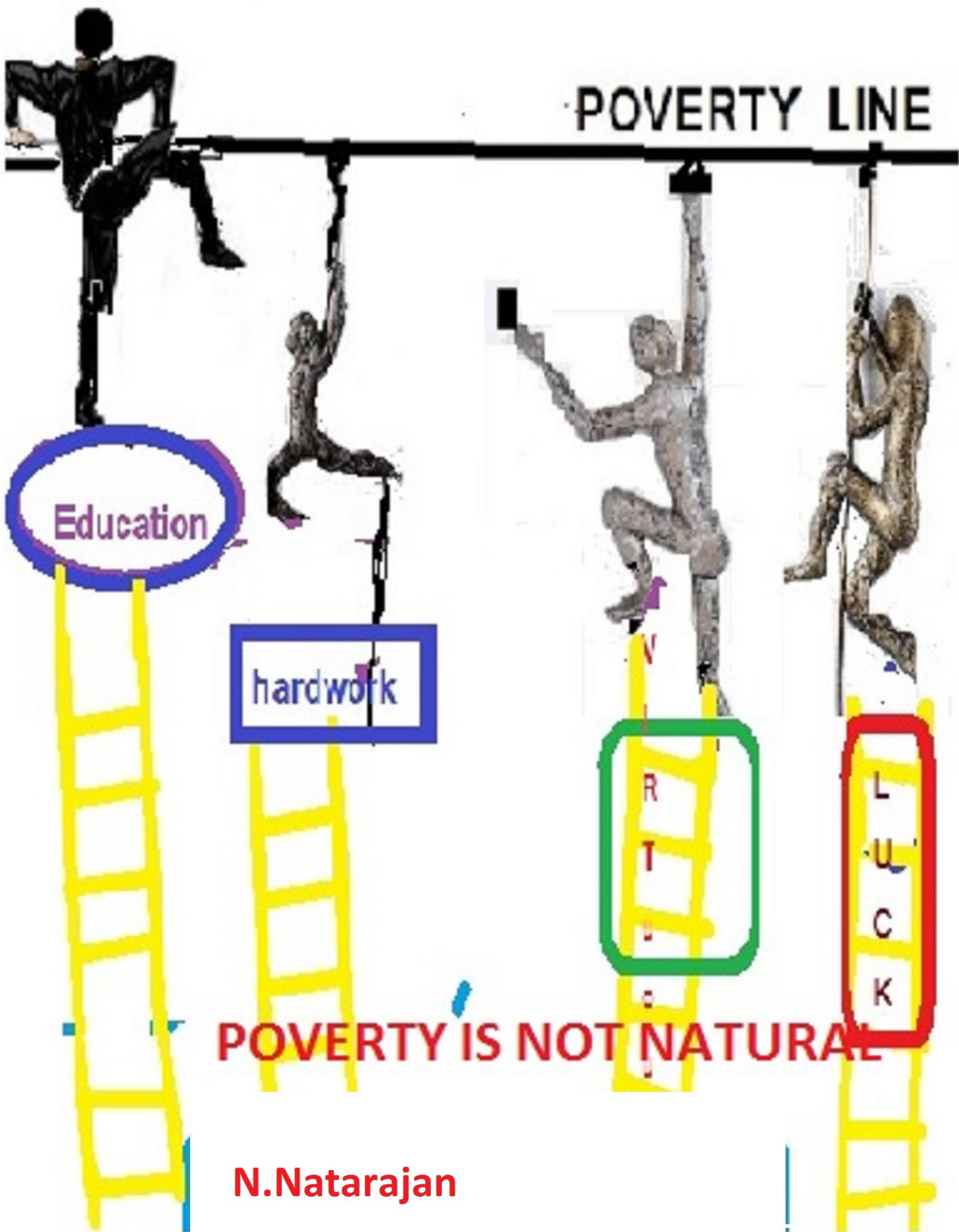


POVERTY LINE



Education

hardwork

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POVERTY IS NOT NATURAL

N.Natarajan



Publishing Information

Title

Poverty Line

Poverty can be eliminated!

- ⇒ ***Poverty in not natural***
- ⇒ ***Poor remain poor because of their inability to Learning & Thinking***
- ⇒ **Poverty is not due to lack of wealth but it is due to denial of access to money.**
- ⇒ **Wealth of the nation is cornered by a few elite, the sinners, lacking in Spiritual knowledge**
- ⇒

All that poor need to know to shed their poverty is

Learning &Thinking.

Year of Publication

2017

Author::

N.Natarajan

Poverty can be eliminated

Introduction

Poor



Only the poor look for employment.

Education, Education loans, job reservations and subsidy
are no solution to poverty.

It is the **poor** (and the **Middle class**, who live bordering poverty) who waste their precious time and scant resources in education system in order to **win a job**.

For rich and super rich, education a **decoration**.

Modern **Education systems** has no ingredient called **knowledge** to impart to its students. So, not all the educated are not knowledgeable. If there are a few, it is not due to education. People with lesser knowledge will be poorer. This book shows that the **poverty** is caused by a , exploiting the ignorance of people around, in the society.

This book also explains who and how **poverty** is created and sustained. The **education system** has drifted from its original course of imparting **Thinking skills** and **Learning practices to** its students. Learning & Thinking abilities make one **Knowledgeable**. A knowledgeable person won't become poor.

Chapter 1

Is the education redundant in India?



Read the free ebook, titled, **Knowledge. Go, get it** to know more about the why Education do not benefit the common man.

What people believe is that:

The education gives knowledge.

Educated freed from poverty,

Leaders mislead

Most of the **elite** — especially the **rich** and **super rich** who run large corporate houses have poor academic back ground. Where as, the vast majority of those who have **higher education** and including **research** titles are **neither rich** nor **super rich**.

This difference between the poor and rich is the difference in their **learning & Thinking** skills.

The poor should realize that education is not designed that enabling every one getting an white collar jobs.

Not all those who hold degrees are successful in their job hunt.

No society has so many **white-collar jobs** that Indian poor, seeking employment.

The following survey raises a doubt if the conventional education comes in the way of prosperous life of poor people.

A survey

(Received through **Whatsapp**. Author unknown)

What is required for a prosperous and healthy life is **Knowledge** through **Learning & Thinking**.

