CHAPTER I
RURAL-URBAN DISPARITIES: AN INTRODUCTION

The most avowed objective of the planned strategy of India is rapid and sustained development. In pursuit of this objective, several initiatives have been under taken over the years. Despite this, there are developmental gaps and disparities which tend to increase in the process of development. It might be due to differences in endowment of natural resources or technological development or manmade impediments and so on. As a result, the problem of disparity exists between rural and urban areas and has become more accentuated in globalisation period. In order to understand the complexities and intricacies involved in it, a thorough understanding of the nature and problems of the issue in question has to be taken up so that a clear picture emerges.

1.1 THE CONCEPTUAL FRAMEWORK

In the Indian context the term “Rural” defined as an area with population density of 400 persons per sq. km. Rural area is also known as ‘countryside’ or ‘village’ in India. In rural area agriculture is the chief source of livelihood along with fishing, cottage industry, pottery etc. According to Planning Commission, a town with a maximum population of 1,500 is considered rural in nature. In these areas panchayat takes all the decision. The National Sample Survey Organisation (NSSO) defines rural as villages with clear surveyed boundaries but no municipal board. A minimum of 75% of male working population involved in agriculture and allied activities.

RBI defines rural areas as those areas with a population of less than 4000. It is generally said that the rural areas house up to 70% of India’s population. Most of the population of India resides in villages where agriculture is the most important form of earning livelihood. According to Census of India; the people who live in villages are classified using the term “Rural” which is defined as, owing to the scattered pattern of rural settlements with inadequate
communication and transport networks, rural people are disadvantage in all respects.

The term “Urban” is defined as a human settlement with a minimum population of 5000 persons, with 75% of male working population engaged in non-agricultural activities and a population density of at least 400 persons per sq.km. Further, all statutory towns having a Municipal Corporation, Municipal Council or Nagar Panchayat as well as a Cantonment Board is classified as “urban”.

Against the above conceptual backdrop some notable features can be identified. They are given below:

1. While a minimum of 75% of male working population involved in agriculture and allied activities, a similar percentage i.e. 75% of male population is engaged in non-agricultural activities in urban areas.

2. Again development of both the areas is very essential and important but the contribution of urban areas to socio-economic development is more pronounced in the latter than in the former.

3. Yet another contradictory feature of both the areas is that in rural areas there is disadvantage in all aspect owing to the scattered pattern of rural settlements with inadequate communication and transport networks, whereas in urban area there are well organised human settlements followed by developed infrastructural facilities such as transport, communications, educational institutions and market networks. As this gives rise to disparities in development among rural and urban areas efforts, should be made to remove the disparities, through some sort of interventionist strategy. Although several efforts are made through planned strategy with specific development programme over a plan period, disparities continue to widen due to different level of development and different capabilities. The advent of globalisation has further accentuated the problem.

4. The widespread disparities at various levels of development can have serious economic, social and even political consequences, if this being
particularly presented over long periods of time. All this creates the feeling of negligence, discrimination and deprivation. These disparities also become cause of social conflicts leading to political and administrative problem.

1.2 TYPES OF DISPARITIES

There are different types of disparities prevalent. They can be classified on the basis of distribution of income, wealth, access to human development, levels of development, sectoral development, level of technology etc. They are shown below and a brief note on each of them is given.

1. Disparity in Income and Wealth.
2. Disparity in human development.
3. Disparity in Development.
4. Disparity in Sectoral Development.
5. Disparity in Technology.

1. **Disparity in Income and Development**: Income distribution across different spatial units and across different social groups may be considered as one important aspect of disparity. Spatially a large proportion of the total national income or wealth gets located in some developed units, either states in the country or districts in the states. At the social level, a large proportion of the income or wealth gets controlled by small segments of the population both in rural and urban areas.

2. **Disparity in Human Development**: Two important constituents of Human development being health and education, one can observe disparity across spatial units concerning level of facilities and the nature of their development overtime. Similarly, across social groups there may be differential access to health and education facilities.

3. **Disparity in Development**: Different spatial units have differential level as well as growth in the development profile which gets perpetuated due to unevenness in the material resource and human resource endowments and the inadequacy of the planning processes. One important feature of such a disparity can also be seen in terms of rural-urban divide. Great many portions
of the fruits of planned economic development get centered towards and around the urban cities, towns and in those rural regions where natural resources are abundantly available. Thus, rural regions devoid of natural resources lagged far behind in the run of economic development and remained either undeveloped or insignificantly developed in comparison to other urban and the naturally resourced regions.

