Chapter XI: Conclusion

11.1 Who are the poor?

Economic Features:-

Our analysis over the preceding chapters has helped us identify the poor in the country quite clearly. We have not only identified them by their economic characteristics but also by their socio-religious identities. If fact, such an exercise ends up qualifying the poor, identified merely by their economic characteristics and throws light on their social and religious backgrounds. In doing so, it also highlights the fact that in a country like India, social belongings can be at times much more important in determining income outcomes of households, than their economic characteristics. Poverty in rural India stands at around 28%. The poor in rural areas are largely seen to be those who are engaged in cultivation, as agricultural labourers or owners of small or marginal tracts of land. Those, who in addition, are uneducated or educated only till primary or middle levels, those engaged in the agriculture, construction, manufacturing and whole sale, repair & retail and those working as farmers, fishermen and hunters and labourers are also most likely to be poor. In urban areas the poor are the ones employed as casual labourers and self employed, those who are illiterate or with primary and middle levels of education, those in agriculture, manufacturing, construction and transportation and those working as farmers, fishermen, hunters and labourers.

Socio-economic features of poverty:-

Having identified and summarized above, the major economic characteristic governing household incomes and therefore poverty in both rural and urban areas, we then set out to identify them by their social and religious background. To begin with, we found that the incidences of poverty were seen to be highest amongst the rural ST, followed by the rural SC. In urban areas the picture is reversed, with the SC communities suffering from the highest poverty incidences, followed by the ST. The lowest incidences across both the rural and urban regions were observed for the non tribal and non scheduled groups, the ‘others’ (OTH).
On a closer examination, we observed that across various economic classifications of households, by their land ownership, type of household occupation, level of individual education, the industry and type of occupation, that rates of poverty incidences were highest for either the tribal’s (ST) or the scheduled groups (SC), but never for the remaining. Thus for those who are marginal and small land owners, agricultural cultivators in rural areas, self employed in urban areas and labourers in both, those who are illiterate or educated till primary or middle, those working in the agriculture, manufacturing, construction, wholesale and transport industries and those occupied as fishermen, hunters and labourers, we find their poverty to be high. However even amongst these households poverty is seen to be the highest for the ST largely in rural and SC in urban settings.

Relatively high poverty among the SC and ST may be partly due to differences in skill, education levels and access to necessary inputs and services for the self employed. But there are strong indications that these differences amongst the SC, ST and the OTH, may arise in the first place because of their social belonging, which hamper access to these due to these groups being excluded or discriminated against. This is reflected, when we observe high incidence of poverty, for those SC and the ST, who belong to household types or occupation in which the possibility of variation between them and the ‘other’ (OTH) in skill and education levels or other attribute, is much less. For instance, identical groups such as agricultural labour (AL) in rural area and the wage labour engaged in construction in urban areas, show the poverty levels for the SC/ST being relatively higher as compared with their counterparts, the OTH. This may be related to differential treatment faced by the SC and ST in the labour market in hiring and wage payment. This could be in terms of preferring non-SC/ST workers in hiring and even if hired, being paid lower than normal wages. Another case is that of ST farmers. Although their access to agricultural land is relatively better compared with SC and OTH, still the incidence of poverty among them is relatively high. The problem of the ST is different from that of the SC, being largely of isolation, lack of education and information and a general apathy on the part of national policy makers.
**Conclusion**

*Socio-religious features:-*

Examining poverty levels across religious groups in the country, we found that in rural areas, poverty was the highest amongst the Buddhist population. They were followed by the Muslims and Hindus. In urban areas the Muslims show the highest incidences of poverty. They are followed by the Buddhist and lastly the Hindus. Thus religion too is seen as an important determinant with respect to poverty.