The academies have lost its **direction** and **way** to **Knowledge**, long long ago!

The following **interview** should open the eyes of the job seekers.

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STORY 1

Education & Prosperity!

CHICKPET, a part of Bangalore, is known the **business hub of Bangalore City with more than 1000 shops in the locality**.

This place is always crowded as people throng to buy clothes, furniture, toys etc. at a wholesale price.

A gentleman had been there as part of his **Educational Research** to talk to few shop keepers to understand how they do business and what education has to do to them with regards to their business.

During his interaction with many shop keepers in Chickpet, he found that, most of them were from Rajasthan. One more interesting thing that he found was that most of them were in their teenage.

Out of all, meeting a young 10th dropout who runs a clothes shop was very interesting. His name was **Bramhadev** from Rajasthan.

Sharing a few discussions here.

As he went into the crowded shop as a customer, he greeted me with a great smile calling "Anna banni, en bekithu". (Meaning: Brother, what do you want)

(The conversation was in Kannada, that has been translated it below)

GM: I wanted to check for some nice shirt and pant piece.

Bramhadev: Tell me sir, what is the range you are looking at?

GM : You first show me all the clothes, let me choose out of those.

Bramhadev: Sure sir and started showing me all his collections.

(Meanwhile during the selection time, I thought of asking him few questions, which was my only intention)

GM: How did you learn Kannada?

Bramhadev: Sir, obviously by talking to people.

GM: But, your Kannada is very fluent!

Bramhadev: Sir, initially, I found it difficult, but, when I continued speaking to customers, I learnt it on the fly. Now, I speak better than Bangalore Kanndigas.

GM: Superb. When did you start this business?

Bramhadev: It's almost 10 years now. I started it when I failed

in my 10th. My uncle got me into this business.

GM: How many languages can you speak?

Brahmadev: I can speak, Hindi, English, Kannada, Marathi, Tamil, Telugu & Malayalam.

GM: Oh my God ! How did you learn so many

Brahmadev: I told you sir, Customers taught me.

GM: Sorry to ask you, but still out of curiosity, I just wanted to know what would be your monthly turnover?

Brahmadev: Ummmm, it depends on the festival season. Normally, the turnover would be around 8 - 9 lakhs per month, and during festivals it will shoot up to 15 lakhs. Profit up to Rs. 4 lakh per month.

GM: What? Oh my God! That's a super number! Great man!

Brahmadev: What great sir? In Chickpet, this is very less. Others make double than what I do.

GM: Didn't you feel like completing your education by studying further?

Brahmadev: Sir, to be honest, none of our family members completed education. To complete my education it might take another 5 - 6 years which I feel is a big waste of time and money. I invested both in my business. Today, I will challenge none of the educated person with 10 years experience will earn as much as I do. What do you say sir?

GM: Hmmm....Yes. True. But still education would have helped you grow more than what you are earning today.

Brahmadev: Seriously No sir. Education would give us fear and make us feel that, one has to work under someone to earn their livelihood. Education does not teach us to live independently. I also have many friends who studied along with me and completed

graduation. None are into business. Almost all are working in some private firm.

GM: Hmmm....So you don't regret completing education?

Bramhadev: Definitely No sir. I am very happy. (In between our conversation, another customer had purchased around 20 pairs of shirt and pant, and few sarees. Without using a calculator Bramhadev calculated the total cost of the purchase and told the customer the total cost including 10% discount in just 15 - 20 seconds).

GM: Boss, you don't even use calculator?

Bramhadev: Sir, educated people need calculator and mobile phones to calculate. Not me.

GM: Started smiling and put my head down (because I was using calculator to calculate the cost of my purchase).

Bramhadev: I continuously practiced calculating. I am doing this since 10 years and I have become perfect. I am sure, I will never err in my calculation.

After this, GM made a purchase and the next whole day, he was thinking about their conversation again and again. He would like to infer what he learnt.

1. Without higher education, Bramhadev is not jobless. Whereas our today's graduates with distinction are still in search of a job.
2. Without higher education, Bramhadev has good communication skills. But, today's corporate world complains about our graduates for having no communication skills.
3. Without higher education, Bramhadev earns in lakhs, whereas our current generation graduates complains of not having enough salary to pay their EMIs.
4. Without higher education, Bramhadev's mathematical mind

- (3) Most educated **do not get** meaningful employment.
- (4) Many graduate Engineers from famed institutions find low paid jobs in the billing counters in super markets / Malls. BE with MBA compete for a job as clerks in Banks. Some others are selling finance products for a commission. One finds Post graduates in science as sales persons.
- (5) Still worse is that majority of youngsters who completed higher education remain unemployed. As per **2011** Census **11.3 Crore** Professionally qualified (Graduates and Post Graduates) are job seekers. To-day it would be nearly double. This will increase with time.
- (6) There is a never ending changes in the technology that render most jobs **redundant**. So the number of employment opportunities decreases year after year.
- (7) Only those who run education institutions and related services like transport, school book publishing, shoe sale benefit and not the students.

So the **learning**, especially the one delivered through the current education system, cannot lead every educated, not only to their dream **employment** but also to, any other meaningful **self employment**.

Employment is not a passport to prosperity

Story 2

A real life story!

Bombay Meri jaan...It was my regular train journey home from work. I boarded the 18:50 pm Local train from Churchgate. When the train was about to leave Marine Lines, a samosa vendor with an empty basket

works faster than today's graduates who has cleared different levels of mathematics papers with high scores. Today's graduates needs Mobile Phones to perform simple calculation.

5. Without higher education, Bramhadev has no fear of losing his job, but today's graduate employees are always fear of getting fired from company they are working in.

Now, the question in mind is, **Does education is incapacitate the students?**

There are millions of opportunities as a self employed. Why to run behind the non-existent jobs?

Poor job seekers are unaware that there are millions of avenues to become and lead a comfortable life through self-employment.

Most school goes and their poor parents believe that they go the school **learn** and with that they will **earn** a living through **employment** that would lead to a bright future.

Why employment is not preferred ? The employee should be able to use their knowledge (Skills/knowledge) and earn some money and the employer then, gives a small part of it as a salary.