4. **Disparity in Sectoral Development**: Disparity across spatial units can be seen in terms of various sectors of the economy. Overall growth of the economy depends on integrated development of various sectors making the sequencing of development of different sectors an important feature of development process. Various spatial units in the Indian context continue with wrong sequencing of sectoral development resulting in the perpetuation of disparity.

5. **Disparity in Technology**: Various spatial units and various production organizations continue the production process with differential level of technology, given unequal resource endowments, which results in differential growth process. They are likely to have an adverse impact on Economic development.

1.3 **IMPACT OF DEVELOPMENT DISPARITY**

In India, regional imbalance has been one of the major concerns before policy makers and planners. There had been a huge gap between active and vibrant regions and hinterland during pre-independence period in terms of availability of facilities and this has resulted in the form of unequal levels of development both in terms of economy and standard of living. After independence, reduction in inter-state disparities has been emphasized during successive Five Year Plans, but the menace continued unabated. For instance, The World Bank (2006) in its Report entitled: “India-Inclusive Growth and Service Delivery; Building of India’s Success” has observed sharp differentiation across states since the early 1990s reflecting acceleration of growth in some states but deceleration in others. The report further adds more worryingly, growth failed to pick up in states such as Bihar, Orissa and Uttar Pradesh that were initially poor to start with, the results
also showed that the gap between India’s rich and poor states widened dramatically during the 1990s. The World Bank (2008) again in its recent release “The Growth and Inclusive Development” has mentioned that disparity in income distribution in India has risen during 1993-2005 which is revealed by fact that Gini-coefficient has risen from 0.3152 in 1993-94 to 0.3676 in 2004-05. The Draft Eleventh Five Year Plan (2007-2012, vol 1), has admitted that regional disparities have continued to grow and the gap has been accentuated as the benefits of economic growth have been largely confined to the developed areas. So, in order to understand the impact of these differences of growth of income to achieve equitable standards of living, it is important to: (a) inquire into the nature and causes of differences in growth rates and levels of income; (b) explain the forces and mechanisms that cause differences in growth rates and level of living; (c) understand the nexus between the economic growth and its spread across different regions. It is essential because inequality would lead to unequivocal negative effects on subsequent growth and development, and worsen the economic, social, political tension among regions leading to misallocation of resources. Thus understanding of the factors which influence the nature, patterns, determinants and impacts on long run regional growth of income and other types of disparities, is essential to formulate appropriate policies and to develop accommodating institutions to mitigate the differentials in growth rates and standards of living in different regions.

1.4 ISSUES RELATED IN MEASUREMENT OF DISPARITY

Given the above, it is essential to understand the issues involved in a number of studies on the assessment of regional disparity and identification of backward regions of India which have used one or several criteria of development. Perhaps, per-capita income is the single indicator that has been widely and frequently used to assess the level of economic development of a particular state or district. With per-capita income as an indicator, most of the studies emphasize that one can make meaningful assertions about the economic performance of the concerned states and say with some amount of certainty that whether or not some states are economically developed over other states in the country. However, per-capita income as an indicator for measuring the inter-state or
inter-district disparities may not truly represent the non-economic disparities in development (Raj 1990). Another limitation is that the extreme levels of income in a society affect the per-capita income. Factors like climatic conditions, availability of natural resources (like coal, iron ore etc.), electric power, quality of technical personnel, density of population, investment pattern in public and private sectors influence the per-capita income across the regions (Majumdar and Kapoor 1980). In addition to these factors human development indicators also exert influence on per capita income. Thus, as the structure of the economy in one state differs from that of others in a country, per-capita income and the level of development alone may not be enough to assess the extent of backwardness.

The process of economic development also depends on the pace of development of the important sectors of the economy. Therefore, in order to remove the regional disparities, specific plans and policies were formulated for sectoral development in India. With a great variety of regional character in terms of culture, topography, population size, agro-climatic factors, levels of economic development, marketing conditions, political and economic systems and so on, the sector specific index was considered to be better than a composite index to assess the level of disparities. Thus, the second sub-group of literature measures disparities at sector level across the states or districts. These sectors might be agriculture, industry, basic infrastructure and services, agriculture labour productivity in Indian agriculture, educational and health status, and so on.