If we look at the incidence of poverty within in religious groups and its variation across social groups, we find interesting differences. For instance, only amongst the Hindus and the Sikhs do we find the highest incidences for the tribal’s (ST) followed by the SC. On the other hand for the Muslims, Buddhists and Christians, the SC show the highest poverty rates, followed by the OBC for the first two and the ST for the last religious group. *Thus despite conversion we find that cast remain sticky and leads to varying poverty levels across religious groupings.*

In addition, looking conversely, we found that amongst the tribal’s (ST) in rural areas; the level of deprivation on the whole is most acute for the Hindus followed by the Christians and Muslims. It’s the lowest for the Buddhist. Amongst the scheduled castes (SC), we found the worst off are the Buddhist, followed by the Muslims and lastly the Hindus. Here in the socio-religious analysis, we also looked at the other backward cast communities (OBC) and find that amongst them the Muslims to be the most wanting, followed by the Hindus.

Looking at income deprivation, across urban areas, we found that amongst the ST population, the Hindus and Muslims to be the two worst off communities. Amongst the scheduled castes (SC), all religious communities, except the Sikhs show high levels of poverty. Looking at the OBC and the OTH groups, we found the Muslims and the Buddhist to show above average poverty figures. Thus high rates of poverty at the aggregate and at the disaggregate levels, were found to vary not only by social groupings of households, but amongst each of these social groups (ST, SC, OBC and OTH) by their religious belongings. The groups which stand out across both rural and urban regions are the ST Hindus, SC Muslims, Hindus and Buddhist and lastly the OBC Muslims.
Has conversion from Hinduism helped?

If we look at the socio-religious characteristic from the perspective of conversion, we can say, that on the whole for the ST, conversion from the Hindu to the Buddhist, Christian or the Muslim faith has helped, which is seen from the much lower poverty incidences amongst these religious groups, as compared to the Hindu ST, who show the highest such rates. However there are regional differences to this pattern. Conversion seems to have worked much better for the ST in the north-east than those states in the eastern plain, such as West Bengal, Jharkhand and Assam where the ST Christians are worse off than the ST Hindus. One of the reasons and an important one could be the perception of the ST held by the non-ST across regions. In the north-eastern regions, almost the entire population is ST and conversion to either Buddhism or Christianity has not resulted in much animosity between these two ethnically similar groups. In contrast the perception of the ST Buddhist held by the non-ST Hindus and the ST Hindus in the plains seems to have remained unchanged and they are seem primarily as tribal’s, socially and culturally different, as well as who have chosen to stay out of the Hindu fold, leading to continued exclusion and discrimination. On the other hand conversion for the SC, from Hinduism to Sikhism seems to have helped quite substantially and to Christianity partially in rural areas. Conversion to Buddhism both, in rural and urban areas for the SC has made them worse off, compared to their Hindu Counterparts. A change of religion has not changed how they are perceived by the non-SC, particularly the high cast it seems. They seem to be penalised not only for their low caste status but also for disowning the Hindu faith. This is apparent from the extremely high levels of poverty for the SC Buddhist as compared to the SC Hindus. For the OBC conversion to Sikhism and Christianity in both rural and urban and Buddhism in rural areas, has worked as well.

It becomes clear that over time conversion from Hinduism to different religious faiths has on the whole helped those groups which held minority positions earlier, albeit differently. The limitation of sample size for these socio-religious groups, constrain us to make definite generalisation. Thus, though from the existing data it is difficult to indicate the reasons of positive outcome of conversions for various group, it appears that different factors have affected differently. Conversion to Christianity has helped in attaining high levels of education which then translate into skill and employment and economic well being, more so in the north-east. Conversion to Sikhism has given
people access to land and non-land capital assets and a high sense of entrepreneurship, all leading to higher incomes, especially in Punjab. Conversion to Buddhism on the other hand has helped the ST, more so in the north-east than those in the plains and has made the SC worse off. In other cases conversion has probably helped through non discriminatory access to economic opportunities to low castes converts. There are also isolated cases where the conversion seems to have made less difference in access to employment or access to income earning capital assets. However to get a full idea about the economic consequences of conversion, we need detailed studies with relevant data and group specific analysis.