If those having learning ability would know that :

- (1) Most leaders mislead the people that education will lead to jobs and also that education would enhance their socio economic status. Instead, most poor has become poorer after education.
- (2) There are **fewer** opportunities in employment than the poor job seekers.

got on and took the seat next to me.

As the compartment was sparsely occupied and my destination was still far away, I got into a conversation with him.

Me: "Seems like you've sold all your samosas today."

Vendor (smiling): "Yes. By God's grace, full sales today."

Me: "I really feel sorry for you people. Don't you get tired doing

This tiresome job the whole day?"

Vendor: "What to do, sir? Only by selling samosas like this every day do

We get a commission of 75 paise for each samosa that we sell."

Me: "Oh, is that so? How many samosas do you sell on an average each day?"

Vendor: "On peak days, we sell 4,000 to 5,000 samosas per day. On an average, we sell about 3,000 samosas a day."

I was speechless....for a few seconds. The guy says he sells 3,000 samosas a day; at 75 paise each, he makes about 2,000 rupees daily, or 60,000 rupees a month. That's Rs. 60,000 a month. OMG. I intensified my questioning and this time it was not for time pass.

Me: "Do you make the samosas yourself?"

Vendor: "No Sir. we gets the samosas through a samosa manufacturer and we just sell them. After selling we give him the money. And he gives us 75 paise for each samosa that we sell."

I was unable to speak a single word more but the vendor continued... "But one thing...most of our earnings are spent on living expenses. Only with the remaining money are we able to take care of other business."

Me: "Other business? What is that?"

Vendor: "It is a land business. In 2007 I bought 1.5 acres in Palghar for 10 lakh rupees and I sold it a few months back for 60 lakhs. Now I have bought land in Umroli for 20 lakh rupees."

Me: "What did you do with the remaining amount?"

Vendor: "Of the remaining amount, I have set aside 20 lakhs for my daughter's wedding.

I have deposited the other 20 lakhs in the bank."

Me: "How much schooling have you had?"

Vendor: "I studied up to third standard; I stopped my studies when I was in the 4th standard.

But I know how to read and write. Sir, there are many people like yourself, Who dress well, wear a tie, wear shoes, Speak English fluently and work in air-conditioned rooms. But I don't think you guys

earn as much as we do wearing dirty clothes and selling samosas.”

At this point, what could I reply. After all, I was talking to a Millionaire! The train chugged into Khar station and the samosa vendor got up from his seat.

Conclusion

1. The poor should not spend the barrowed money or their own scant resources in Education looking for a job.
2. Education system do not deliver knowledge. What is delivered is the Information that is insufficient to earn a living
3. Technology growth reduce employment opportunities year after year.
4. No leader has a solution for unemployment problem. The thinking disabled poor only believes the unbelievable.
5. The best way to solve several problems, including unemployment and poverty in the society is to adopt a **two tier economy**. (This will be discussed in one of the following chapters). Alternately, read the ebook **Anatomy of Economy**.

Chapter 2

Who created poverty?

Poverty is **not natural**.



Poverty is not created by one person but a small group of people called the **elite**.

Every society has enough resources and wealth for their citizen to live in comfort. But yet many countries have very large population of poor.

In poor countries like India **Poverty** is created and sustained by **denying access to Money to** the majority of the people. Those who produce the real wealth are allowed to have too little and those who produce **no tangible** products and services corner the nation's wealth.

The root for poverty in India can be traced to:

- (1) In the distance past, India was ruled by invaders. They cornered the nation's wealth with the help of Elite from the same soil but owed their allegiance to **alien rulers**. Both shared the wealth that was cornered by alien rulers. The wealth was created using the natural resources of this country and wages to the citizen. But the wealth was shared with Elite alone and bulk of it was **siphoned-off** by the **rulers** to their own country .
- (2) Now, it is our own citizen.

Who controls ?

Every country in the world a small population control both the Government and the Money. It is true of India also.

This can be learnt from the internet hosted news items that:

1. UK announced that India has become the **third largest source of FDI** for them .
2. India is the fourth largest investor in USA.
3. The richest among industrialist invest in large properties in other countries with wealth **siphoned** out of India but hardly return the the capital funds borrowed from banks. Often their large borrowings are declared NPA.
4. A promoter of a medium sizes software company bought properties in **42 countries**.

The wealth generated move out of the country in more ways both legally and illegally.

Even when the stashed money comes in as Foreign Direct Investment (through round tripping in Hawala route) the provision is made to take the wealth out of the country le-

gally.

The **Stock markets** like institutions, **P Note** types of instruments and **Hawala Trading** like practices, help the free movement of wealth from India.

The most important among the reasons for poverty

(3) One of the important responsibility of the democratic Government is to **distribute the nation's wealth equitably across the citizen. Economic theories suggest an 80:20 Formula**

This is because, every citizen contribute to creating wealth. But, when it comes to wealth distribution, Common man, the 80% of the population have to depend on labour and wages only.

With changes in technology, there are lesser employment avenues and more people are unemployed.

is the continuation of the practice that was followed by invaders that (1) **Wealth** share for **Elite** and **Wages** for common man is the major contributor to poverty.

How can we know that?

Year after year the gap between Rich and poor increasing.

Europe has less poverty

One would find that those countries that colonised other societies have less poor among their citizen than their colonies.

Because they governments shared the wealth through the **80: 20 formula** where as the citizen of the **colonies** were eligible for **wages** only. But the rulers of most countries that were colonies, continue the economic policies

that were followed by aggressors.

Broken Promise

It can be said that India won the **freedom** from British after a long struggle. Many sacrificed their lives.

Leaders exhorted the poor citizen to sacrifice and fight for freedom. But, post freedom, the wealth of the nation continued to be shared between the **elite** in the society. The common man continues to drift more and more towards poverty.

It is interesting to note that such an even of betrayal is not new and has a **parallel** to an episode in the distant past and found in many **Puranas** and the epic **Mahabharatha**.

Churning the Ocean of Milk



(Demigods & demons churning Ocean of Milk for extracting Amrit)!

A story from the popular eastern scripture known as puranas described as a **celestial** event, is reproduced here. follows. This has several **parallels to earthly** events.

The **Demigods** realized that they cannot churn the **ocean of milk** to obtain **Amrit (Nectar)** by their efforts alone. They needed the

demons to join their effort to succeed. They promised a share of the Amrit. After the Amrit was found they did not want to share it with them as promised.