One of the important limitations of disparity measurement in India (and elsewhere) is that they focus on inter-state or inter-district level within a particular state. This suggests that most of the analyses on issues relating to disparities (by taking either state or district as a unit) prescribed different policies to reduce the level of disparities across regions (states or districts). Hardly any studies have addressed the issue of “disparity” below the district level. There may be various sub-regions within the district having disproportionate data (situation) and hence, most inequalities (disparities), but non-availability of disaggregated and reliable data below the district level has forced the studies to consider the district as the sampling unit (Saur 1984). Therefore, given the sub-district inequalities, the extent of disparity captured
with the help of indicators representing either state or district level may not
approximate the existing socio-economic situation. This suggests that the study
on disparity has more concern for regions rather than the population (i.e., rural,
semi-urban, urban and metropolitan).

It is at this juncture efforts made by High Power Committee for Readdressal
of Regional Imbalances under the chairmanship of Dr. D M Nanjundappa in the
state of Karnataka are noteworthy. The disparities of development at the taluk
level were presented in the Nanjundappa Report (2002). A detailed analysis of
this study would bring out the levels of development and backwardness of
different taluks. However there are \(^1\)methodological issues involved in addition
to the above disparities are also caused by the factors such as natural, socio-
cultural differences, policy decisions and different levels of development of
different regions. They may be also caused due to poverty levels in different
areas, lack of access to different infrastructural facilities, lack of services such as
bank credit, energy knowledge and information for participating in society,
affordable transportation or due to socio-political constrains.

As a result there is overestimation of development of 96 taluks as backward
or very backward. Given the disparities of development and relegation of
development to market forces and withdrawal of the state from direct
intervention, it is essential to continuously monitor the developmental needs of
different regions.

Disparity at any level measured in terms of per-capita income or any other
economic factors may not depict the real situation. They also suffer from certain
limitations. The situation of disparity is a form of deprivation. The non-economic
factors such as cultural shock in terms of `shock of underdevelopment` as coined
by Dennis Goulet have to be taken note of *\(^*\). Thus it can be said that the
measurement of disparity at intra-regional level or at disaggregated level has to
be done by involving both economic and non-economic factors.

\(^*\) For detailed analysis of his contribution on cultural shock, please refer "Indian Economy, 31\(^{st}\) revised edition
Similarly the indicators used and methods adopted for measuring extent of disparity is different depending upon the study conducted.

1.5 FACTORS RESPONSIBLE FOR GROWING RURAL-URBAN DISPARITIES

There are several factors responsible for growing Rural-Urban Disparities in a state or nation. They may be due to differences in nature resources endowment, human resources, manmade resources, socio-economic conditions, market determined growth processes and policy decisions. Rajeshekar and GB Sahu in a paper titled “Growing Rural-Urban Disparity: Some Issues”, they have attributed three factors for growing disparities and those are: Nature differences, Socio-Eco conditions and Policy decision. They are stated as below:

Among the natural factors, agro-climatic conditions, geographical location, resource endowment etc., play an important role in economic development of a particular area. It is true that good climate, adequate rainfall, and presence of natural and mineral resources contribute to economic development. Important infrastructure facilities transport and communication, and irrigation facility, when present in a particular region, may enhance the potential for its development. Namerta (1994) shows that commercialization of agriculture, transport development and emergence of agro-processing units contributed to growth of market towns in Andhra Pradesh.

The second set of factors, which include values and rigid traditions, and patron-client relationships, affect social and economic mobility, innovation and entrepreneurship. It is believed that the extended family system in rural areas with patron-client relations helps to reduce vulnerability and spread the economic risk among family members (ESCAP 2001). These social safety-nets may be helpful for weaker members of society, but these works as disincentives for more entrepreneurial behaviour since any accumulated wealth would have to be shared with other members. Generally, the extended family system leads to free-rider problem and adversely affects economic returns given the productive potential capacity of the household members.
Social restrictions are also important in retarding the development possibilities for some groups of people in rural society. These social restrictions may limit their mobility (social or economic) Rajeshekar (2010) shows that downward economic mobility was more common among the small and marginal farmer households belonging to depressed castes. However, this did not lead to polarization as small marginal households felt compelled to stick to small pieces of land on account of lack of income earning opportunities in rural areas, and possibilities of non-farm employment. However, the diversification into non-farm sector was in the nature of distress diversification (Vaidyanathan 1986) and did not result in substantial income increase to them. The social restrictions also limit access to social services like education, medical care and opportunities for occupational diversification. Bonded labour, restrictions against girls going to school, restrictions on women to work outside the home (Rajeskhar 2002), forced child labour, Jamindar System are examples of social restrictions experienced in rural areas, which restrict income earning ability, participation in local decision-making bodies, and so on.