11.2 Where are the poor?

Having identified who the poor are in India, the next step is to know their distribution across the length and breadth of the country. Knowing the level of poverty, the characteristic of the poor across different states and smaller regions of the country, would immensely help in understanding the exact socio-economic, demographic, geographical and political context of the poor. This nuanced knowledge can help use then tailor make policy solutions to target specific groups in specific regions.

State level analysis:-

Our state level analysis brings out the distributions of populations, categorised at the aggregate, by social groups and at the disaggregated level by socio-economic characteristics of households, across the states of India. Thereafter the distribution of the poor from social groups, at the aggregate and the poor from the social groups falling in different economic classifications of households are observed across the states of India. This analysis also examines the incidence of poverty over the same categories mentioned above across states. The states are then arranged so that the ones with the highest population’s shares or poverty incidences are placed on the top and the ones with the lowest at the bottom. This exercise has shown that great variations exist in the intensity and form of poverty, across the states of India. Such an exercise can be helpful in many ways. For instance, if we aim to reduce poverty by half across the board, then we can concentrate on the states which house half of India’s poor population. Similarly if the intention is to eradicate poverty amongst the tribal’s or the scheduled caste say by 30% than policy mechanisms could focus on those states which together account for a 30% share of the poor from these social groups. This is
not to say that other states are not important, however this could help to locate and target specific groups in addition to the national policies for poverty alleviation.

Additionally if we want to know the location of majority of the poor from the ST communities, we find that around sixty percent of the poor are concentrated in just four states of Madhya Pradesh, Maharashtra, Orissa and Chattisghar. This exercise therefore allows us to not only identify the states, where the poor from any particular social, economic or a socio-economic group are located in sizable numbers but also the level of poverty amongst these groups.

Also if one wants to identify states, say for instance with the highest poverty rates for the landless SC or the illiterate ST one can do so, for both rural and urban regions. One can also identify the states which house the highest shares of the poor populations of these groups. Groups could be SC agricultural labourers or the ST farmer cultivators. This helps us pinpoint the states which need to be focused on when we want to target specific socio-economic groups.

**Policy Implication**

The policy implications are quite clear in this case. Depending on the share and source of the poor in each state, state level policies can be modified and fine tuned to address deprivation by targeting the core groups and populations constituting the poor and/or suffering from high levels of poverty. This identification of the poor can be done at an even finer level, by identifying the regions where they subsist. These regions and their relevance is seen in the next section.

**National Sample Survey Organizations Regional level analysis:-**

The poverty analysis conducted at the NSSO regional level further pin points the areas of intense poverty and location of the poor at the national level and by social groups for the rural and urban regions. Once we have identified the states to target and focus on, we can look more closely at them and identify the regions within, which suffer from varying levels of poverty incidences. The identification of the regions will in turn indicates the affected districts, as well as gives us the share of these districts in percentage terms the total districts in the state, falling in a given poverty range. The maps at the NSSO level not only show us the distribution of the poor falling in
differently

poverty
ranges,
from
social
groups,
across
the
regions
but
also
identify
the
region
with
varying
levels
of
poverty
incidences
for
the
poor
from
social
groups.

Policy Implication

Thus the state level and the NSSO level analysis succeed in placing the poor from various socio-economic classifications, in their geographical location. This has specific application for state level policies, which can then take into consideration the specific characteristic of the poor households and their location at the district level.

State level analysis across Socio-religious groups:-

We have also identified the various socio-religious groups in the country and observed their population distribution across the states of India. Having identified these states, which show up as being important for socio-religious groups, we then observe the level of poverty in each of these. This would indicate while targeting specific socio-religious groups, the states which have sizable population shares of these and the level of poverty for these groups. Our results show that even for a single socio-religious community, say for instance the ST Christians, we find populations being concentrated in different pockets of states, namely the north-eastern and the eastern in this case. The level of poverty for this group is seen to vary quite significantly in these two pockets, it being quite low in the north-east while being substantially high in the eastern states. This clearly has implication for policy, in so far as the ST Christians are concerned. Similarly the spread and concentration of the ST Buddhist, Hindus and Sikhs, OBC Muslims, Christians and Sikhs is observed across states. The advantage of such a disaggregated geographical analysis of poverty is, that this narrowly identifies the clusters of poverty inflicted populations, for all socio-religious groups across the states. Thus policy formulation and implementation can become more effective by targeting specific groups in specific states and not miss the intended by being applicable uniformly and thus being diluted.