Amrit was finally consumed by **demigods** only.

It is not clear what was the intention of the author in telling this story but most political leaders who run the countries have taken a lesson from it.

The lesson is that you can **make a deal** and the promise can be **Broken** after the job is done.

In any society there are two groups of people.

- (1) **Rich** and **powerful** called **elite** comparable to **Demigods** and
- (2) the **poor** and **Powerless** known as **Common man** comparable to **demons** in the celestial world.

While in celestial world the issue was **Amrit (Nectar)**.

Leaders Promised Prosperity

Bulk of the Indians are and were **poor** from over 1000 years. During the last two hundred years, the poor in India has become poorer than ever before.

Poverty, corruption and very low Knowledge levels (**lack-of ability to Learn & Think**) are interconnected.

Leaders - Elite - Prospered

During the independence struggle, the leaders exhorted the poor, the common man, to take part in Independence struggle.

They promised that, after independence, every one of them will live like **kings!**

There were the **Elites** standing by **British**. when common man **fought** for **freedom**.

But, alas, after Independence the **fruits of freedom** were shared between **Leaders & Elite**. Nothing changed on

ground, for the poor. The common man had to depend of **Cooly or Wages!**

The poor continues to become poorer year after year.

On the average, every citizen is creating a wealth equivalent to **Rs 100,000** per year.

(An economic report in internet quantifies as how the nation's wealth gets distributed among Indian citizen: There are **84 billionaires in India**, and they own a wealth of **\$248 billion**, collectively.

It can be seen from various economic reports the fact that a mere **56 people in India** own **wealth** as much as what **70% of common man** own today. This gap is widening year after year.

(This Accounts for one twelfth of India's wealth)

(4) Ideally there should not be any poverty. Because it is the poor who generates the wealth in any country. (In India, on the average, each **person generates** a wealth of **Rs 100,000**.)

(5) Every one (Except **the men-of-knowledge**) keep chasing money. Some use legal and illegal ways to get money. (Note: **Not** that all the legal ways are **fair and just**).

Everyone is successful in grabbing money to different extents. It is like a **Marathon run**. **Several people run but** Very few reach their goal.

Most people drop-off along the way at various points.

Marathon is a matter of Physical endurance. With marathon **chasing money**, success in money hunt is a matter of Mind, governed by **learning** abilities and **thinking** skills.

(Read the e-book titled, **Knowledge. Go, get it**).

One more reason that not many aware of:

(An economic report in internet quantifies as how the nation's wealth gets distributed among Indian citizen: There are **84 billionaires in India**, and the own a wealth of **\$248 billion**, collectively.

It can be seen from various economic reports the fact that a mere **56 people in India** own **wealth** as much as what **70% of common man** own today. This gap is widening year after year.

(This Accounts for one twelfth of India's wealth)

How is that possible?

The RBI Annual Report

Reading the annual report of Reserve Bank of India, we would know that **Rs 80,000 Lakh Crore** of money is lent to various sectors of Economy, including Agriculture Industry and common man through the financial system, the banks.

Theoretically, it is the reserve bank that control that huge money.

Practically a **minister of state** in finance ministry appoints some of the directors on the board of banks. Those who follow the news on corruption would remember how a family auditor of a minister was made a director in the bank and he in turn showered favours (liberal and Low interest loan) to family members of the minister.

There is no punishment to loss made by wrong decisions. So the bank funds flow to big and powerful in the society and become NPA.

Several lakh Crores of public money lent to corporate fami-

lies written off Every year / periodically.

How this money is spent by RBI / Government

The **GDP** which is nearly ten times the annual budget of the gets into the Banks. Who all have the access to the money

(A) In the past six decades **common man** is charged **huge interest** on bank borrowing and any default in payment and interest in time, the mortgaged wealth will be confiscated auctioned and banks realized their loan amount.

(B) Rs 66000 Crores money lent to **farmers** have been waived in sixty

most funds with Industry, running to several lakhs of Crores are periodically written off as **NPA** by various banks.

The Dividend that Government of India received recently is for the Rs 80,000 Lakh Crore is a mere Rs 10,000 Crores.

If the industry mainly run by some **400 families** enjoys **the entire nation's wealth.**

How much **interest** paid by them?

Even, an average 1% interest were received from them, it will be a mind boggling Rs **800 Lakh Crores.** One year interest income will be the tax income of 40 years.

This explains the poor-rich gap, Poverty among common man.

Chapter 3

All about Learning

The **learning** is a non-stop process from **cradle** to **grave**.

Through learning one could gather the **raw material** called (**Information**) for preparing **knowledge** .

Knowledge determines one's success in life time. Also one's social and economic status in the society. Knowledge is required to acquiring **possessions** and attaining **positions** in the society.

If one is afraid of becoming poor, then one should practice learning and acquire learning skills.

The **information** that is required to build our own **knowledge** that is flowing all around us. The information spreads through word of mouth, print media, TV channel. There are books and scriptures written by **men-of-Knowledge** like sages, saints, Sufis zen masters that every one has an access to have power packed **knowledge**.

Linguistic skills add to the ability to learning through written spoken information sources.

Languages (Linguistic skills) are **tools** to learning. If someone apply their learning skills in their living places, shedding the poverty that is chasing them is easy.

Pre-processing of information.

Mind has two distinct memory spaces where our information and knowledge can be stored for future use.

Every one of us, has at birth, a small amount of memory. This is **volatile** too. This is also known as **conscious**

mind/memory. This memory space can hold very limited information. So it is necessary to remove the unwanted and irrelevant information from being memorized.

Many information that we come across are repeated. Some are irrelevant to our lives. These need to be **filtered** out through the pre-processing.

Knowledge

Knowledge is extracted from information as honey is extracted from flowers.

Information contains knowledge.

Or we can say that information in its raw form is less useful to us. So the information needs to be converted into **knowledge**, that is readily **deployable**.

The information is **refinement** using various thinking processes to derive the knowledge. The processes are known as **thinking**.

This is treated in detail with short stories as example in the free ebook titled: **Knowledge. Go, get it.**

Thinking is a set of **processes** that converts the raw information from the learning into the final product called **Knowledge**. We can roughly say that we are in an environment where everyone is trying to snatch the belonging to other by all crooked ways.

