

INTERNATIONAL JOURNAL OF RESEARCH IN COMPUTER APPLICATION & MANAGEMENT

I
J
R
C
M



A Monthly Double-Blind Peer Reviewed (Refereed/Juried) Open Access International e-Journal - Included in the International Serial Directories

Indexed & Listed at:

Ulrich's Periodicals Directory ©, ProQuest, U.S.A., EBSCO Publishing, U.S.A., Cabell's Directories of Publishing Opportunities, U.S.A., Google Scholar,

Open J-Gate, India [link of the same is duly available at Inlibnet of University Grants Commission (U.G.C)].

Index Copernicus Publishers Panel, Poland with IC Value of 5.09 & number of libraries all around the world.

Circulated all over the world & Google has verified that scholars of more than 5555 Cities in 190 countries/territories are visiting our journal on regular basis.

Ground Floor, Building No. 1041-C-1, Devi Bhawan Bazar, JAGADHRI – 135 003, Yamunanagar, Haryana, INDIA

<http://ijrcm.org.in/>

CONTENTS

Sr. No.	TITLE & NAME OF THE AUTHOR (S)	Page No.
1.	AN ANALYSIS OF CONSUMER BUYING BEHAVIOUR TOWARDS PURCHASE OF MID-SEGMENT PASSENGER CARS WITH SPECIAL REFERENCE TO BHOPAL AND JABALPUR CITY <i>MANISHA KINKAR & DR. N. K. SHUKLA</i>	1
2.	DEPOSITORY SYSTEM IN INDIAN CAPITAL MARKET: AN OVERVIEW <i>DR. DEVINDER SHARMA & BHUSHAN AZAD</i>	11
3.	DISTRIBUTION PATTERN OF HOUSEHOLD ASSETS AMONG LANDLESS HOUSEHOLDS IN RURAL PUNJAB <i>SARBJEET SINGH, BALWINDER SINGH & SARBJIT KAUR</i>	15
4.	A COMPARATIVE STUDY ON ICICI PRUDENTIAL LIFE INSURANCE AND SBI LIFE INSURANCE COMPANIES IN CHICKBALLAPUR DISTRICT <i>LOKESH G R & DR. N SANDHYA</i>	21
5.	PRICING DYNAMICS OF GOLD IN INDIAN COMMODITY MARKET <i>PRERNA, POOJA & DR. KAMAL AGARWAL</i>	24
6.	SELF-HEALING USING BACKBONE <i>ROSY PAWAR & DR. ASHOK KUMAR</i>	29
7.	DAWN OF IND AS <i>ARUNA BHASKAR & LAVANYA K N</i>	32
8.	ANALYSING THE BALANCE OF PAYMENT POSITION OF INDIA <i>SAYANTANI BANERJEE</i>	36
9.	A STANDARD EVACUATION PROCESS OF MOBILE AGENTS USING PRE-PROCESSING TECHNIQUES <i>L. KATHIRVELKUMARAN & R. MURALIDHARAN</i>	40
10.	GLOBALIZATION OF MARKETS AND STRATEGIES ADOPTED BY DEVELOPING NATIONS <i>DR. GURJEET KAUR & ABHIMANYU VERMA</i>	44
11.	A FIRM'S PERSPECTIVE OF NON-FINANCIAL REPORTING <i>PRAKHAR WADHWA</i>	47
12.	A REVIEW ON NETWORK SECURITY AND CRYPTOGRAPHY <i>KIRAN SAHU</i>	51
13.	THE IMPACT OF EMPLOYER BRANDING ON EMPLOYEE BEHAVIOR AND MOTIVATION <i>HANSIKA KHURANA</i>	56
14.	A STUDY OF AVAILABLE BENEFITS TO PROVIDE EASE OF DOING BUSINESS <i>MOHD SAZID</i>	63
15.	COOPERATIVE AS AN ALTERNATIVE WAY TO FINANCIAL INCLUSION AND HUMAN DEVELOPMENT: A STUDY IN PURBA MEDINIPUR DISTRICT <i>DR. SIDDHARTHA CHATTERJEE</i>	67
16.	IMPACT OF INDIAN MACRO ECONOMIC DRIVERS OF EMPLOYMENT GROWTH AND PATTERN <i>PRERNA, POOJA & DR. UPENDRA SINGH</i>	73
17.	AN ACCURATE HEALTHCARE COST PREDICTION USING VOTE BASED CLASSIFICATION TECHNIQUE <i>RADHESHYAM ACHOLIYA & AMIT VAJPAYEE</i>	77
18.	ASSESSING ROLE OF DIGITALIZATION IN IT BUSINESS PROCESS MANAGEMENT <i>RANJITH GOPALAN</i>	83
19.	FINANCING OF INFRASTRUCTURE COMPANIES IN INDIA: A COMPARATIVE STUDY OF IIFCL AND IDFC <i>MANJULA SHUKLA</i>	89
20.	CRYPTOCURRENCY: DAWN OF A NEW ECONOMY <i>SAPNA</i>	93
	REQUEST FOR FEEDBACK & DISCLAIMER	97

