CHAPTER – 10
Summary and Conclusions

The existence of socio-economic inequalities among the different socio-economic groups i.e. general caste, scheduled caste and scheduled tribe households in an economy is abysmal. These inequalities are mainly due to the low rate of development as well as unequal distribution of small gains of development which are influenced by both economic and non-economic factors. This leads to the inequalities in the distribution of income, assets and consumption expenditure and hence causes variations in the levels of living of the different sections of the society.

One of the most striking experiences of planned development in India has been that economically backward and socially oppressed people among the different socio-economic groups have gained little. The benefits of successive Five Year Plans have been passed more to the already developed regions. Even within such regions benefits accrued proportionately more to the already rich and socially privileged sections of the society, perpetuating social inequalities and disparities of income, assets and wealth distribution. The continuance of such a process is bound to enhance disparities in regional development and income distribution in the society. The benefits of planning accruing to selected regions and selected people are undesirable from the view point of balanced regional development and distributive justice. Even in the planned development efforts in India most backward regions and most needy people within such regions benefited the least and consequently, inequalities accentuated even among the weaker-sections of the society. The planned efforts in India over a period of about fifty five years though aimed at reducing the socio-economic inequalities have not been succeeded in achieving gainful results in this direction.

A number of attempts have been made both by the Government agencies as well as by the individual scholars at the national level to study the levels of living and inequalities in both the rural and urban areas among the different socio-economic groups i.e. general caste, scheduled caste and
scheduled tribe households. A few such studies have also been conducted at the State level of Himachal Pradesh. But most of these studies are either related to all the socio-economic groups in general (aggregated analysis) or covers only a particular section of the population i.e. scheduled tribe or non-scheduled tribe or scheduled caste or non-scheduled caste or rural or urban households. It is very important to mention here that in the present study an attempt has been made to present an inter and intra income group-wise, size of holding-wise as well as social group-wise comparative picture of the nature and magnitude of socio-economic inequalities as well as the variation in the levels of living prevailing among scheduled caste, scheduled tribe, general caste, rural as well as urban households in the State of Himachal Pradesh.

The present study has been taken up in order to achieve the following specific objectives:

1. to examine the inequalities in the distribution of assets, income and consumption expenditure in the rural and urban areas among the different socio-economic groups (i.e. general caste, scheduled caste and scheduled tribe);

2. to analyse the nature and magnitude of unemployment with the help of 'time', 'income' and 'willingness' criteria in the rural and urban areas among the different socio-economic groups;

3. to examine the nature and magnitude of absolute poverty in the rural and urban areas among the different socio-economic groups;

4. to analyse the nature and magnitude of indebtedness in the rural and urban areas among the different socio-economic groups;

5. to evaluate the effectiveness of government programmes for improving the levels of living of different socio-economic groups;

6. to pin-point the factors causing inequalities among the different socio-economic groups; and

7. to evolve a set of suggestions for the betterment of different socio-economic groups in Himachal Pradesh.
In order to achieve the above specific objectives of the present study, both the primary and secondary data have been used. The secondary data has been collected from the related books, journals and reports and the primary data has been collected from the selected general caste, scheduled caste and scheduled tribe sample households scattered in the two districts viz., Bilaspur district comprising the non-tribal population i.e. general caste as well as scheduled caste households and the Kinnaur district consisting of only tribal population of the State. A sample of 400 households (i.e. 250 rural sample households and 150 urban sample households) have been selected from the above two selected districts with the help of multi-stage random sampling.

At the first stage, all the development blocks in each of the selected district have been arranged in an ascending order on the basis of their respective population and out of the three development blocks in district Bilaspur one block i.e. Ghumarwin has been selected and similarly out of the three development blocks of district Kinnaur one block namely Pooh has been selected randomly. At the second stage by following the same process three panchayats from each selected block have been selected randomly. At the third stage, all the villages of selected panchayats have been arranged in an ascending order on the basis of their respective population and three villages from each of the selected panchayats have been selected randomly in the Bilaspur district and two villages from each of the selected panchayats have been selected randomly in the Kinnaur district.

Finally, on the basis of respective size of holdings, the households have been categorized into marginal (less than one hectare), small (1 to 2 hectares) and medium (2 to 10 hectares) size of holdings. Thus a total sample of 250 households consisting of general caste, scheduled caste and scheduled tribe households have been selected from different holding groups in proportion to the total number of households falling in each holding group which come out 90 households in general caste, 80 households in scheduled caste and 80 households in scheduled tribes. In the rural areas of the present study, out of 90 general caste households, 42 marginal, 29 small and 19 medium size of holdings, out of 80 scheduled caste
households, 61 marginal and 19 small size of holdings and there was no medium size of holdings among the scheduled caste households and out of 80 scheduled tribe households, 38 marginal, 25 small and 17 medium size of holdings have been selected randomly. It is important to mention here that in the present study, there are neither landless households nor the households with large size of holdings having land more than ten hectares.

For the selection of households in the urban areas of district Bilaspur, the three municipal corporation areas/notified committee areas have been arranged in an ascending order on the basis of their respective population and the Bilaspur Municipal Corporation has been selected randomly. At the second stage all the sectors in the selected municipal corporation have been arranged in an ascending order on the basis of their respective population and three sectors have been selected randomly. At the third stage, a list of all the households has been obtained from the municipal corporation office. After categorizing these households in different castes as well as different per month average household income groups i.e. low income group (upto Rs.2500), middle income group (Rs.2500-6000), and high income group (Rs.6000 and above), a sample of 150 urban households (which includes 75 general castes and 75 scheduled castes) in proportion to the total number of households falling in each income group have been selected randomly in the urban areas of district Bilaspur. Out of a total urban sample of 75 general caste households, 37 households fall in low income group, 22 households fall in middle income group and 16 households fall in the high income group. Among the scheduled caste households, out of the total sample of 75 households, 39, 24 and 12 households fall in the low, middle and high income groups respectively. It is important to mention here that there was no urban area/population in the selected tribal district Kinnaur. In order to achieve the objectives of the present study the required information/data has been collected/recorded from the above selected 400 households (i.e. 250 rural households and 150 urban households) in a pre-tested schedule through personal interview method during the year 2003-2004.

The 250 rural sample households consists of 90 general caste households, 80 scheduled caste households and 80 scheduled tribes
households. Out of the total sample population of 1508 persons, 550 are the general caste, 484 are the scheduled caste and the remaining 474 are the scheduled tribe in the rural areas. The sex ratio in the total sample population come out 958 females per thousand males, whereas this ratio has been worked out 978, 976 and 919 among the general caste, scheduled caste and scheduled tribe households in the rural areas respectively. The holding-wise break-up shows that out of the total sample population of 1508 persons, 779 persons fall on the marginal size of holdings, 477 persons fall on the small size of holdings and 252 persons fall on the medium size of holdings. The size of holding-wise break-up shows that there are 962, 955 and 953 females per thousand males on the marginal, small and medium size of holdings respectively (see Table 4.1).

By attaching the 'proper coefficients of efficiency' to the total number of family human labour the total 'standard mandays' available in the total rural sample population as a whole have been worked out 975, out of which general caste, scheduled caste and scheduled tribe households consist of 361.00, 317.75 and 296.25 standard mandays respectively. The holding-wise analysis shows that the total number of standard mandays come out 503.50, 310.75 and 160.75 on the marginal, small and medium size of holdings respectively (see Table 4.2).