Knowledge that is not sent to **subconscious memory** will be lost over a long period of time. Knowledge stored in subconscious memory a.k.a internalized, becomes **wisdom**. This is **fast to retrieve** and apply and **hardly lost**.

Need for knowledge



I wan to live a simple life, say that of a clerk. I love fun. I spend my time in entertainments.

I do not want to become a leader or a scientist. I do not want to own a car of my own, Do not aspire for a luxurious life either. Because I do not want to **strain my mind**.

I hate learning. Reading induces sleep. Thinking makes me tired.

Why do I need knowledge?

There are many who feel so, because learning is not natural to humans.

Every individual is gifted with a limited ability to learn and think. In a normal situation, there is no additional effort to learn, required.

But we are in an **extraordinary** world.

The spiritualists would tell you that we are in **material world**. Not many are **spiritual**. Spiritualists have fear of becoming poor. Where as others live under a constant fear of becoming poor. So every one is looking around for vulnerable to **grab** their wealth and feel safe with accumulated wealth.

We are all **vulnerable to** exploitation. Educated people are also equally **vulnerable** like uneducated. Every one of us

are vulnerable in different ways. More the **knowledge**, we become less **vulnerable**. That is the necessity to acquire.

Knowledge as fast food

A large amount of knowledge is available in the literature, left behind by the **men-of-knowledge** who lived among our ancestors. All we need to do is to **read and internalize** them. This is the simplest and easiest way to knowledge.

Otherwise, we need to gather information and generate fresh knowledge to deal with changing needs of the life.

Every one of us is losing our possessions or position to some one else, more knowledgeable than us. That leave us poorer.

We become poor in every **transaction**.

The **knowledge** and its **timely** deployment of knowledge can prevent disaster both material and non-material transactions.

Everyone justifies gaining unduly more from others.

In recent times, the **rich-poor gap** is widening fast. The numbers are given else where in this book. (**some 56 citizen own the** wealth that is equivalent to **what is owned by 70% citizen** of India). This indicates the richest gain more than their due from the poor.

Unless one would be prepared to live life of a **recluse**, acquiring only the **knowledge**, becoming poor is **unavoidable**.

Chapter 4

Every one is creating poverty



Individuals, groups of individuals and organisation work hard, all the time, to take away the money as much money they could from those **interacting** with them.

Governments at various level keeps **the tax rate** increasing year after year. People have no way to question what they get in return. Taxing is the right of those whom we elected. There is no prescribed limit.

Transporters keep increasing the **fare** every year. That is because they can charge we have no escape. We experience that during the **festival season** when more people need to travel, **facility to travel** is not increased instead the **fare** is increased abruptly.

Traders and **manufacturers** have a free run in charging their clients. The price of most Industrial goods, pharma companies **fleece** as much as they **please**.

Corporate hospitals are happy with customers with **health insurance**. Suggest surgery to any disease.

Insurance is a product. Insurance companies have maxi-

mum consumer complaints, Google for “Insurance Litigations”. The companies invariably try to find a reason not to deliver insured amount to its clients.

Life Insurance Corporation has a worth exceeding **15 Lakh Crores**. Insurance product is bought by people with fear of death. The fear is exploited. **Inflation** is a boon to insurance companies.

Those ignorant of **economic basics** are victims of insurance.

Insurance companies promise a lot but have **wild** conditions in **Small print**. The number denial of claims are huge and consumer courts are full with insurance clients.

Those who have not **understood the impact of inflation** becomes victims of insurance companies. Become poor faster.

In high inflation economies, buying power of money reduces fast every year. Insurance companies offer Crores of return after 20 years for investment in tens of thousand. Such schemes attract the middle class who are **victimized**.

Your doctors may be contributing to you poverty:

There are three categories of medicines. **Generic, brand-ed** and **patented**.

All the three categories have same **effects** and **side effects**. But they but priced differently.

The Doctors prescribing these medicines get the **huge cut** from the **pharmacists**.

The crooked among doctors prescribe the **patented medicine** which costs the highest instead of the **generic** which is the **lowest**.

(Only the West Bengal Govt ordered physicians working in state run hospitals to prescribe only generic medicine. This angered pharmacists who stage a huge public protests against government, recently).

The **knowledgeable citizen:**

1. is aware of existence of the three categories of drugs and their price difference.
2. knows to use **google** and internet.
3. He can find the name of the **generic medicine**, buy and use it instead of the expensive **patented medicine**.

Here goes a real life story

(The event described in this story took place in a Big city in Andhra Pradesh, some twenty years ago).

It was a fairly large colony of independent houses. The residents, by and large, belonged to a couple of prosperous districts of that state.

People of these districts are known for hard work, risk-taking and god fearing.

A close friend and colleague, wanted to share a good news with me. Reached my table in the first hour of the day. The good news was that a shop without any board or publicity is started in the colony where he lives.

I replied my friend don't worry, within six months he would vacate it. If the intention of the promoter was

mere business, he would start with a fanfare. He would have a short term goal. Accomplish and vanish.

Otherwise he would put up a large sign board and big publicity. But, my friend was not convinced. But continued. He has a scheme! "You choose a product. Pay half of it in three instalment. At the end of three months the product would be yours".

Well, the shop may run for nine months if not six months. My friend became restless. He demanded to know how I came to that conclusion. I replied him, "in the first three months the sale would be for small products". The shop would buy and keep the product in his show case. Seeing that, a lot of people would come from outside the city. One day he will leave the shop with goods and vanish into thin air, not to be traced .

My friend replied that it was not possible. He added that they opted for refrigerator. The shopkeeper already bought and kept it in the shop with a placard mentioning the name of the person who has ordered for it and the address etc.

First day of the fourth month, my friend invited me to join the celebrations on the eve of delivery of promised goods at half price. I took the opportunity to talk to the shop keeper. He wore very expensive cloth and a few gold chains to demonstrate his affluence and that invariably won the trust of the people.

It was not very difficult to deduce that he never went to school. I enquired how he managed to sell goods at

half the price? He said, it was his business secret.

Then, in a low voice, murmured, they financed smuggling activities. I asked him, what if I informed cops about your smuggling activities.

He said with confidence that it is taken care of by political bosses and that he had nothing to fear. My friend got his refrigerator, at half the market price. We had a fine evening celebrating the windfall gain with sweets and samosa.