CHIEF PATRON**Prof. (Dr.) K. K. AGGARWAL**

Chairman, Malaviya National Institute of Technology, Jaipur
 (An institute of National Importance & fully funded by Ministry of Human Resource Development, Government of India)
 Chancellor, K. R. Mangalam University, Gurgaon
 Chancellor, Lingaya's University, Faridabad
 Founder Vice-Chancellor (1998-2008), Guru Gobind Singh Indraprastha University, Delhi
 Ex. Pro Vice-Chancellor, Guru Jambheshwar University, Hisar

FOUNDER PATRON**Late Sh. RAM BHAJAN AGGARWAL**

Former State Minister for Home & Tourism, Government of Haryana
 Former Vice-President, Dadri Education Society, Charkhi Dadri
 Former President, Chinar Syntex Ltd. (Textile Mills), Bhiwani

FORMER CO-ORDINATOR**Dr. S. GARG**

Faculty, Shree Ram Institute of Business & Management, Urjani

ADVISOR**Prof. S. L. MAHANDRU**

Principal (Retd.), Maharaja Agrasen College, Jagadhri

EDITOR**Dr. R. K. SHARMA**

Professor & Dean, Bharti Vidyapeeth University Institute of Management & Research, New Delhi

CO-EDITOR**Dr. BHAVET**

Faculty, Shree Ram Institute of Engineering & Technology, Urjani

EDITORIAL ADVISORY BOARD**Dr. CHRISTIAN EHIUBUCHE**

Professor of Global Business/Management, Larry L Luing School of Business, Berkeley College, USA

Dr. SIKANDER KUMAR

Chairman, Department of Economics, Himachal Pradesh University, Shimla, Himachal Pradesh

Dr. JOSÉ G. VARGAS-HERNÁNDEZ

Research Professor, University Center for Economic & Managerial Sciences, University of Guadalajara, Guadalajara, Mexico

Dr. RAJENDER GUPTA

Convener, Board of Studies in Economics, University of Jammu, Jammu

Dr. TEGUH WIDODO

Dean, Faculty of Applied Science, Telkom University, Bandung Technoplex, Jl. Telekomunikasi, Indonesia

Dr. S. P. TIWARI

Head, Department of Economics & Rural Development, Dr. Ram Manohar Lohia Avadh University, Faizabad

Dr. KAUP MOHAMED

Dean & Managing Director, London American City College/ICBEST, United Arab Emirates

SUNIL KUMAR KARWASRA

Principal, Aakash College of Education, ChanderKalan, Tohana, Fatehabad

Dr. MIKE AMUHAYA IRAVO

Principal, Jomo Kenyatta University of Agriculture & Tech., Westlands Campus, Nairobi-Kenya

Dr. M. S. SENAM RAJU

Professor, School of Management Studies, I.G.N.O.U., New Delhi

Dr. NEPOMUCENO TIU

Chief Librarian & Professor, Lyceum of the Philippines University, Laguna, Philippines

Dr. PARVEEN KUMAR

Professor, Department of Computer Science, NIMS University, Jaipur

Dr. ANA ŠTAMBUK

Head of Department of Statistics, Faculty of Economics, University of Rijeka, Rijeka, Croatia

Dr. H. R. SHARMA

Director, Chhatarpati Shivaji Institute of Technology, Durg, C.G.

Dr. CLIFFORD OBIYO OFURUM

Professor of Accounting & Finance, Faculty of Management Sciences, University of Port Harcourt, Nigeria

Dr. SHIB SHANKAR ROY

Professor, Department of Marketing, University of Rajshahi, Rajshahi, Bangladesh

Dr. MANOHAR LAL

Director & Chairman, School of Information & Computer Sciences, I.G.N.O.U., New Delhi

Dr. SRINIVAS MADISHETTI

Professor, School of Business, Mzumbe University, Tanzania

Dr. ANIL K. SAINI

Professor, Guru Gobind Singh Indraprastha University, Delhi

Dr. R. K. CHOUDHARY

Director, Asia Pacific Institute of Information Technology, Panipat

Dr. VIJAYPAL SINGH DHAKA

Dean (Academics), Rajasthan Institute of Engineering & Technology, Jaipur

Dr. NAWAB ALI KHAN

Professor & Dean, Faculty of Commerce, Aligarh Muslim University, Aligarh, U.P.