The size and composition of the family is the main determinant of the household consumption expenditure. The individual members in the family as per their age and sex consume different quantities of food items. Therefore, in order to avoid the under/over estimation of poverty rates among the sample population, the family members of varying age and sex among the different holding groups have been converted into 'standard consumer units' by applying the 'scale of coefficients' suggested by the Nutrition Experts, which come out to 1697.8 for the total sample population in the rural areas. Out of these total number of standard consumer units, the general caste, scheduled caste and scheduled tribe households account for 628.2, 549.0 and 520.6 standard consumer units respectively. The holding-wise analysis indicates that the total number of standard consumer units has
been worked out 870.3, 544.8 and 282.7 on the marginal, small and medium size of holdings respectively (see Table 4.3).

In the present empirical investigation the average size of the family has been worked out 6.11, 6.05 and 5.92 among the general caste, scheduled caste and scheduled tribe households respectively, whereas among all the sample households together the average size of family come out 6.03 in the rural areas. The percentage of family workforce shows an increasing tendency with an increase in the size of holdings, whereas contrary to it the percentage of dependents indicates a decreasing tendency with an increase in the size of holdings. The percent of literacy also shows an increasing tendency with an increase in the size of holdings. The percentage of literacy is highest among the general caste (i.e. 75.25 percent) followed by the scheduled caste (i.e. 71.07 percent) and lowest among the scheduled tribe households (i.e. 69.83 percent). Among all the sample households together this percentage come out 72.21 percent (see Table 4.4).

The present empirical investigation covers 150 sample households in the urban areas which consist of 75 general caste and 75 scheduled caste households. Out of the total urban sample population of 838 persons, 406 persons are of general caste and 432 are scheduled caste. The income group-wise analysis shows that 373, 276 and 189 persons fall on the low, middle and high income groups respectively. The sex ratio of total urban sample population has been worked out 858 females per thousand males, whereas this ratio come out 829 and 886 females per thousand males among the general caste and scheduled caste households respectively. The income group-wise analysis shows that there are 884, 840 and 835 females per thousand males on the low, middle and high income groups in the urban areas respectively (see Table 4.5).

The total number of 'standard mandays' by attaching the 'proper coefficient of efficiency' to the labour force of varying age and sex for the sample as a whole in the urban areas have been worked out 523.25, out of which the general caste and scheduled caste households consist of 256.50 and 266.75 standard mandays respectively. The income group-wise
analysis shows that the total number of standard mandays come out 225.0, 175.5 and 122.75 on the low, middle and high income groups respectively (see Table 4.6).

The total number of males, females, and children of varying ages, when converted into 'standard consumer units' by apply 'the scale of coefficients' suggested by the Nutrition Experts come out 788.7 among the total urban sample population, out of which general caste and scheduled caste households account for 383.5 and 405.2 standard consumer units respectively. The income group-wise analysis shows that the total number of standard consumer units come out 346.6, 260.3 and 181.8 on the low, middle and high income groups in the urban areas respectively (see Table 4.7).

The average size of family come out 5.41 and 5.76 among the general caste and scheduled caste households, whereas among all the sample households together the average size of family has been worked out 5.59 in the urban areas. The income group-wise analysis shows that the average size of family come out 4.91, 6.00 and 6.75 on the low, middle and high income groups respectively. The percentage of family workforce shows an increasing tendency, whereas the percentage of dependents indicates a decreasing tendency with an increase in the levels of income among the sample households in the urban areas. The percentage of literacy is highest among the general caste households (i.e. 79.80 percent) as compared to the scheduled caste households (i.e. 71.76 percent), whereas among all the sample households together the percentage of literacy come out 75.66 percent. The percentage of literacy indicates an increasing tendency with an increase in levels of income which has been worked out 68.90, 77.90 and 85.71 percent on the low, middle and high income groups in the urban areas respectively (see Table 4.8).

Among the general caste, scheduled caste and scheduled tribe households in the rural areas, the percentage of cultivated land under field crops shows a decreasing trend with an increase in the size of holdings whereas contrary to it the percentage of land under horticulture crops shows an increasing trend with an increase in the size of holdings. Similarly the
percentage of uncultivated land also shows an increasing tendency with an increase in the size of holdings. The empirical results reveal that the percentage of area under horticultural crops is highest among the scheduled tribe households as compared to the general caste and scheduled caste households mainly due to the reason that land and climatic conditions are more suitable for horticultural crops like apple and dry fruits as compared to the field crops in the tribal areas. The general caste and scheduled caste farmers in the low hill zone mainly cultivate traditional crops like maize, wheat, paddy etc. (see Table 5.1).

The distribution pattern of household productive assets determines the gainful employment opportunities as well as the level of household income and thereby the levels of living of the people in a society. The percentage value of cultivated land to the total value of land shows a decreasing tendency with an increase in the size of holdings whereas the percentage value of uncultivated land indicates an increasing tendency with an increase in the size of holding among the general caste, scheduled caste and scheduled tribe households in the rural areas. In absolute terms, the value of total land is highest among the scheduled tribe households followed by the general caste households and lowest among the scheduled caste households, mainly due to the horticultural development in tribal areas, where most of land is put under the commercial crops like apple and dry fruits which are more remunerative in nature (see Table 5.2).

The per household pattern of the livestock shows that the quality of livestock is far better as well as number and per household value of livestock in absolute terms is highest among the scheduled tribe households followed by the general caste households and lowest among the scheduled caste households because of the reason that scheduled tribe households remain without agricultural work in their fields for more than six months in a year due to heavy snow cover and they concentrate all their energies in rearing better quality livestock (see Table 5.3).

The distribution pattern of household productive assets, household durables and buildings by the size class of holdings among the general caste, scheduled caste and scheduled tribe households in the rural areas
indicates that the percentage value of household productive assets (i.e. land, livestock, agricultural implements, machinery and other assets) to the total value of household assets shows an increasing tendency with an increase in the size of holdings. But in absolute terms the value of household durables as well as buildings shows an increasing tendency but in percentage terms it shows a decreasing tendency with an increase in the size of holdings. In absolute terms, the value of all household assets is highest among the scheduled tribe households followed by the general caste and lowest among the scheduled caste households in the rural areas (see Table 5.4).

The distribution pattern of household assets among the general caste as well as scheduled caste households in the urban areas shows that the percentage value of buildings accounts for the major percentage share of the total value of household assets, whereas the percentage value of land and livestock accounts for a very small fraction to the total value of household assets. The percentage value of productive assets (i.e. land, livestock, shop articles, commercial vehicles and others) is highest among the general caste households (i.e. 27.55 percent) as compared to the scheduled caste households (i.e. 22.09 percent) and all the sample households together this percentage come out 25.39 percent. In absolute terms, the value of per household productive assets is highest (i.e. Rs. 163633) among the general caste as compared to the scheduled caste households (i.e. Rs.85776). The percentage value of productive assets shows an increasing tendency whereas the percentage value of household durables as well as buildings indicates a decreasing tendency with an increase in the levels of income among the general caste and scheduled caste households in the urban areas. But in absolute terms the value of household durables and buildings also shows an increasing tendency with an increase in the levels of income. The value of all household assets in absolute terms is highest among the general caste as compared to the scheduled caste households in the urban areas (see Table 5.5).