I warned my friend that he should be content and not venture into investment any more. Also I asked him not to inform his friends and relatives in his native place about the great deal. He promised, he would keep quite.

All his neighbour who got their dream goods at half prize went crazy and informed friends and relatives in their native towns and villages. They broke their fix-deposit, sold their gold and camped in the colony for weeks. Soon the scheme was extended to gold and silver besides white goods.

Guests returned to their native. The shop keeper filled his shop with white goods with tags of owner.

A long list of people and their investment for Gold, decorated the shop. Those who lived in the colony made visiting the shop and witnessing the growth of their wealth as their pass time.

The booking continued and goods were delivered in the next three months, when the number of new bookings came down gradually. Suddenly some day, the shop was

not opened. People waited for a couple of days with a hope the owner might be unwell and come back some day soon. There was no news of the shop keepers returning to the shop.

Now the people from the colony shifted their attendance to Police station nearby.

My friend thanked me for my advise not to indulge in further transactions with the shop keeper.

The unlettered two villagers, who started the great scheme made a couple of Crores of rupees effortlessly in just seven months.

The victims are educated wage earners.

The education did not give knowledge to students. Both educated and uneducated are equally **vulnerable** for exploitation in any society.

Chapter 5

People waiting to make you poor

Let us examine some of the transactions that makes us **poor** but we are not **conscious** of it. The list is long and never ending.

1. MRP Label: There are several instances when we are over charged for **a product** several times the targeted price. We are made to believe that the **price tag** is sacrosanct. We pay the price with our ignorance on the product and value.

A friend went to an electronics store and bought Bluetooth speaker for **Rs 700** where as the price tag read **Rs 1900**.

In shops when they declare annual sale of, say readymade dress and shoes, often a new price tag with a higher price replaces the normal one.

We can conclude that Poor is some one who gains from others less and lose to others more.

2. The **wheat flour** made by **Corporate** and **MNC** are sold in the market. While large stores sell at MRP , the same is available at **nearly 30% less** at the local **Marwari grocery** shop. Thus most products are heavily priced. There are many such products over priced.

3. Some Corporate run supermarkets in Bangalore label vegetable prices to mislead the customer. While majority of items bear price per kilo gram some mention price per half Kilogram. Many are mislead to believe the cost to be the price for one kilogram.

There are people who profit by insurance by faking accidents, often with the connivance of the officials.

5. Many builders take large sums as **maintenance deposit (unsecured)** returnable after three years. Manage to **bribe** management committee officials and manage to retain it for several years.

Money



To shelve poverty that relentlessly follow them, poor should know all about money.

Everyone wants **money**. Very few gets it easily. For many it is a hard and long chase. Some **steal** other's money in various ways and that is the easiest way to money. Some takes **bribe** to do their job. There are several **loopholes** in law, the long judicial processes, corrupt officials practices that is favourable to fraudsters enable a person to dispossess other's of their earning and still escape from law.

Example: Some legal battles that is common in India:

A company bought a land to start a software company. The neighbour initiated a case without any document or proof of trespassing into their land.

One of the lawyer suggested the director of the company to come to negotiation. (for what, Why??). The litigants wanted to grab a part of the land.

After some six months and several hearing the case was dismissed for the reason both parties did not provide the proof!!! The company owners provided all the required documents.

The judge should not have accepted the case without valid proof of a case. Thus the court acted as a **weapon of Ex-traction**.

The essence is, some one files a false litigation without any proof for his complaint and it takes six months to dismiss the case.

If there is penalty to false complaint, including jail term, how many would dare misuse the courts for gains?

Even after 65 years, the legal system is not brought at par with developed world. The reason could be that most of the political leaders at every level, have a criminal back ground.

When the **loop-holes** are plugged, perjury applied, most courts in India will be redundant.

The good people among the lawyers tell you that such false litigations are common. Here the legal system is used as a weapon of extraction.

There are several cases of One forges a document, occupy other's property and enjoys for several years. The original owner seeks to legal forum.

Finally the court dismisses the case after a few years.

The culprit appeals and another four five years pass and enjoys the possession of other's wealth.

Finally, when the court pass the judgement there is no penalty or punishment to the culprit. (One has spend a fortune and initiate another fresh case for another decade) . Thus the criminals and legal profession also thrive leaving the honest citizen suffer.

More about Money

Money normally represent a real **product or a real service**.

But a few own too **huge wealth** through **Pseudo** products. The money received without delivering any tangible **product** that is useful to any one in the society.

Rich and **super rich** produce **Pseudo products**.

Stocks, Mutual funds, debentures, insurance and in general, financial products are **all pseudo products**.

Everyone born into this world desires to **live long** and lead a **comfortable life**. That calls for various **products** and **services** to consume, throughout their lifetime.

The people seek to invest their earnings as a savings for future money needs. The **pseudo financial products** are invented to make the **thinking disabled** middle class, poorer.

Those who invest in who exchange money for **pseudo products** for higher returns. Most speculative products leave the majority **poor**.

- ◆ While these products are heavily advertised it accompanies a warning that the returns on investment depends on market conditions.
- ◆ There is no **intrinsic value** for the products. There are a few financial institutions who change the prices of these products in a planned way like any other **gambling**.

Chapter 7

ECONOMICS THAT ONE SHOULD KNOW

Economics is a simple subject that everyone should understand its basics. When one understand through text books to articles on economics one might think that this is where the planning and execution to create poverty starts in any society.

Unfortunately we do not apply our mind.

The Economy is all about Product & People

(People = Producers + Consumers. If there is no product there would be no people and vice versa).

But the economic theories have nothing about people or their wellbeing. It talks mostly about profits maximizing.

The only relevant discussion about people—the common man—is Wealth distribution, the 80:20 Formula. That leaders of countries like India choose to ignore.

Let us understand the absolute minimum basics to understand how the economic theories, the Finance wizkids help create poverty.

Product & services

People need products for survival. Products were exchanged between different producers. That is called trading and was known as Barter system of trading.

Our ancestors used the **barter system** of trading.

Which meant exchange your products and services with others in your society.

Prosperity of any citizen depended only on how much of real products made by a person.

Today the rich and super rich are those who produce **pseudo products**.