Dr. EGWAKHE A. JOHNSON

Professor & Director, Babcock Centre for Executive Development, Babcock University, Nigeria

Dr. ASHWANI KUSH

Head, Computer Science, University College, Kurukshetra University, Kurukshetra

Dr. ABHAY BANSAL

Head, Department of Information Technology, Amity School of Engg. & Tech., Amity University, Noida

Dr. BHARAT BHUSHAN

Head, Department of Computer Science & Applications, Guru Nanak Khalsa College, Yamunanagar

MUDENDA COLLINS

Head, Operations & Supply Chain, School of Business, The Copperbelt University, Zambia

Dr. JAYASHREE SHANTARAM PATIL (DAKE)

Faculty in Economics, KPB Hinduja College of Commerce, Mumbai

Dr. MURAT DARÇIN

Associate Dean, Gendarmerie and Coast Guard Academy, Ankara, Turkey

Dr. YOUNOS VAKIL ALROAIA

Head of International Center, DOS in Management, Semnan Branch, Islamic Azad University, Semnan, Iran

SHASHI KHURANA

Associate Professor, S. M. S. Khalsa Lubana Girls College, Barara, Ambala

Dr. SEOW TA WEEA

Associate Professor, Universiti Tun Hussein Onn Malaysia, Parit Raja, Malaysia

Dr. OKAN VELI ŞAFAKLI

Associate Professor, European University of Lefke, Lefke, Cyprus

Dr. MOHINDER CHAND

Associate Professor, Kurukshetra University, Kurukshetra

Dr. BORIS MILOVIC

Associate Professor, Faculty of Sport, Union Nikola Tesla University, Belgrade, Serbia

Dr. IQBAL THONSE HAWALDAR

Associate Professor, College of Business Administration, Kingdom University, Bahrain

Dr. MOHENDER KUMAR GUPTA

Associate Professor, Government College, Hodal

Dr. ALEXANDER MOSESOV

Associate Professor, Kazakh-British Technical University (KBTU), Almaty, Kazakhstan

Dr. MOHAMMAD TALHA

Associate Professor, Department of Accounting & MIS, College of Industrial Management, King Fahd University of Petroleum & Minerals, Dhahran, Saudi Arabia

Dr. ASHOK KUMAR CHAUHAN

Reader, Department of Economics, Kurukshetra University, Kurukshetra

Dr. RAJESH MODI

Faculty, Yanbu Industrial College, Kingdom of Saudi Arabia

WILLIAM NKOMO

Asst. Head of the Department, Faculty of Computing, Botho University, Francistown, Botswana

YU-BING WANG

Faculty, department of Marketing, Feng Chia University, Taichung, Taiwan

Dr. SHIVAKUMAR DEENE

Faculty, Dept. of Commerce, School of Business Studies, Central University of Karnataka, Gulbarga

Dr. MELAKE TEWOLDE TECLEGIORGIS

Faculty, College of Business & Economics, Department of Economics, Asmara, Eritrea

Dr. BHAVET

Faculty, Shree Ram Institute of Engineering & Technology, Urjani

Dr. THAMPOE MANAGALESWARAN

Faculty, Vavuniya Campus, University of Jaffna, Sri Lanka

Dr. ASHISH CHOPRA

Faculty, Department of Computer Applications, National Institute of Technology, Kurukshetra

SURAJ GAUDEL

BBA Program Coordinator, LA GRANDEE International College, Simalchaur - 8, Pokhara, Nepal

Dr. SAMBHAVNA

Faculty, I.I.T.M., Delhi

FORMER TECHNICAL ADVISOR**AMITA*****FINANCIAL ADVISORS*****DICKEN GOYAL**

Advocate & Tax Adviser, Panchkula

NEENA

Investment Consultant, Chambaghat, Solan, Himachal Pradesh

LEGAL ADVISORS**JITENDER S. CHAHAL**

Advocate, Punjab & Haryana High Court, Chandigarh U.T.