The pattern of per household per month income (source-wise as well as size of holding-wise) among the general caste, scheduled caste and scheduled tribe households in the rural areas indicates that the percentage
share of total agricultural income (i.e. from field crops, horticultural crops, livestock and forestry, fisheries and poultry etc.) to the total household income shows an increasing tendency with an increase in the size of holdings. It happened mainly due to stony, scattered, uneconomic size of holdings, lack of fertilizers, manures, irrigation facilities, inferior quality of seeds, untimely and less intensive ploughing operation by the hired-in bullock labour, lack of modern inputs by the households falling on the smaller holding groups as compared to households falling on the larger size of holdings. The percentage share of total agricultural income to the total household income is highest among the scheduled tribe households (i.e. 54.14 percent) mainly due to livestock and horticultural crops like apple and dry fruits which are more remunerative in nature followed by the general caste households (i.e. 30.80 percent) and lowest among the scheduled caste households (i.e. 22.77 percent) due to the unfertile and inferior land as compared to the general caste households. The percentage of total non-agricultural income is highest among the scheduled caste households as compared to the general caste and lowest among the scheduled tribe households. The results of this study reveal that the percentage share of income from wage work and household industries is highest among the scheduled caste households as compared to general caste and scheduled tribe households in the rural areas. The percentage share of well paid reputed professions (i.e. namely services, business and others) are highest on the larger holdings as compared to the smaller holdings, whose major share of household income come from low paid professions like wage work, household industries etc. among the general caste, scheduled caste and scheduled tribe households in the rural areas (see Table 5.6).

The pattern of per household per month income among the general caste and scheduled caste households in the urban areas shows that the percentage share of agricultural income (i.e. mainly from livestock and fisheries) accounts for a negligible share of the total households income on the low income group and no income is earned through these activities by the households falling on the middle and high income groups. The entire household income on the middle and high income group and a major share
of household income on low income group has been derived from the non-agricultural activities such as services, business, wages, household industries, pension, rented-out accommodation, religious work, vehicles for commercial purposes and others etc., among the general caste and scheduled caste households in the urban areas. In the lower income groups, the highest percentage of household income is derived from wage work, household industries, low paid occupations etc. as compared to the households falling on the higher income groups, which due to their higher percentage of literacy and regular and sound sources of income earn maximum income from business and services among both the general caste as well as scheduled caste households in the urban areas (see Table 5.7).

The minimum level of living in a society is determined entirely by the nature and magnitude of employment, distribution of income and the resultant pattern of consumption expenditure. The distribution pattern of per consumer unit per month consumption expenditure on food items among the general caste, scheduled caste and scheduled tribe households in the rural areas indicates that the percentage expenditure on cereals decreases, whereas the percentage expenditure on other food items shows an increasing tendency with an increase in the size of holdings. It is important to mention here that the percentage expenditure on cereals is highest among the scheduled caste households followed by the general caste households and scheduled tribe households in the rural areas (see Table 6.1).

The distribution pattern of per consumer unit per month consumption expenditure on both food and non-food items among the general caste, scheduled caste and scheduled tribe households in the rural areas indicates that the percentage of total consumption expenditure spent on food items shows a decreasing tendency, whereas contrary to it, the percentage expenditure on non-food items indicates an increasing tendency with an increase in the size of holdings. Thus the empirical results of the present study have supported the 'Engel's Law of Consumption' which states that as the income increases, the percentage expenditure on food items decreases and the percentage expenditure on non-food items increases. It is
important to mention here that the percentage of total expenditure allocated to non-food items is highest among the scheduled tribe households as compared to the general caste and lowest among the scheduled caste households, mainly due to hilly topography, snow bound areas and extreme cold climatic conditions prevailing in the tribal areas of the present study (see Table 6.3).

The magnitude of absolute poverty has been worked out with the help of 'Nutrition Approach' and 'Nutrition Plus Approach'. Through the 'Nutrition Approach', the magnitude of absolute poverty has been worked out by calculating the value of recommended consumption basket (at the local prices prevailing in rural areas of the present study during the year 2003-2004) providing 2400 calories per consumer unit per day in the rural areas which has been suggested by Nutrition Experts. It is important to mention here that in order to avoid the under estimation and/or over estimation of the value of poverty index the per consumer per month expenditure on food items has been worked out separately for general caste, scheduled caste households and scheduled tribe households mainly due to the reason that different local prices were prevailing in the rural (i.e. tribal and non tribal) areas under this study. The value of per consumer per day recommended consumption basket come out Rs. 8.35 for the general caste and scheduled caste households and Rs.10.27 for the scheduled tribe households in the rural areas (see Table 6.4 and Table 6.5). Accordingly the per consumer unit per month value of recommended diet come out Rs.250.50 for general caste and scheduled caste households and Rs.308.10 for scheduled tribe households in the rural areas. By adopting these values, the percentage of poor with the help of 'Nutrition Approach' among the general caste, scheduled caste and scheduled tribe households in the rural areas has been worked out 41.99, 43.19 and 39.43 percent on the marginal size of holdings, 25.24, 26.32 and 22.26 percent on the small size of holdings respectively whereas, on the medium size of holdings the percentage of poor come out 5.43 percent among the general caste households and none of households on the medium size of holding among the scheduled tribe households fall in the category of poor. Among all the sample households together the
percentage of poor is highest among the scheduled caste households (i.e. 38.47 percent) as compared to the general caste households (i.e. 27.23 percent) and lowest among the scheduled tribe households (i.e. 23.95 percent). The holding-wise analysis shows that the percentage of poor shows a decreasing tendency with an increase in the size of holdings which has been worked out 41.88, 24.63 and 2.90 percent on the marginal, small and medium size of holdings respectively, whereas overall percentage of poor among the sample households together come out 29.86 percent in the rural areas (see Table 6.9).

With the help of 'Nutrition Plus Approach', the percentage of poor among the general caste, scheduled caste and scheduled tribe households in the rural areas has been worked out by giving the due consideration to the non-food items by taking into account the topography, climatic conditions as well as nature and intensity of economic activities carried out in the rural areas of the study. The minimum food requirement is ‘necessary’ but ‘not sufficient’ for the existence of mankind. A certain minimum amount of non-food items is equally important for the survival of mankind. No specific norm comparable to the ‘minimum calories requirements’ has so far been suggested by any Government agency or individual scholar for non-food items. It is important to mention here that in the present empirical investigation, in order to avoid the under estimation and/or over estimation of poverty ‘minimum non-food requirements’ has been worked out separately for the general caste, scheduled caste and scheduled tribe households, mainly due to the fact that the ‘minimum non-food requirements’ vary among the different socio-economic groups of rural areas in the State of Himachal Pradesh due to the above stated reasons. In the present study in order to find out the magnitude of absolute poverty due allowances have been given to non-food items by calculating the ratio of total non-food expenditure to the total food expenditure among the general caste, scheduled caste and scheduled tribe households in the rural areas. This ratio of per consumer unit per month total non-food expenditure to total food expenditure come out 54.98 among the general caste, 49.59 percent among the scheduled caste households and 62.24 percent among the scheduled tribe households.
Therefore, the 'value of poverty index' with the help of 'Nutrition plus Approach' come out Rs.388.22 (i.e. Rs.250.50 on food items and Rs.137.72 on non-food items) for the general caste households, Rs. 374.72 (i.e. Rs.250.50 on food items and Rs.124.22 on non-food items) for the scheduled caste households and Rs.499.86 (i.e. Rs. 308.10 on food items and Rs.191.76 on non-food items) for scheduled tribe households in the rural areas (see Table 6.8).