11.3 Why are they poor?

Though our study does not conduct any direct analysis for determining the causal factor for poverty, other examinations do throw light on what might be the reasons behind varying levels of poverty across socio-economic categories of households.
**Logit and Logistic Regression exercises**:-

We estimate how households from different social groups fare, in terms of their vulnerabilities of falling into poverty. Our measurements of vulnerabilities using logistic and Logit regression exercises show, that the chances/odds of falling into poverty are the highest for the ST in rural areas, followed by the SC, when compared with the non-scheduled population group of ‘others’ (OTH).

In rural areas it emerged that odds of those ST engaged in farming are high, whether we take land owners of different size categories separately, or all farmers taken together in the form of self employed household engaged in agriculture or agriculture/hunting/forestry as industry of occupation. The ST have traditionally been land owners, but from this it seems that over the 90’s and the early 20’s the agrarian distress has been particularly sever for them. It appears that despite relatively better access to agricultural land, the lack of technology and knowledge about the remunerative potential of various crops, how to market them, the increase in bargaining power by collectivizing etc along with other factors have compounded the neglect of agriculture. Beside agriculture, the ST in rural area also seems to face high risks and constrains in non-farm business, as revealed by higher odds for self employed house holds engaged in non-farm production and business activities and further confirmed by equally high odds for manufacturing as industry of occupation in rural area. Thus in the case of both farm and non farm production activities and business, the ST seems to face higher constrains in realizing optimum levels of income.

The ST rural wage labourers, engaged in farm and non-farm activities, (non-farm, which is the second most important occupation of the ST) also face relatively higher odds. This is also confirmed by higher odds for worker engaged in construction industry. Given all else as constant across social groups, one would imagine that returns to manual labour would be equal across social groups. What is observed however is that even returns to manual labour vary across social groups and that the vulnerability of falling into poverty is highest for the ST casual labourers. This would indicate complete exclusion or discriminatory inclusion, i.e. hiring at lower wages.

A person’s capacity to get access to better jobs is determined by the access to education and skill. Higher level of education would normally imply lower risks of
being poor. In the case of the ST, we find that this risk remains almost unchanged as a person acquires higher levels of education. The risk for an ST Graduate (compared to a OTH Graduate) is as high as that for an ST illiterate (compared to a OTH illiterate), even today. This means, that clearly higher levels of education too are not sufficient to reduce their risk and that other factors such as exclusion or discrimination are denying the ST the kind of sustainable occupations which would provide incomes consistently over time to reduce their risk.

Further not only are the ST at higher risk in the rural areas but this risk has risen over the two periods of the eighties pre-reform and the nineties post reform as well. This rise in risk is seen across those households who own small, medium and large land areas, in addition to the high risk already faced by the marginal and the small farmers, and self employed in agriculture, as well as those who are self employed in non-farm activities. Risk has also increased in the second period for ST engaged in Manufacturing and the Transportation, Storage & communication industries in the rural areas. Those engaged in high risk economic activities have thus experienced a further increase in their risk of being poor. Only instance of a drop in risk can be seen for the ST, who are engaged in Public administration and defence from period one to two. Across education classes as well, the risk has either remained constant or risen except for those educated till Graduation and above, who have experienced a fall in risk over the entire period. However it must be pointed out that the relative risk faced by a Graduate ST compared to a Graduate from the OTH social group is exactly as high as that of an illiterate ST compared with an illiterate OTH. Thus the relative risk levels between the ST and the OTH are nearly the same across various levels of education and have not reduced over time.