Barter system posed the difficulty to seller to find the right buyer to exchange their products. Then the Money that was invented eased the exchange of goods.

That time in the history there were neither **pseudo money** nor **super rich**.

The **crooked** in the society started misusing a great idea of money to exchange products found ways of becoming Rich and Super rich without producing any useful product or service, back to the society. If this is not **stealing**, it is day-light **robbery**.

Many became rich, some by printing and minting the **money**, some others fake judicial stamp papers, a few others faking ownership documents to become rich.

According to economic surveys, highest portion of world's money today is "**stock market capitalisation**", the **pseudo money**. It is not the gold or any other asset.

The life revolves around **Products & Services**. Besides pseudo products some product types made one richer than the others. **What are they?**

There are four types.

1. Primary Product
2. Primary Services
3. Secondary Product
4. Secondary Services

Primary Products are:

Farm Products like Rice wheat cereals pulses vegetable and fruits are **nature's gift**. Successful production of the estimated produce can fail due to pests rodents and other life forms.

Successful Production of primary products **depend on nature** and often a **victim of nature's fury**. Examples: Flood, Famine, unseasonal rains and delayed monsoon.

Their job is the riskiest. They get very little compensation for their efforts. They continue to remain poor for generations.

Some of them can be consumed without any processing. Most others need processing. **Wheat** is powdered before it can be used at home to convert it into bread or Roti as food.

Primary products take **several months** to an year to produce.

2. Primary services:

There are millions of services that we need in our life. The people who deliver are of very wide range of capabilities.

Some calls for skills, some needs both knowledge and skills, some calls for knowledge alone. There are also some physical services that do not call for skill or any domain knowledge.

Theatre Artists who entertain with very rare skills. There are artisans like carpenters, smiths, painters, electrical technicians, service technicians for various gadgets, lawyers, teachers, clerks, managers, musicians, barbers, packers, cooks. Drivers, cleaners are a few among them.

Important and most ancient among services is **Selling!**

They take the products from producers to **consumers**.

This is a **primary service**. Unlike the primary producers the sellers have a small **storage facility**.

(There are a several large **Secondary Service** providers as sellers, who **legally** and **illegally** run very large storage

facility all over the where the **farm products** are preserved. Though it is a licensed activity, what they really doing is **hoarding, an illegal** profiteering activity).

3. Secondary products

Farmers and **common man** produce a very large number of primary products rice, wheat, cotton, mining metal ore, coal, various minerals. vegetables and pulses. The poor fishermen risk their lives to sailing into high seas and gather seafood. To convert them into consumable form, many of them need to go through several processes with the help of machinery.

The traders are always plush with money. Because their job is not as taxing as the primary producers. They dictate both buying and selling price. Their risk in their business is insignificant. When becomes a trader, he flourishes and grows his wealth.

Someone with wealth can have access to nation's wealth through the financial institutions called **Banks**.

Those who produce secondary products are plush with money exploiting the weakness of the common man which include the producer and consumer.

Banks advance huge loans to the producers of Secondary products at very low interest rates.

4. Secondary services

Secondary **services** are more profitable like **secondary products**.

With every passing year several new Secondary services crop up. Secondary **service providers** use tools and money connecting the primary service providers and end users.

One may notice that the service aggregator make more

money than the **service provider** who is really own the car, pay the driver. The price is increased a few times depending on the demand.

Rich people by themselves cannot earn their wealth, using their own knowledge and skills.. But they have a huge money at their disposal and the knowledge to **earn** using the **skills and efforts** of others.

How to understand this:

There are **Cab aggregators in** big cities in most countries, called **OLA** and **UBER**.

The taxies are owned by some one, driven by some one else. With a computer software the aggregators connect the customer who seeks to connect to a **taxi driver**. They earn the huge money for merely connecting a customer and service provider.

The taxi driver, the **primary service** provider, will never become rich. At best he will earn his living. The **secondary service provider** charges the cab driver nearly 50% of what he gets in a trip. The customer is charged further large sums with (more demand) with lesser cabs available.

The secondary service provider will grow **richer** year after year but not the cab driver.

PSUEDO PRODUCTS

The **Elite**, on the other hand, produce **Pseudo products** (Example: Mutual funds, Stocks and insurance) that is redundant and produced effortlessly.

The invention of **money** and several **pseudo financial products** are the **important two factors** among the few important reasons for poverty.

Conclusions 01

1. **People** who produce only the **Primary Products & Services** are invariably poor. Ours was a large agro-economy. Millions of our citizen are small and marginal farmers.
2. The poor economic background of primary producers, is exploited by **secondary sellers** plush with funds. In countries like India where majority are poor, both primary **products** and **services** are delivered by poor. The secondary sellers manipulate the procurement prices making the farmers to sell the produce at a distress price.
3. It can be stated the primary **producers** are poor because they were poor during thousand years of rule by **aliens**.
4. The alien rulers treated common man as animals, paid wages enough to survive, malnourished starved most time.
5. Most poor in every society were poor for generations. It can be said, because they were poor for several generations and they lacked **capital** and depended on their physical labour. Farming was the only option left to them.
6. Those malnourished suffer deficiency in **Learning** and **thinking** abilities. Such human being are **vulnerable for exploitation**.
7. Because the **poor are vulnerable**, a small population in the same society, the **elite**, exploited them and cornered the nation's wealth though **dubious financial system** and **practices**.

Chapter 8

Farmers in distress



Compare farmers in other countries

In every other country **farming** is a profitable activity.

In developed societies, every citizen, irrespective of what they produce receive compensation for their contribution adequately.



The citizen, therefore, **live in comforts** that one desire.

Suicide by farmers, in several thousands in number, due to loan burden (caused by failed crops or failed monsoon) are common in India.

The problem is acute among the small and marginal farmers.

There are **rich farmers** who own large tracts of land and wield political power in all parts of the country. They are the ones who get funding from Government schemes and farm loans.

1. The small and marginal farmers are impoverished and largely depend on greedy money lenders who charge mind boggling interest rates.
2. The insensitive traders exploit the poor financial situation of farmers and buy the produce at beaten down prices.

Why Indian farmers are poor?

Poverty has a long history traced from alien rulers and **present economic policies** of various governments **added to it.**

Presently, there are a few very serious issues.