Thus all those persons who are spending less than Rs.388.22 among general caste, less than Rs.374.72 among the scheduled caste households and less than Rs.499.86 among the scheduled tribe households per consumer unit per month have been treated 'poor' in the present study according to 'Nutrition Plus Approach' in the rural areas. Therefore, according to this approach the percentage of poor among the general caste, scheduled caste and scheduled tribe households has been worked out 47.05, 49.03 and 44.30 percent on the marginal size of holdings, 29.71, 32.57 and 26.81 percent on the small size of holdings respectively and 9.54 percent on the medium size of holding among the general caste households in the rural areas. Among all the sample households together the percentage of poor is highest among the scheduled caste households (i.e. 44.43 percent) as compared to the general caste households (i.e. 31.84 percent) and lowest among the scheduled tribe households (i.e. 27.49 percent). The percentage of poor is highest among the scheduled caste households as compared to the general caste and scheduled tribe households mainly due to the small land holdings, dependence mainly on wage work, low paid occupations, high percentage of illiteracy, meagre and uncertain household income, less productive assets and lack of gainful employment opportunities among the scheduled caste households. The percentage of poor is lowest among the scheduled tribe households mainly due to the predominance of horticultural crops like apple and day fruits which are more remunerative in nature as compared to the field crops, large and better quality of livestock due to vast availability of grass lands, availability of Government subsidies on the agriculture and horticulture components like seeds, plants, implements etc. to all households, high percentage of reservation in
Government services as compared to the total population in general and the total number of job sector in particular, etc. The holding-wise analysis shows that the percentage of poor shows a decreasing tendency with an increase in the size of holdings which has been worked out 47.25, 29.63 and 5.09 percent on the marginal, small and medium size of holdings respectively, whereas among all the holdings together this percentage come out 34.57 percent. The percentage of poor is highest on small holdings, mainly due to the uneconomic size of holdings, high percentage of illiteracy and dependence, meagre household income, lack of gainful employment opportunities etc. (see Table 6.10).

The distribution pattern of per consumer unit per month consumption expenditure on food items among the general caste and scheduled caste households in the urban areas reveals that the percentage expenditure on cereals shows a decreasing tendency, whereas the percentage expenditure on other food items indicates an increasing tendency with an increase in the levels of income. The percentage expenditure on cereals is highest among the scheduled caste households as compared to the general caste households in the urban areas (see Table 6.11). The distribution pattern of per consumer unit per month consumption expenditure on both food and non-food items among the general caste and scheduled caste households in the urban areas shows that the percentage expenditure spent on food items shows a decreasing tendency, whereas contrary to it, the percentage expenditure on non-food items indicates an increasing tendency with an increase in the levels of income. This tendency of consumption pattern among the general caste and scheduled caste households in the urban areas also confirms the 'Engel's Law of Consumption' which states that as the income increases, the percentage expenditure on food items decreases and the percentage expenditure on non-food items increases. It is important to mention here that the percentage expenditure on non-food items is highest among the general caste households as compared to the scheduled caste households in the urban areas (see Table 6.13).

Under the 'Nutrition Approach' the magnitude of poverty has been worked out by calculating the value of recommended consumption basket (at
the local prices prevailing in the urban areas of the present study during 2003-2004) providing 2100 calories per consumer unit per day in the urban areas which has been suggested by the Nutrition Experts. The value of per consumer unit per day recommended consumption basket come out Rs.9.16 (see Table 6.13). Therefore, this value for per consumer unit per month come out Rs.274.80, those who are spending less than Rs.274.80 have been considered poor among the general caste and scheduled caste households in the urban areas. By adopting this value, the percentage of poor among the general caste and scheduled caste households in the urban areas has been worked out 48.62 and 50.78 percent on the low income group, 15.23 and 19.82 percent on the middle income group respectively, whereas none of the person fall under the category of poor on the high income group among both the general caste and scheduled caste households in the urban areas. The caste-wise analysis shows that the percentage of poor is highest among the scheduled caste households (i.e. 29.37 percent) as compared to the general caste households (i.e. 25.95 percent). The income group-wise analysis shows that the percentage of poor is highest on the low income group (i.e. 49.74 percent) as compared to the middle income group (i.e. 17.71 percent), whereas among all the income groups together the percentage of poor come out 27.70 percent (see Table6.18). In the present study in order to find out the value of poverty index with the help of 'Nutrition Plus Approach' the value of 'minimum non-food requirements' has been worked out by calculating the ratio of non-food expenditure to total food expenditure separately for the general caste and scheduled caste households in the urban areas in order to avoid the under estimation and/or over estimation of poverty. This ratio of per consumer unit per month total non-food expenditure to total food expenditure is highest among the general caste (i.e. 73.36 percent) as compared to the scheduled caste households (i.e. 67.40 percent) in the urban areas. Therefore the value of poverty index with the help of 'Nutrition plus Approach' has been worked out Rs.476.39 (i.e. Rs. 274.80 on food items and Rs.201.59 on non-food items) for the general caste households and Rs.460.01 (i.e. Rs.274.80
on food items and Rs. 185.21 on non-food items) for the scheduled caste households in the urban areas (see Table 6.17).

According to the ‘Nutrition Plus Approach’ the percentage of poor among the general caste and scheduled caste households in the urban areas has been worked out 53.95 and 57.30 percent on the low income group and 19.75 and 22.30 percent on the middle income group respectively, whereas none of the households falling on the high income group among both the general caste as well as scheduled caste households falls under the category of poor. Among all the urban sample households together, the percentage of poor is highest among the scheduled caste households (i.e. 33.12 percent) as compared to the general caste households (i.e. 29.67 percent). The income group-wise analysis shows that the percentage of poor is highest on the low income group (i.e. 55.68 percent) as compared to the middle income group (i.e. 21.13 percent). Among all the sample households together the percentage of poor come out 31.44 percent (see Table 6.19).