In the case of SC too, the odds of being poor are higher compared with the OTH, (although less than ST) for those engaged in farm and non farm production activities and business in rural area. The odds of different landholding categories, self employed farmers, and those engaged in agriculture/Hunting/forestry are relatively higher. Similarly they also face higher risk in manufacturing and wholesale and retail sale activities, though we have no way to know the precise nature of these odds of SC households as producer of farm and non farm products and as business persons. The SC probably face constrains in acquiring various inputs and services necessary for
production and business, while conducting market and non-market transactions. These constraints would be due to total exclusion from certain transactions or unfair inclusion in other.

In case of employment, the odds of being poor are relatively less for causal labour in farm and non farm sector, including construction as industry of occupation. But the odds as workers in manufacturing and wholesale trade are relatively high. We have a reason to believe that, probably the employment constrain faced by the SC may be a result of lack of access to education and skill, as has been brought out by high odds faced by them in accessing primary/middle/secondary and above and graduate and above level education coupled with discriminatory behaviour towards the SC in the labour market in hiring and wage earning as well.

As regard change, for the SC in the rural areas, the risk has either remained constant or risen over time, except for the other labour (OL) household category which has seen a marginal fall in their risk.

The urban landscape seems to show higher risk for the SC. These odds are greater in degree for SC, as both producers of goods and services and also as workers. Higher odds of being poor for self employed households engaged in various kind of production activities and for those engaged as producer or business persons in transport, storage and communication, wholesale and retail trade, urban agriculture and manufacturing industries, indicate the existence of constrains faced by the SC in factor markets, in seeking inputs and services necessary for production activities and in selling of goods and services which again point to exclusionary and discriminatory market behaviour.

As regard workers, the odds for those SC, who are regular salaried and wage earner are relatively higher than the casual labourers. Since the data on the industry of occupation did not give information for regular/salaried worker and casual labour separately, we cannot assess the odds of these groups separately by industry of occupation. Nevertheless odds for regular salaried workers seems to relatively high for those engaged in public administration and defence, wholesale and retail trade and transport, storage and communication. The odds of those regular/salaried workers engaged in public administration and defiance needs to be mentioned here. Their odds
are higher and have increased during the liberalization period. Increase in the odds in case of public administration and defence during the 1990’s and 20’s may be linked with liberalization, and privatization which had reduce the level of employment in government services and reduced access of SC and ST to jobs and services under reservation, especially to type A and type B jobs, while getting concentrated in low paying type C and D jobs.

We have reason to believe that the higher odds of SC, in most urban industries of occupations, could be due to higher odds in seeking education and skill and constraints emanating from exclusionary and discriminatory market behaviour.

Over time, the risk for the SC has either remained at the early eighties level or has increased till the early twenties. Even those engaged in the Public administration and defence have experienced a doubling of risk. Across education classes, the risk has risen by one time from the early eighties for all education categories till the primary level and by two times for the remaining, over the entire period, till the early twenties.

Thus what the regression analysis clearly points out is that the risks faced by the vulnerable groups, namely the SC and the ST have not fallen mostly. Even when they seem to have reduced some what in absolute terms, the risks in relation to the those faces by the OTH have not fallen at all in relative terms. Therefore despite getting some access to higher levels of education, access to land and capital over time, the SC and the ST are facing the same relative level of risks as they faced two decades ago. The only explanation for this is that they still face similar levels if not identical levels of exclusion and discrimination in the market.

*Trends in the Rate of Poverty Decline – Rural.*

We now look at some of the additional observations made over the preceding chapters, beginning with how poverty has declined over the years, starting from 1983 to 1993/94 and finally up to 2004/05.

Overall poverty declined at a average per annum rate of 2.2%, during the entire period, starting from 1983 to 2004. This decline is seen to be higher in the second (1993/94-2004/05) period as compared to the first (1983-93/94). The per annum decline in rural poverty has accelerated from 1.94% in pre-reform period (1983-
1993/94) to 2.46% in reform period (1993/2000). Thus overall poverty declined at a slightly faster rate during the nineties than the eighties.