Economic factors are also necessary in determining Rural-Urban Disparities. These factors include:

a) Level of Industrial Development- Decentralisation of industries is essential for balanced growth of development in any country. In India industries are mostly established in towns and cities. Even Cottage and small scale industries are not established in villages. According to the Report of the Monopolies Inquiry Commission (1965) out of 533 factories run by leading industrial groups in India, 288 factories were located in three states namely West Bengal (152), Maharashtra (71) and Tamil Nadu (65). This shows that nearly 54% of the industries are localised only in three states. Even in the respective states concentration is more conspicuous only in certain districts.

b) Concentration of Investments in Metropolitan cities- Before independence the tempo of investment was very low. From 1951 onwards investments were concentrated only in important centres like Bombay, Calcutta, Ahmedabad, and Chennai etc. as these regions sustained larger investment
and growth. As the availability of human resources, money and material were available in abundance in these cities they became centres of investments. This further created Rural-Urban Disparities.

c) Adoption of New Technology- The adoption of new technology in agriculture during 1960’s has also aggravated the problem. Massive investment under the “Green Revolution” and package scheme were taken up in heavily irrigated areas with comparative neglect of farmers in the dry region and also non farming population. This led to the widening of gap of income between irrigated and non-irrigated areas and between rich and marginal farmers in each state as well as region.

d) Growth rates of State Domestic Product in various States- For consideration states are classified as Forward States and Backward States. Among forward states Gujarat indicated highest growth rate of 12.6% during 11th plan, followed by Tamil Nadu, Maharashtra, Goa and Haryana which were above the All India average of 8.6%. Among backward states, Orissa, Chhattisgarh and Jharkhand have indicated sharp increase in growth rates. Rajasthan indicated a slow growth rate of 7.5% which decreased to 5% during eleventh plan. Hence there is a strong need to accelerate growth rate among backward state.


On the basis of the above factors, it can be said that understanding of these factors which influence growing rural-urban disparities is essential to formulate appropriate policies and programmes to reduce it.

1.6 NEED FOR THE STUDY

It is established fact that disparities exist at different levels and in different forms between and within areas, sectors and segments of population. It is evidently more in the developing countries of the world. This has been bought to notice by various studies either by taking a specific aspect or in combination of a region/sector/ people from which the inferences has been drawn.
Despite this Rural-Urban disparity is growing. It could be seen in terms of poverty, income, consumption expenditure, health, education, environment, occupation, employment, housing condition and in several other infrastructural facilities and their accessibility. All this resulted in continuing and widening disparity even now, especially after globalization.

Thus, it can be said that disparity is a situation which refers to a gap that exists between states of the nation, between different districts of a state and between areas of different taluks and between different spatial units of a region.

1.7 STATEMENT OF THE PROBLEM

The urbanization trends in India are a direct reflection of the structural changes that are taking place in economy. The combined contribution of industry and services to GDP is significantly higher than that of agriculture. The urban areas are likely to play an increasingly important role with the continuing liberalisation of the economy. Rapid growth in economy will take place from economic activities that are likely to be concentrated in and around existing cities and towns, particularly large cities. Cities with good transport and infrastructure are the preferred destination for investments.

But as an economy grows, towns and cities expand in sizes and volumes thus increasing the contribution of the urban sector to the national economy. For instances, the contribution of urban sector to India’s GDP has increased from 29% in 1950-51 to 47% in 1980-81. The urban sector presently contributes about 66% of GDP and is expected to increase to 75% by 2021 (Planning Commission :GOI). While such increasing contribution of urban sector is of importance from perspective of growth of a state or a nation, on the other hand it has implications in the creation and perpetuation of disparities compared to the rural areas which has bulk of the population.

Overall development of our nation is an avowed objective of planned strategy. But in the process of development some areas/sectors/sections of population are bypassed and remained either undeveloped or relatively backward. This obviously for the reasons that there are historical neglect of the past, differences in geography/topography and in the endowment of natural
resources, and other socio-politico-economic factors. Left to themselves, they may not develop at par with others. Therefore, some sort of interventionist strategy is required to remove the disparities and to bring out balanced development of the regions/sectors/segment of population.