The pattern of family human labour days utilization in agricultural, non-agricultural and necessary household activities shows that the percentage of mandays utilized in agricultural activities (i.e. crop production, horticultural activities, livestock activities and other activities like forestry, fisheries and poultry etc.) among the general caste, scheduled caste and scheduled tribe households in the rural areas has been worked out 34.07, 30.28 and 35.79 percent on the marginal size of holdings, 39.92, 37.33 and 40.32 percent on the small size of holdings respectively and 43.55 and 45.12 percent among the general caste and scheduled tribe households on the medium size of holdings respectively. Among all the sample households together the percentage of mandays spent in agricultural activities is highest among the scheduled tribe households (i.e. 39.82 percent) as compared to the general caste households (i.e. 38.62 percent) and lowest among the scheduled caste households (i.e. 32.34 percent). The holding-wise analysis shows that the percentage of mandays spent in all agricultural activities indicates an increasing tendency with an increase in the size of holdings which has been worked out 32.79, 39.32 and 44.28 percent on the marginal,
small and medium size of holdings respectively, whereas among all the holdings together this percentage come out 37.02 percent. The percentage of mandays spent in all non-agricultural activities such as services, business, household industries, wage work, religious work and other activities among the general caste, scheduled caste and scheduled tribe households in the rural areas has been worked out 43.21, 47.35 and 38.71 percent on the marginal size of holdings, 37.89, 39.68 and 35.36 percent on the small size of holdings respectively and 35.28 and 32.43 percent among the general caste and scheduled tribe households on the medium size of holdings respectively. Among all sample households together the percentage of mandays spent in all non-agricultural activities is highest among the scheduled caste households (i.e. 45.10 percent) followed by the general caste households (i.e. 39.25 percent) and lowest among the scheduled tribe households (i.e. 35.90 percent) in the rural areas.

The holding-wise analysis shows that the percentage of mandays spent in all non-agricultural activities indicates a decreasing tendency with an increase in the size of holdings which come out 43.94, 37.61 and 33.95 percent on the marginal, small and medium size of holdings respectively, whereas among all the holdings together this percentage come out 40.05 percent. It happened mainly due to the reason that the male members on the smaller holdings are not necessarily required on their uneconomic size of holdings even during the peak agricultural seasons, hence, they keep themselves busy in other regular and more remunerative non-agricultural activities. Further, the smaller holdings due to their meagre household earnings from agricultural sector, high illiteracy and dependency ratio cannot afford to remain unemployed during the lean agricultural seasons and they lay their hands for the wage work nearby as well as outside. Contrary to it the farmers with larger holdings find sufficient remunerative work on their own fields and are also engaged in regular jobs in the non-agricultural sector. The percentage of mandays spent in 'necessary activities' (i.e. family and social affairs, leisure, rest and sickness and others etc.) to the total activities among the general caste, scheduled caste and scheduled tribe households in the rural areas has been worked out 22.72, 22.38 and 25.50
percent on the marginal size of holdings, 22.19, 22.99 and 24.32 percent on the small size of holdings respectively and 21.18 and 22.45 percent on the medium size of holdings among the general caste and scheduled tribe households respectively. Among all the sample households together the percentage of mandays spent in all ‘necessary activities’ is highest among the scheduled tribe households as compared to the scheduled caste households and general caste households in the rural areas. The holding-wise analysis shows that the percentage of mandays spent in ‘necessary activities’ has been worked out 23.27, 23.06, 21.77 and 22.93 percent on the marginal, small, medium and all the holdings together respectively (see Table 7.4).

In the present study by attaching proper ‘coefficient of efficiency’ more realistic estimates of unemployment have been worked out with the help of ‘Multi-Dimensional Approach’ viz; time, willingness and income criteria. Thus, as per ‘time criterion’ the percentage of unemployed among the general caste, scheduled caste and scheduled tribe households in the rural areas has been worked out 20.98, 22.87 and 21.36 percent on the marginal size of holdings, 14.73, 15.97 and 15.44 percent on the small size of holdings respectively and 8.91 and 9.72 percent on the medium size of holdings respectively. Among all the sample households together the percentage of unemployed mandays according to ‘time criterion’ come out highest among the scheduled caste households (i.e. 21.03 percent) followed by the scheduled tribe households (i.e. 16.41 percent) and lowest among the general caste households (i.e. 15.97 percent). The holding-wise analysis shows that the percentage of unemployed according to ‘time criterion’ shows a decreasing tendency with an increase in the size of holding which has been worked out 22.00, 15.42 and 9.23 percent on the marginal, small and medium size of holdings respectively, whereas among all the holdings together this percentage come out 17.80 percent in the rural areas (see Table 7.5).

The percentage of unemployed according to ‘willingness criterion’ among the general caste, scheduled caste and scheduled tribe households in the rural areas come out 24.59, 27.73 and 24.08 percent on the marginal
size of holdings, 17.69, 19.22 and 16.98 percent on the small size of holdings respectively and 10.04 and 9.85 percent among the general caste and scheduled tribe households on the medium size of holdings respectively. Among all the sample households together the percentage of unemployed mandays is highest among the schedule caste households (i.e. 27.37 percent) as compared to the general caste households (i.e. 18.28 percent) and the scheduled tribe households (i.e. 18.22 percent) according to ‘willingness criterion’. The holding-wise analysis shows that the percentage of mandays willing for additional work to the total available mandays has been worked out 25.89, 17.88 and 10.31 percent on the marginal, small and medium size of holdings respectively, whereas among all the holdings together this percentage come out 20.56 percent in the rural areas.

It is important to mention here that there is no voluntary unemployment on the different size of holdings among the general caste, scheduled caste and scheduled tribe households in the rural areas under study. On the other hand, the percentage of mandays willing for over employment among the general caste, scheduled caste and scheduled tribe households has been worked out 3.61, 4.85 and 2.72 on the marginal size of holdings, 2.96, 3.25 and 1.54 percent on the small size of holdings respectively and 1.12 and 0.13 percent among the general caste and scheduled tribe households on the medium size of holdings respectively. Among all the sample households together, the percentage of mandays willing for over employment is highest among the scheduled caste households (i.e. 4.33 percent) as compared to the general caste (i.e. 2.31 percent) and lowest among the scheduled tribe households (i.e. 1.82 percent). The holding-wise analysis shows that percentage of mandays willing for over employment shows a decreasing tendency with an increase in the size of holding which has been worked out 3.89, 2.46 and 0.72 percent on the marginal, small and medium size of holding respectively, whereas among all the holdings together this percentage come out 2.77 percent (see Table 7.5). The main reasons cited by the sample households for over employment are meagre household income, more family and social liabilities and higher burden of debt etc.
The percentage of unemployed/underemployed who are earning less than minimum desirable income according to 'income criterion' among the general caste, scheduled caste and scheduled tribe households in the rural areas has been worked out 47.05, 49.03 and 44.30 percent on the marginal size of holdings, 29.71, 32.57 and 26.81 percent on the small size of holdings respectively and 9.53 percent among the general caste households on the medium size of holding and none of the households fall under the category of unemployed among the scheduled tribe households on the medium size of holdings. Among all the sample households together, the percentage of underemployed is highest among the scheduled caste households (i.e. 44.43 percent) as compared to the general caste households (i.e. 31.82 percent) and lowest among the scheduled tribe households (i.e. 27.49 percent) according to 'Income Criterion'. The holding-wise analysis shows that the percentage of underemployed workers who are earning less than minimum desirable income is highest on the marginal size of holdings (i.e 47.25 percent) as compared to the small size of holdings (i.e. 29.63 percent) and lowest among the medium size of holdings (i.e. 5.09 percent). Among all the holdings together the percentage of underemployed according to 'Income Criterion' come out 34.57 percent (see Table 7.5).