Poverty has declined however at different rates, across various social groups. Over the entire period (1983-2004) the SC have seen the highest fall in poverty, (22% points) followed by the ST and the OTH (of about 17% points). During the first period, 1983-1993/94, the ST registered the highest fall of 12%, followed by 10% for SC and 8% for OTH. In the second period, 1993/2004, the pattern changes, with the SC, OTH and ST registering a fall of 11%, 8% and 4% points respectively. Thus while the ST saw highest fall in the pre-reform phase, the SC saw the same during second period of the reform phase.

The results shows that although over the entire period of 1983-2004, in percentage terms the SC and ST have done better in reducing their poverty incidences, than the OTH, poverty has declined at a higher rate for the OTH than the SC and ST.

Trends in the rate of decline of poverty over time, across various economic categorizations of households, also show that the rates have been the highest for the OTH social group compared to the SC and the ST, across all the sub categories of the economic classifications of households by land, education, household type, industry and occupation characteristics. The only exception to this general trend is seen for the following. The rate of decline was the highest for those ST who were educated till graduation and above. Across Industries, for construction, all three social groups show nearly identical rates of decline and for the Wholesale industry, the OTH and the ST both share the highest rates. In the occupation classes, SC show higher poverty reduction rates in both the periods for all occupation classes, except for the farmers in the first and white collar in the second, where the ST lead.

Thus since the early eighties, we observe that poverty in rural areas has fallen substantially. However the nature and level of this reduction is uneven across social groups. We have seen that in percentage terms, the SC have experienced the highest reductions in poverty till the early twenties. The rate at which poverty has fallen over this period however, is seen to be the highest for the OTH social who suffer from the lowest poverty rates.


**Trends in the Rate of Poverty Decline – Urban.**

In urban India, poverty has fallen at the aggregate by nearly the same percentage points in both the pre-reform period of 1983-1993/94 and reform period of 1993/94-2004/05. The rate at which it fell too, was nearly the same over the two periods. However the rate at which it declined during the two periods and the overall period, across social groups is varied and different in nature to the rural experience. During the pre-reform period the ST and the OTH show the highest and near identical rates of reduction. During the reform period this has changed with all the three groups showing near identical reduction rates, however the OTH leading marginally.

Trends in the rate of decline of poverty over time, across various economic categorizations of households, show that the rates have been the generally higher for the OTH social group compared to the SC and the ST, across all the sub categories of the economic classifications of households by land, education, household type, industry and occupation characteristics. The only exception to this general trend is seen for the following. The ST have done much better for both Regular Salaried/Wage Earner (R.W/S.E) and OTH household type during the reform period.

Across the two education categories of Graduate and above and secondary and above, the ST showed a higher per annum decline in the poverty rate, followed by OTH and SC. The ST also performed better in the case of the illiterates, literate below primary, and primary and middle (the only exception is literate without formal schooling where the OTH show the highest rates).

For Industrial groups the exception being the Manufacturing and the Public administration and defence, where the ST show the highest reductions followed by the SC. Across occupation types, for the white and blue collar workers the SC have shown the highest rates of reduction.

*The ST seems to have done well in reducing their poverty in both rural and urban areas, where they have had higher education. They have also performed better in urban areas where their poverty has fallen fast, when they are employed in Regular salaried or Wage earning jobs. ST have also done well in manufacturing industry and public works in rural and construction and whole sale in urban areas. The SC on the
other hand have performed better in reducing their poverty across the two occupations types of white and blue collar jobs in both rural and urban areas.

11.4 Evaluating a policy tool for social parity.

We selected one policy measure, amongst the many that are used to target the poor in order to evaluate it on the basis of how easily is the policy measure accessible to the poor populations from various social groups. In chapter ten, we looked closely at the distribution of the BPL, APL and the Antodaya cards amongst the rural poor from the three social groups and found that the highest percentage of non-ownership of any type of card is seen amongst the ST poor followed by the poor from the OTH social group. The SC poor showed the lowest levels of non-ownership.