The recognition of the very fact there exist disparities in the levels of development and thereby affecting the process of development attracted the attention of planners, policy makers and the statesmen. As a result, several efforts are made during different plan periods with specific development programmes. Despite these, the problem of inter-regional and intra-regional disparity is continuing and widening due to different levels of development and different capabilities. It has created a lop-sided development, resulting in lack of proper access to various facilities, poor service delivery, lack of access for poor and thus increasing rural-urban disparities.

All this is due to policy failure in terms of poor delivery mechanisms/poor implementation, lack of institutional mechanism etc. Therefore, it can be said that disparity can exist at any levels and may take any form.

The context of globalization has further created lop-sided development. It is therefore a billion dollar question of inclusion of excluded areas / sectors / sections of the people. In fact a serious concern has been expressed for redefinition of the concept of development. In this context, the new conceptualization on Development by one of the economists, a Nobel laureate, Joseph Stiglitz (1998) is worth mentioning. It questions the notion of development as constructed by the Washington Consensus and has once again brought back the conceptualization of development in the Lewisian framework. For him “Development represents a transformation of society, a movement from traditional relations, traditional ways of thinking, traditional ways of dealing with health and education, traditional methods of production, to more “modern” ways. For instance, a characteristic of traditional societies is the acceptance of the world as it is; the modern perspective recognizes change, it recognizes that we, as individuals and societies, can take action that, for instance reduces infant mortality, increase life span and increases productivity. Key to these changes is
the movement to ‘scientific’ ways of thinking, identifying critical variables that effect outcomes, attempting to make inferences based on available data, recognizing what we know and what we do not know” [Stiglitz (1998), p-58]. Similar is the problem of lopsided development, few regions (few urban areas) developing at higher pace compared to many regions (rural areas), few states growing at a faster pace compared to others. Identification of appropriate variables and making inferences is essential for changing the scenario.

Further, Stiglitz observes “one characteristics of many less developed countries is the failure of the more advanced sectors to penetrate deeply into societies, resulting in what many have called “dual” economies in which more advanced production methods may co-exists with very primitive technologies.[Ibid,p-58]. Given the conceptualization of less developed economy as dual economy, Stiglitz criticizes the “unique solution” as presented in the globalization process, with minor modification for different countries, as a solution to the problem of development. The Stiglitzian model suggests that under conditions of dual structures there cannot be a unique solution to the problem of development. Following the model the process of development has to be endogenous. The policy of globalization being an externally introduced process can result in “Rather than involving large segments of society in a process of discussing change thereby changing their ways of thinking –excessive conditionality is likely to reinforce traditional hierarchical relationships (Stieglitz(1998).

The above statement throws light on different dimensions of development and lack of it reflects the need for focus and attention. Thus, there is a need for endogenous policy. Such a policy recognizes the constraints faced by the individuals and tries to initiate development based on the internal conditions and consensus building for change.

1.8 OBJECTIVES OF THE STUDY

The present study is undertaken to conduct an in depth empirical study to understand the process of Rural -Urban Disparity, its pace and extent and to find suitable measures for their solutions. The specific objectives are as follows:
1. To study current position of Rural-Urban disparity in general and Karnataka in particular;

2. To assess the pace and extent of Rural-Urban disparity;

3. To identify the factors responsible for Rural-Urban disparity; and

4. To identify and suggest the ways and means to minimize Rural-Urban disparity;

1.9 HYPOTHESIS

1. Despite the improvement in development status due to the initiatives undertaken by the Government of Karnataka, there hasn’t been any significant decline in the Rural-Urban Disparity during the period of liberalisation.

2. The pace and extent of Rural-Urban Disparity continued to widen after liberalisation.

1.10 METHODOLOGY

In order to achieve the above objectives the following methodology is adopted. For the selection of sample area and sample size a multi stage stratified random sampling technique is followed.

In the first stage, all the districts were categorized into 2 groups on the basis of their ranking in Human development index (HDI) developed by Human development Report-Karnataka-2005. Each district was selected by simple random sampling method. The first categorization is as follows:

1) Developed district

2) Backward district

By using random numbers one district is selected from each group. The selected districts are:

Udupi- Developed District (Rank-2)

Chamarajanagar - Backward District (Rank-24)
In the second stage, two taluks are selected by simple random sampling from the selected districts. The selected taluks are:

Udupi - Urban Taluk
Kundapura - Rural Taluk
Chamarajanagar – Urban Taluk
Gundalpet – Rural taluk

In the third stage, two villages are selected from each taluk by grouping all the villages into two groups based on their population i.e. a developed village and other backward village i.e. one from irrigated and other from dry region. In each group two gram panchayats have been selected. From each gram panchayath,

50 households have been taken up for the study in the following way:

10 households from Agriculture
10 households from Non Agriculture
10 households from Artisans
10 households from Services and business
10 households from Traders

In this way, from rural taluk of each district 100 each household have been selected which together constitute 200 households. Further, 50 households from each urban taluks of 2 districts selected are covered for the data collection in all a total of 300 households (200 for rural and 100 for urban) are selected for the study purpose.