Thus the results of the present empirical investigation clearly indicate that the percentage of unemployed in terms of 'idle', 'willing' and 'poor' is highest on the marginal size of holding groups followed by small and medium size of holding groups among the general caste, scheduled caste and scheduled tribe households in the rural areas. It happened mainly due to the uneconomic size of holdings, lack of productive assets, higher illiteracy and dependency percentage, higher burden of debt payments etc. on the marginal and small size of holdings, whereas the percentage of underemployed is quite low on medium size of holdings due to their higher literacy percentage, sound and regular sources of household income as well as the availability of gainful employment on their own farms. The results further reveal that the percentage of underemployed is highest among the scheduled caste households mainly due to the small land holdings as well as
inferior and unfertile land, dependence on wage works, engaged in low paid occupations, low level of literacy, lack of gainful employment opportunities, less productive assets, etc. as compared to the general caste and scheduled tribe households in the rural areas. The percentage of underemployed is lowest among the scheduled tribe households mainly due to horticultural commercial crops like apple and dry fruits which are more remunerative in nature as compared to the field crops, as well as due to the large number and better quality of livestock due to vast availability of grass lands and common property resources, subsidies on agricultural and horticultural components like seeds, plants, implements etc.

The pattern of family human labour days utilization in livestock and fisheries, non-agricultural activities as well as 'necessary activities' in the urban areas reveals that a very low percentage of mandays spent in the livestock and fisheries activities on the low income group, whereas the households falling on the middle and high income group are not engaged in the livestock and fisheries activities among the general caste and scheduled caste households in the urban areas. The percentage of mandays spent in the non-agricultural activities such as services, business, wage work, household industries and other activities to the total mandays utilized in all the activities among the general caste and scheduled caste households has been worked out 60.00 and 55.62 percent on the low income group, 70.78 and 68.63 percent on the middle income group and 74.53 and 72.24 percent on the high income group in the urban areas respectively. Among all the sample households together the percentage of mandays spent in all the non-agricultural activities is highest among the general caste households (i.e. 67.72 percent) as compared to the scheduled caste households (i.e. 64.30 percent) in the urban areas. The income group-wise analysis shows that the percentage of mandays spent in non-agricultural activities indicates an increasing tendency with an increase in the levels of income which has been worked out 57.77, 69.57 and 73.52 percent on the low, middle and high income groups respectively, whereas among all the income groups together this percentage come out 66.00 percent. The percentage of mandays spent in 'necessary activities' to the total mandays spent in all the activities among
the general caste and scheduled caste households has been worked out 34.77 and 36.63 percent on the low income group, 29.22 and 31.77 percent on the middle income group and 25.47 and 27.76 percent on the high income group respectively. Among all the sample households together, the percentage of mandays spent in 'necessary activities' to the total activities is highest among the scheduled caste households (i.e. 32.62 percent) as compared to the general caste households (i.e. 30.26 percent) in the urban areas. The income group-wise analysis shows that the percentage of mandays spent in 'necessary activities' indicates a decreasing tendency with an increase in levels of income which has been worked out 35.72, 30.43 and 26.48 percent on the low, middle and high income groups respectively, whereas among all the income groups together this percentage come out 31.45 percent in the urban areas (see Table 7.9).

The extent of unemployment has been worked out with the help of 'Multi Dimensional Approach' i.e. time, willingness and income criteria for the general caste and scheduled caste households in the urban areas. The percentage of unemployed with the help of 'time criterion' among the general caste and scheduled caste households in the urban areas has been worked out 27.46 and 28.19 percent on the low income group, 17.43 and 20.12 percent on the middle income group and 9.85 and 12.85 percent on the high income group respectively. Among all the sample households together, the percentage of unemployed mandays is highest among the scheduled caste households (i.e. 22.12 percent) as compared to the general caste households (i.e. 19.76 percent). The income group-wise analysis shows that the percentage of unemployed mandays according to 'time criterion' come out 27.84, 18.93 and 11.03 percent on the low, middle and high income groups respectively which indicates a decreasing tendency with an increase in the levels of income. Among all the income groups together, the percentage of unemployed come out 20.96 percent (see Table 7.9).

The percentage of unemployed with the help of 'willingness criterion' among the general caste and scheduled caste households in the urban areas has been worked out 30.24 and 31.75 percent on the low income group, 19.41 and 22.73 percent on the middle income group and 5.39 and
9.39 percent on the high income group respectively. Among all the sample households together, the percentage of unemployed mandays is highest among the scheduled caste households (i.e. 24.29 percent) as compared to the general caste households (i.e. 21.12 percent). The income group-wise analysis shows that the percentage of mandays willing for additional work come out 31.01, 21.26 and 7.49 percent on the low, middle and high income groups respectively which shows a decreasing tendency with an increase in the levels of income. Among all the income groups together the percentages of mandays willing for additional work come out 22.74 percent. It is important to mention here that there is no voluntarily unemployed persons on the low and middle income groups, whereas the percentage of voluntarily unemployed on the high income group has been worked out 3.92, 3.20 and 3.53 percent among the general caste, scheduled caste and all the sample households in the urban areas. Contrary to it, the percentage of mandays willing for additional work is highest on the low income group as compared to the middle income group among the general caste and scheduled caste households in the urban areas (see Table 7.9).

The percentage of underemployed/unemployed who are earning less than minimum desirable income according to the Income Criterion among the general caste and scheduled caste households in the urban areas has been worked out 53.95 and 57.30 percent on the low income group and 19.75 and 22.30 percent on the middle income group whereas no persons are underemployed on the high income group according to 'income criterion'. Among all the sample households together the percentage of underemployed who are earning less than minimum desirable income is highest among the scheduled caste (i.e. 33.12 percent) as compared to the general caste households (i.e. 29.67 percent). The income group-wise analysis shows that the percentage of underemployed, according to 'income criterion', is highest on the low income group (i.e. 55.68 percent) as compared to the middle income group (i.e. 21.13 percent) and none of the households on the high income group fall under the category of underemployed an/or unemployed. Among all the income groups together
the percentage of unemployed has been worked out 31.44 percent in the urban areas.

The extent of relative inequalities in the distribution of household assets, income and consumption pattern has been worked out with the help of Lorenz Curve and Gini-coefficient among the sample households both in the rural and urban areas. The value of Gini-coefficient for the distribution of household assets has been worked out 0.3662, 0.3376 and 0.4135 among the general caste, scheduled caste and scheduled tribe households in the rural areas (see Table 8.1, 8.2 and 8.3). Among all the sample households together the value of Gini-coefficient for the distribution of household asset come out 0.4434. The shape of Lorenz Curve as well as the value of Gini-coefficient for the distribution of household assets shows that the inequalities in the distribution of household assets is highest among the scheduled tribe households followed by the general caste and lowest among the scheduled caste households in the rural areas (see Tables and Figures 8.1 to 8.4).

In the urban areas, the value of Gini-coefficient for the distribution of household assets has been worked out 0.4873 among general caste households and 0.4410 for the scheduled caste households indicating the relatively more inequalities among the general caste households as compared to the scheduled caste households in the urban areas. Among all the urban sample households together, the value of Gini-coefficient come out 0.4775. These results clearly confirm the inequalities in the distribution of household assets among the sample households in both the rural and urban areas under study (for details see Tables and Figures 8.5 to 8.7).