In urban areas where poverty is seen to be highest for the SC we find the same pattern repeating, with the ST poor showing the highest incidence of non-ownership of any card followed by the OTH and lastly the SC poor.

In addition we find that ownership of BPL cards across social groups is not in proportion to the incidence of poverty seen for the ST, SC and OTH. In rural areas the incidences for the ST and SC are seen to be higher than that for the OTH by 1 and 0.6 time, while BPL card ownership is seen to be only 0.6 and 0.3 times higher for them respectively. In urban areas the ST and the SC show 0.5 and 0.8 times higher incidences of poverty. The ratio of ownership in turn is better for the ST this time around, being higher by 0.6 time but worse for the SC being only 0.4 higher. Thus we found card distribution was not in concordance with poverty incidences across social groups.

Poverty of the millions in India is still the foremost challenge that we face as a people and should be the cause of concern for every educated and able citizen. The idea, of how we define development of a people, varies not only across the world but even with in the country. Similarly what constitutes poverty and how do we define our poor too varies across regions and ideologies. It is certain that the conception of both development and poverty would evolve over time to be more nuanced and representative of most of the population groups.
Conclusion

Even while working with the definition which we have for now and which my not be the best available in terms of the depth and scope of measuring deprivation, the scale and the gravity of the problem can not be understated or undermined. While dealing with the issue of poverty, we must also constantly evolve our own ways of looking at and dissecting the issue, over and above the measurement concerns, while trying to understand its causes, trends and nuances. No single analysis of poverty can claim to have examined or looked at the problem from all possible angles and come up with a total and complete understanding of this affliction.

In this context, this study makes a small attempt at bringing into focus some variables, amongst others, which have been know and some not know to be causal for households. Given the history, culture and context of India, there was a need to highlight the role played by the socio-religious belongings of individuals in determining their income outcomes and therefore their outcomes vis-a-vis poverty. In our analysis we found that social belongings, tribal, caste or religious, or a combination of all three, go a long way in determining the initial conditions of people and their subsequent income outcomes. They also determine their access to income earning assets, either capital or land or income augmenting skills or education, as well as the type of occupation or the industry in which they find themselves in. All of these income determining endowments, the skills needed to get easy access to jobs and the level of remuneration from them have been found to be significantly affected by social belongings in India. In particular the scheduled minorities have been seen to be specifically disadvantaged. In addition this disadvantage is seen to be aggravated or diminished depending on the religious belongings of these scheduled groups. Moreover this patter of hierarchical advantage or disadvantage is seen to be not just an average phenomenon but is seen repeated across the states and within the states across the NSSO regions. It would be no surprise that such is the case at the district and village level as well. Independent primary survey based studies have shown this to be so in the recent past.

Finally, since the time of independence, the vulnerabilities of different socio-religious groups have seen some changes. These have fallen over time in real terms, however it is quite surprising to see that, in relative terms they still have not changed much, across social groups. Urbanisation seems to have worked for the SC, while education
amongst the ST has helped them. Regular salaried jobs and wage earning have helped both.

The take away from all this is in fact quit glaringly simple. Any and every asset, skill, ability, vocation or occupation, that has a bearing on family incomes, access to it or the ability to utilize it, is heavily governed by the families socio-religious belongings. And even when access is achieved we see risks of poverty persists due to continuing exclusion and discrimination.

To add to this, this pattern for different socio-religious communities is seen to vary across the states and regions of India. It is therefore important to have a detailed understanding of the groups location geographically and the inter and intra group differences in the nature and level of their deprivation.

Thus targeting seems to take a new meaning in this regard and seems like an inevitable tool to tackle this multi dimensional problem. The days of sweeping one form policy based programs are over. Programs will have to be tailor made according to the target group, the group's relative nature and level of deprivation and the geographic location. In this endeavour, the state will have to form strategic partnerships with non-profit non government organizations as well as the private sector, where ever suited, to delegate the tasks of delivering and long term monitoring of state policies and programs.