Accordingly an interview scheduled was prepared and canvassed for data collection by conducting household survey.

PERIOD OF STUDY

The collection of data was undertaken on August and September 2013. The period of study covers 2001-2011.
1.11 TECHNIQUE OF ANALYSIS

For the purpose of the study, a comparative study has been made using development status of different areas.

1.12 TOOLS OF ANALYSIS

Appropriate statistical tools and techniques such as tables percentage, ratios, averages, tests, Anova, composite index method, beta distribution etc. have been used for analysis purpose.

1.13 SOURCES OF DATA

The study covers both primary data and secondary sources of data. The primary data are collected from field survey/ household survey. Every household head, as respondent, was interviewed for collection of data on family particulars, educational background, occupational structure, artisans, and traders. Similarly village panchayat level data was also collected. The Secondary sources of data are collected from Government Reports, Census, District at glance, Interstate economic indicators, articles and other relevant books.

1.14 PLAN OF STUDY

The entire thesis is divided into 6 chapters.

**Chapter 1** deals with Introduction, Conceptual Framework, Types of disparities, Issues related in Disparity, Measurement of Disparity, and Factors Responsible for disparity, Need for the study, Objectives of Study, Methodology & data base.

**Chapter 2** reviews the related literatures under three headings. First is regarding the literatures relating general studies on disparity in development. Second focuses on literatures pertaining to the regional disparities in India. Third depicts literatures relating to studies on Rural-Urban Disparities in India and in the state of Karnataka.
Chapter 3 Portrays development profile of Karnataka state under two sections:

a) Inter-state Disparity in India
b) Intra-state Disparity in Karnataka

Chapter 4 deals with disparity in the state of Karnataka under the following sections:

a) Introduction of state in terms of location, division of state into natural regions, population of Karnataka across various districts.
b) Regional disparity in the state of Karnataka using indicator such as agriculture and allied activities, industry trade and finance, socio-economic infrastructure.
c) District wise evaluation of regional disparity in terms of agriculture, industry, mining and infrastructure.
d) Identification of disparity at district level.

Chapter 5 analyses rural urban disparity under two sections:

Section-I deals with the profile of the study regions in terms of:

1) Distribution of sample households.
2) Development profile of selected districts/selected taluks
3) Development profile of the regions, profile of rural households and urban households of the study regions in terms of:
   a) Profile of sample households: using indicators such as demographic particulars, sex composition, caste wise distribution, occupation, education status, land ownership patterns.
b) Facilities available for living conditions.
c) Annual income pattern.
d) Expenditure pattern, indebtedness.
e) Response on infrastructural facilities.
f) Nature of involvement and income generation schemes.
g) Environment pollution and town planning.
h) Government interference.
Section –II discusses the profile of sample households in terms of demographic particulars such as sex composition, caste composition and their distribution, occupation wise compositions and their distribution, educational status, land ownership pattern, facilities available for living conditions annual income pattern, expenditure patterns, indebtedness, migration, response on infrastructural facilities nature of involvement and income generating schemes, environmental pollution and town planning, nature of government assistance received etc.

Chapter 6 brings out the summary of the conclusions, major findings of the study and Policy implications.

1.15 LIMITATIONS OF THE STUDY

The study is confined to Rural-Urban disparity and hence 4 districts and 8 taluks of the state of Karnataka are taken into consideration for an in-depth analysis. The size of the sample is limited to 300 selecting 200 from rural and 100 from urban areas. The study period covers 10 years.

1.16 IMPLICATIONS OF STUDY

The study focuses on disparity at different levels of regions. Though there are several studies on regional disparity, the study on rural–urban disparity is far & few. Hence, specific attention is laid on different regions drawing from rural and urban areas. It is examined from the perspective of various facilities. As there are differences in equity and access to various facilities, an analysis of this situation would throw light on the effects of different levels of development and their impact on disparity & hence warrants specific policy formulation. As such, it requires a detailed investigation for analysis and draw inferences and thereby to suggest suitable policy implications.