The value of Gini-coefficient for the distribution of household income has been worked out 0.3972, 0.2771 and 0.3765 among the general caste, scheduled caste and scheduled tribe households in the rural areas. The shape of Lorenz Curve as well as the value of Gini-coefficient for the distribution of household income indicates that the inequalities in the distribution of household income is highest among the general caste households followed by the scheduled tribe households and lowest among the scheduled caste households in the rural areas. Among all the rural sample households together the value of Gini-coefficient for the distribution
of household income has been worked out 0.3888 (see Tables and Figures 8.8 to 8.11).

The value of Gini-coefficient for the distribution of household income has been worked out 0.4098 and 0.3679 among the general caste and scheduled caste sample households in the urban areas. The shape of the Lorenz Curve as well the value of Gini-coefficient for the distribution of household income indicating comparatively more inequalities in the distribution of household income among the general caste households as compared to the scheduled caste households in the urban areas. Among all the urban sample households together, the value of Gini-coefficient for the distribution of household income has been worked out 0.3901 (see Tables and Figures 8.12, 8.13 and 8.14).

The value of Gini-coefficient for the distribution of household consumption expenditure on food items has been worked out 0.1537, 0.1425 and 0.1633 among the general caste, scheduled caste and scheduled tribe households in the rural areas respectively. The shape of Lorenz Curve as well as the value of Gini-coefficient indicates that inequalities are relatively high among the scheduled tribe households followed by the general caste and lowest among the scheduled caste households in the rural areas. Among all the rural sample households together, the value of Gini-coefficient for the distribution of household consumption expenditure on food-items has been worked out 0.1741 (see Tables and Figures 8.15 to 8.18). The value of Gini coefficient for the distribution of household total consumption expenditure (i.e. both on food and non-food items) among the general caste, scheduled caste and scheduled tribe households in the rural areas has been worked out 0.1907, 0.1760 and 0.1891 respectively which indicates that the inequalities in the distribution of total household consumption expenditure (i.e. on both food and non-food items) is greater if compared to the inequalities in the distribution of household consumption expenditure on food items alone. Among all the rural sample households together, the value of Gini-coefficient for the distribution of household total consumption expenditure (i.e. on both food and non-food items) has been worked out 0.2117 (see Tables and Figures 8.19 to 8.22).
The value of Gini-coefficient for the distribution of household consumption expenditure on food items among the general caste and scheduled caste households in the urban areas has been worked out 0.1601 and 0.1449 respectively, whereas among all the urban sample households together this value has been worked out 0.1467. The value of Gini-coefficient for the distribution of household total consumption expenditure (i.e. on both food and non-food items) has been worked out 0.2265 and 0.2014 among the general caste and scheduled caste households respectively, whereas among all the sample households together this value come out 0.2094. The shape of Lorenz Curve as well as the value of Gini-coefficient shows that the inequalities in the distribution of household consumption expenditure on food-items as well as household total consumption expenditure on food and non-food items is relatively higher among the general caste households as compared to the scheduled caste households in the urban areas (see Tables and Figures 8.23 to 8.28).

There also exists a wide variations in the magnitude of indebtedness among the general caste, scheduled caste and scheduled tribe households in the rural areas. The analysis of indebtedness reveals that the percentage of loans taken from moneylenders mainly for unproductive purposes like consumption expenditure, birth, death and marriage ceremonies etc. and under Government schemes the percentage of loans is highest on the smaller holdings whereas, contrary to it, the percentage of loans taken from banks and co-operative societies mainly for productive purposes is highest on the larger holdings among the general caste, scheduled caste and scheduled tribe households in the rural areas. As a result of it, the per capita burden of loan is highest on the marginal holdings and shows a decreasing tendency with an increase in the size of holdings. It is important to mention here that the per capita burden of debt is highest among the scheduled caste households as compared to the general caste households and lowest among the scheduled tribe households in the rural areas (see Table 9.1).

In the urban areas, the percentage of loans taken from banks shows an increasing tendency whereas, the percentage of loans taken from
moneylenders indicates a decreasing tendency with an increase in the levels of income among the general caste and scheduled caste households. The per capita burden of debt shows a decreasing tendency with an increase in the levels of income. The results of this study reveal that the per capita burden of debt is highest among the scheduled caste households as compared to the general caste households in the urban areas (see Tables 9.2).

The Anti-Poverty Programmes which have been implemented to improve the levels of living of the poor among the general caste, scheduled caste, scheduled tribe households in the rural areas have proved contrary to the aims and expectations. This fact has been confirmed by the empirical findings of the present study that the percentage of beneficiaries who are satisfied with the distribution of benefits is lowest on the marginal holdings and indicates an increasing tendency with an increase in the size of holdings among the general caste, scheduled caste, scheduled tribe households in the rural areas, whereas contrary to it the percentage of beneficiaries who are not satisfied with the distribution is highest on the marginal holdings and it shows a decreasing tendency with an increase in the size of holdings. Further the higher percentage of households falling at the marginal holdings as compared to small and medium holdings have pointed out that whatever benefits have been given to them under the Anti Poverty Programmes have not been given according to their needs and requirements. The results further indicate that the percentage increase in households assets is highest on the marginal holdings mainly due to the reason that most of these households got land under the Anti Poverty Programmes as compared to the households falling on the small and medium size of holdings, whereas contrary to it the percentage increase in income and employment is lowest among the households falling on the marginal size of holdings as compared to the households falling on the small and medium size of holdings among the general caste, scheduled caste and scheduled tribe households in the rural areas. It has been reported by these sample households that due to faulty implementation of income generating and employment creating programmes mainly at the lower administrative levels, wrong selection of
beneficiaries, biased attitude of panchayat representatives, the most of the productive assets like better quality of livestock as well as machinery implements like threshers, sprayers and other household machinery implements which raise the income and employment have been given to the better-off people among the small and medium holdings. Thus it is clear that comparatively better-off households have been benefited relatively more as compared to the worse-off households among the general caste, scheduled caste and scheduled tribe households in the rural areas (see Tables 9.3 and 9.4).

Similarly, the percentage of beneficiary households who are satisfied with the distribution of benefits is highest on the middle income group as compared to the low income group among the general caste and scheduled caste households in the urban areas. The percentage increase in assets, income and gainful employment opportunities have been the highest on the middle income group as compared to the low income group among the general caste and scheduled caste households in the urban areas. These results confirm the fact that the least better-off households have been benefited least and the better-off households have been benefited the most from the Poverty Alleviation and Employment Generation Programmes launched by the Government in the urban areas (see Tables 9.5. and 9.6).

Thus, it can be concluded that the general caste, scheduled caste and scheduled tribe households falling on the different size of holdings in the rural areas as well as the general caste and scheduled caste households falling on the different income groups in the urban areas, there exists a lot of inequalities in the literacy percentage, distribution of household assets, source-wise pattern of household income, distribution of household consumption pattern, nature and extent of household employment and per capita burden of debt which resulted in wide variations in the poverty, inequalities and unemployment and thereby in the levels of living among these households in both the rural and urban areas. In order to raise the levels of living as well as to reduce the inequalities in the distribution of assets, income and consumption expenditure, the planners, policy makers and administrators should implement the poverty alleviation and employment
generation programmes more effectively in such a way that the most poor be benefited the most and the least poor be benefited the least in both the rural and urban areas.

