

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**
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All that poor need to know to shed their poverty is

Learning &Thinking.

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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 in not knowledgeable. If there are a few, it is not due to education.

This book shows that the **poverty** is caused by a few.

This also explains who and how poverty is created and sustained.

education system has drifted from its original course of imparting **Thinking skills** and **Learning practices**. Learning & Thinking abilities make one Knowledgeable. A knowledgeable person won't become poor.

If the thinking enabled elite realize that wealth belong to God and it cannot

Chapter 1

Is the education redundant in India?

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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, where as our current generation graduates complains of not having enough salary to pay their EMIs.

4. Without higher education, Bramhadev's mathematical mind 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 goers 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.
- (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. Today 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 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 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.
- (2) 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 .

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 industrialist invest in large properties in other countries with wealth **siphoned** out of India.
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 money comes in (through round tripping in Havala route) the provision is made to take the wealth out of the

country.

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

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