Invariably they work with borrowed funds that too at **mind boggling** interest rates from local **money lenders.**

- They are too poor for farm inputs from their own funds.
- Since they do not own sufficiently large properties financial institutions do not fund them.
- The **profit margins** are too low that they won't be left with funds for the next season.

The poor farmers don't have access to **storage** so that the produce and sell at the right price. Any delay in return the borrowed funds to money lenders leads to higher interest pay out. This predicament of small farmers are exploited by secondary **producers, traders** and Corporate Super

market and Hyper Market Chains to buy the **produce** from farmers at beaten down prices.

Rich and super rich among farmers

There is a class of **producers** of **Products** who are **rich** and **super rich** in the society.

There are a few rich farmers who are into **mechanised farming**. and **traders** merely procure from farmers at distress price, store, convert into secondary products and make **several times profits** over the procurement price.

For them, farming is no different from an Engineering industry.

Such farmers own vast tracts of land. Use less man power and deploy more machinery for farming. In addition to liberal funds from bank at very low interest rates. This income from farming helps them save tax.

They can afford to create large storages so that they can wait for right price and at the right time to get maximum price.

Their strength is their wealth. It is said that "*It is not the people who make money, but it is the money who brings in more money*".

- A. Financial institutions fund them generously, at a **reasonable / low interest** rates. Their already strong money muscle is further reinforced.
- B. The low interest fund enable them to buy the **primary products** from the distressed **Primary producers** at beaten down prices, store them and convert into secondary products.
- C. Use fewer manpower and technology and machinery process a large quantity of Secondary Products— such as

the Wheat flour, Rava, rice products, Biscuits, noodles fruit juices, to name a few. Even the **primary products** become **secondary** when packed and sold. They are sold at **higher prices**. Typically the secondary producer profit 200 times the cost of procuring the same from primary producers.

The last words

Poverty unemployment and unrest among citizen.

These can be mitigated with a combination of efforts.

A. Make Farming Profitable:

This does not call for great theories like **Quantum Mechanics**. Creating and running **storage facilities** in villages to store farm produce so that **distress selling** by farmers are **prevented**. This would counter the mafia operating all over the country who is largely responsible for the **Farmer's plight**.

B. Create Secondary Product centres.

Involve farming community in villages, and deploy state of art machinery to develop and market secondary products.

This is the only way that the Farmer can get a better price (for any finished products). This way a competition is created to MNC by village industry. This will benefit both the producer and consumer alike. Why do we need MNC and large corporates sell wheat flour?.

C. Creating a farmer's service kendra to market that could be run by **unemployed educated youth** from villages who ensure right price for **primary** and **secondary** products produced by farmers.

D. Restoration of Traditional Economy: Having removed the traditional economy with controlled economy, is a planned ploy of invaders to harm Indian interests.

Continuation of controlled economy to international business, in every sector of economy is a **sin** continued by our own leaders. Switch to **two tier economy** where large part of the country do not seek Government to provide jobs. Block entry of foreign products except in high tech and defence sectors.

These steps can benefit the poor but is expected to create a **storm** and opposed tooth and nail by **political leaders** acting as agents of corporate firms and **MNC companies** operating from this soil.

In the name of achieving an **economic super power status**, the successive governments in India indulges in policies and practices which are harmful to **citizen**.

Wealth of the nation is thrown open to a small band of corporate families which siphon off to other economies. They are **Spiritually** immature not knowing the truth that:

“All the wealth in the world belong to **God**. One should not indulge in it too much. Use only that which is absolutely needed. **Rig Veda**”.

Let the leaders of every hue remember. No one takes the wealth at death, along with them.

Two solutions!

There are two ways to solve the poverty, unemployment and potential threat to peace in the society.

(1) **Go forward** in the current pace and direction of Economy and await a **mass movement** by the hungry and educated unemployed people.

(2) Set the **direction reverse** with the **2 tier**-economy and have a peaceful nation.

I welcome comments from readers.

N.Natarajan

ஏழைகள்

ஏன்மையை விரட்டுவது எப்படி?

என் அருமை மகனுக்கு

BOOK 04

N Natarajan

திருமணங்கள் சொர்க்கத்தில்

மணமக்களோ நரகத்தில்

மணமக்களே நரகத்தில்

மணமக்களே நரகத்தில்

ஆதிக்கம் வந்தபோது உயிர் காப்பதில்

உயிர் காப்பதில்

உயிர் காப்பதில்

உயிர் காப்பதில்

மிடில் கிளாஸ் Middle class

என் அருமை மகனுக்கு

BOOK 05

N Natarajan

என் அருமை மகனுக்கு

My Dear Son...

நவராசு ராஜ வுடி செல்வகுமார் கதைகள்

செ.கு.ராஜ

மிடில் உயர்ந்த அறிவை அடைகும் வழிகள்,

FAITH KNOWLEDGE

பட்டங்கள் பல பெற்றும், கல்விக்கட்டங்களில் பல ஆசன்களை செலவழித்தும் மக்கள் அறிவில்லாமல் இருக்க காரணங்கள் என்ன?

என் அருமை மகனுக்கு

என் அருமை மகனுக்கு

மி.டி.சி. கந்தசாமி

பிரம்மாவடன் கை குறுக்கலாம்

ஓட்டங்கள்

நடராஜன் நாகநெத்தினம்

நம்பிக்கை அறிவு



Connections

கிணை புகள் கணை புகள்

நாடு, மனிதனின் செயல்களால் உருவாகும் அடிக்கல் கற்கள்

செ.கு.ராஜ

மனிதனின் மனம் ஒரு பிறகுப் பண்ணை

N. நடராஜன்

ஏழைகள் செல்வந்தராவது எப்படி?

நடராஜன் நாகநெத்தினம்

Knowledge

Vol. 01 & 02

Knowledge Faith

What is wrong with the Education system? There are students who believe that Education will make them prosperous.

N.Natarajan

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வினாய் சித்தமன்

Design of Unix Operating System

யுனிக்ஸ் இயக்கணம் எனப்படும் யுனிக்ஸ் பராமுகம் க்கு இது ஒரு புத்தகம் இதுதான்.

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My Dear Son

BOOK Two

Short Stories

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BOOK Two

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Illusions Maya

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Knowledge Faith

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