Thus in order to reduce the inequalities in the distribution of household productive assets, income, consumption expenditure and household employment opportunities as well as to raise the levels of living efforts should be made to increase the availability of productive assets, skill formation and gainful employment opportunities among the different socio-economic groups in both the rural and urban areas of the State.

The following measures can be adopted for raising the levels of living of weaker-sections or poor people among the different socio-economic groups in both the rural and urban areas in the State of Himachal Pradesh:

The literacy percentage being lowest on the smaller holdings, lower income groups, scheduled caste as well as scheduled tribe households. Therefore, the Government should give top priority for providing education i.e. mainly technical and professional to these people, so that they may be able to take up gainful employment in the modern sector of the economy. For this purpose, Government should provide free and compulsory education upto certain levels, provision of scholarship be made and finances at low rate of interest be provided for vocational and higher education.

The inequalities in the levels of living is higher due to unequal distribution of productive assets mainly land in the rural areas. The distribution of land is such that only a small proportion of land is owned by the majority of marginal and small farmers. The percentage of uncultivated land is highest among the scheduled caste households mainly due to the reason that land allotted to them by the Government is either a part of steep hill full of trees, bushes and stones or a part of river which remains under water for half of the year and covered by stones and sand during the next half of the year which is inferior and not suitable for cultivation. Therefore, the Government should provide cultivable land for cultivation in order to raise the socio-economic status of the poorest people in the State. For this purpose land reforms should be implemented effectively mainly in the rural
areas so that the benefits of these reforms percolate to the needy sections of the society.

There are three zones viz; low, mid and high hill zones in Himachal Pradesh. The low and mid-hill zones are suitable for intensive cultivation and animal husbandry and partly for horticulture, whereas the high hill zone is suitable mainly for horticultural crops. The results of this study reveal that most of the land is used for the field crops in the non-tribal areas, whereas the most of the land in the tribal areas is used for the horticultural crops which are more remunerative in nature as compared to the field crops. But the agricultural production as well as horticultural production depends upon rain. Therefore, the Government should develop proper irrigation facilities in the rural areas in order to decrease their dependence on rain on the one hand and it will increase their production and productivity on the other.

In order to increase the gainful employment opportunities and household income emphasis should be laid down on the cultivation of cash crops like floriculture and off-season vegetables which has a big scope in Himachal Pradesh because of suitable climatic conditions prevailing in the State. The production of different varieties of fruits, medicinal herbs and forest products is possible in the State and for this purpose agro-processing units can be set up in the rural areas so that the farmers can get remunerative prices for their products on the one hand and unemployed/poor persons can be employed gainfully in these activities on the other.

The another related aspects which need encouragement is the development and introduction of new and improved varieties of livestock. The people be encouraged to take up fisheries, poultry and pig-rearing activities in a big way so that their income portfolios are diversified in a substantial manner. These activities require low capital investment and their gestation period is also small.

The smaller holdings as well as scheduled caste and scheduled tribe households are engaged in household industries. Therefore, the development of household cottage and small scale industries based on the availability of local raw materials has to be encouraged so that these people
are gainfully employed in these industries. There is a lot of potential for the development of household industries like bamboo based industries, carton boxes, leather processing units, wool based industries (i.e. mainly in the tribal areas), handloom and handicrafts etc. which have a lot of income and employment generation potential in both the tribal as well non-tribal areas of Himachal Pradesh. Such activities will help the rural economy in two ways viz; by stopping the migration of people from rural to urban areas in search of jobs and by way of creating jobs near the villages, thus leading to the general development of the State.

The households falling on the smaller holdings and lower income groups as well as scheduled caste households remained dependent on moneylenders for their financial needs and due to very high rate of interest they fall in the debt trap which leads to vicious circle of poverty. As a result of this tendency the per capita burden of debt is highest on the smaller holdings in the rural areas and on the lower income groups in the urban areas. Thus their financial needs for productive activities should be met out through the Government financial institutions like co-operative societies and banks on low rate of interest and easily repayment installments, so that they can get rid of the clutches of moneylenders.

The percentage of poverty and unemployment is highest on the smaller holdings and scheduled caste households in the rural areas as well as on the lower income groups and scheduled caste households in the urban areas. It happened mainly on account of the fact of small land holdings, inferior and unfertile land, dependence on rain, lack of fertilizer and manures, modern inputs, best quality of seeds, dependence mainly on wage work, low level of literacy, lack of gainful employment opportunities, meagre household income as well as less productive assets etc. Therefore, the gainful employment opportunities for poor/ unemployed persons should be provided on priority basis. The employment generating schemes should be productive and beneficial which should create real productive assets and provide long term solutions for raising the income of the weaker-sections. For raising the income of smaller holdings, the Government should supply inputs like seeds, plants, protectional materials, fertilizers, equipments,
implements etc. at subsidized rates to increase their production and productivity.

The present study reveals that already better-off sections of the selected households among the general caste, scheduled caste and scheduled tribe households have taken the major share of benefits under the Anti-Poverty Programmes and the worst-off sections of the society, who generally represent themselves in the form of marginal farmers in the rural areas and low income group in the urban areas have not been benefited much out of these programmes. It happened mainly due to the biased attitude of the panchayat representatives, corrupt administrative staff at low implementation levels, wrong selection of beneficiaries, inefficient and faulty distributive system, lack of knowledge about these programmes etc. It has been observed as well as reported by the poor beneficiary households that most of the benefits have been given to them are not according to their requirements and hence they are non-matching to their needs. It has been observed that the ‘target approach’ which has been adopted in the implementation of these programmes does not serve the spirit behind these programmes. Therefore, whole approach of the Anti-Poverty Programmes at the implementation level needs to be changed where the greater coordination to be ensured between the government functionaries and the target groups, so that poor people are benefited in a real way.

The process of selection of beneficiaries be made more transparent, and only deserving as well as needy poor are to be chosen for providing the benefits. Proper mechanism should be devised for monitoring and evaluation of poverty alleviation programmes. Therefore, the effective policy implementation has a major role to play in generating income and employment opportunities for reducing poverty, inequality and unemployment among the poor people in both the rural as well as urban areas of the State. For this purpose, the role of Non-Governmental Organization(NGOs) and self help groups should be encouraged.

The infrastructural development is the key to economic development in any economy. Therefore, the efforts should be made for improving the infrastructural facilities like transportation, communication, power, marketing,
education, health and safe drinking water facilities etc. mainly in the remote areas to enable the people of these areas to join the mainstream of development in the State in particular and the national economy in general.

Thus in order to reduce the inter as well as intra-caste and class-wise inequalities and thereby to raise the levels of living, through increased income and employment opportunities, the planning strategy for development should be judicious mix of the beneficiary-oriented programmes, human resource development and infrastructural development. Keeping in the view the hilly topography, extreme cold climatic conditions and lack of infrastructural facilities mainly in the remote and tribal areas of the State emphasis should be placed on the minor irrigation, soil and water conservation, roads, storage and marketing in infrastructural sector; drinking water supply, general education and health in social service sector; horticulture, animal husbandry, dairy development, fisheries, forestry and land reforms in the agricultural sector and small as well as cottage industries based on the availability of local skill and raw materials in the industrial sector.