CHANDER BHUSHAN SHARMA

Advocate & Consultant, District Courts, Yamunanagar at Jagadhri

SUPERINTENDENT**SURENDER KUMAR POONIA**

CALL FOR MANUSCRIPTS

We invite unpublished novel, original, empirical and high quality research work pertaining to the recent developments & practices in the areas of Computer Science & Applications; Commerce; Business; Finance; Marketing; Human Resource Management; General Management; Banking; Economics; Tourism Administration & Management; Education; Law; Library & Information Science; Defence & Strategic Studies; Electronic Science; Corporate Governance; Industrial Relations; and emerging paradigms in allied subjects like Accounting; Accounting Information Systems; Accounting Theory & Practice; Auditing; Behavioral Accounting; Behavioral Economics; Corporate Finance; Cost Accounting; Econometrics; Economic Development; Economic History; Financial Institutions & Markets; Financial Services; Fiscal Policy; Government & Non Profit Accounting; Industrial Organization; International Economics & Trade; International Finance; Macro Economics; Micro Economics; Rural Economics; Co-operation; Demography; Development Planning; Development Studies; Applied Economics; Development Economics; Business Economics; Monetary Policy; Public Policy Economics; Real Estate; Regional Economics; Political Science; Continuing Education; Labour Welfare; Philosophy; Psychology; Sociology; Tax Accounting; Advertising & Promotion Management; Management Information Systems (MIS); Business Law; Public Responsibility & Ethics; Communication; Direct Marketing; E-Commerce; Global Business; Health Care Administration; Labour Relations & Human Resource Management; Marketing Research; Marketing Theory & Applications; Non-Profit Organizations; Office Administration/Management; Operations Research/Statistics; Organizational Behavior & Theory; Organizational Development; Production/Operations; International Relations; Human Rights & Duties; Public Administration; Population Studies; Purchasing/Materials Management; Retailing; Sales/Selling; Services; Small Business Entrepreneurship; Strategic Management Policy; Technology/Innovation; Tourism & Hospitality; Transportation Distribution; Algorithms; Artificial Intelligence; Compilers & Translation; Computer Aided Design (CAD); Computer Aided Manufacturing; Computer Graphics; Computer Organization & Architecture; Database Structures & Systems; Discrete Structures; Internet; Management Information Systems; Modeling & Simulation; Neural Systems/Neural Networks; Numerical Analysis/Scientific Computing; Object Oriented Programming; Operating Systems; Programming Languages; Robotics; Symbolic & Formal Logic; Web Design and emerging paradigms in allied subjects.

Anybody can submit the **soft copy** of unpublished novel; original; empirical and high quality **research work/manuscript** **anytime** in **M.S. Word format** after preparing the same as per our **GUIDELINES FOR SUBMISSION**; at our email address i.e. infoijrcm@gmail.com or online by clicking the link **online submission** as given on our website ([FOR ONLINE SUBMISSION, CLICK HERE](#)).

GUIDELINES FOR SUBMISSION OF MANUSCRIPT

1. **COVERING LETTER FOR SUBMISSION:**

DATED: _____

THE EDITOR

IJRCM

Subject: SUBMISSION OF MANUSCRIPT IN THE AREA OF _____.

(e.g. Finance/Mkt./HRM/General Mgt./Engineering/Economics/Computer/IT/ Education/Psychology/Law/Math/other, please specify)

DEAR SIR/MADAM

Please find my submission of manuscript titled ' _____ ' for likely publication in one of your journals.

I hereby affirm that the contents of this manuscript are original. Furthermore, it has neither been published anywhere in any language fully or partly, nor it is under review for publication elsewhere.

I affirm that all the co-authors of this manuscript have seen the submitted version of the manuscript and have agreed to inclusion of their names as co-authors.

Also, if my/our manuscript is accepted, I agree to comply with the formalities as given on the website of the journal. The Journal has discretion to publish our contribution in any of its journals.

NAME OF CORRESPONDING AUTHOR

Designation/Post* :

Institution/College/University with full address & Pin Code :

Residential address with Pin Code :

Mobile Number (s) with country ISD code :

Is WhatsApp or Viber active on your above noted Mobile Number (Yes/No) :

Landline Number (s) with country ISD code :

E-mail Address :

Alternate E-mail Address :

Nationality :

* i.e. Alumnus (Male Alumni), Alumna (Female Alumni), Student, Research Scholar (M. Phil), Research Scholar (Ph. D.), JRF, Research Assistant, Assistant Lecturer, Lecturer, Senior Lecturer, Junior Assistant Professor, Assistant Professor, Senior Assistant Professor, Co-ordinator, Reader, Associate Professor, Professor, Head, Vice-Principal, Dy. Director, Principal, Director, Dean, President, Vice Chancellor, Industry Designation etc. **The qualification of author is not acceptable for the purpose.**

NOTES:

- a) The whole manuscript has to be in **ONE MS WORD FILE** only, which will start from the covering letter, inside the manuscript. **pdf. version is liable to be rejected without any consideration.**
 - b) The sender is required to mention the following in the **SUBJECT COLUMN of the mail:**
New Manuscript for Review in the area of (e.g. Finance/Marketing/HRM/General Mgt./Engineering/Economics/Computer/IT/ Education/Psychology/Law/Math/other, please specify)
 - c) There is no need to give any text in the body of the mail, except the cases where the author wishes to give any **specific message** w.r.t. to the manuscript.
 - d) The total size of the file containing the manuscript is expected to be below **1000 KB.**
 - e) Only the **Abstract will not be considered for review** and the author is required to submit the **complete manuscript** in the first instance.
 - f) **The journal gives acknowledgement w.r.t. the receipt of every email within twenty-four hours** and in case of non-receipt of acknowledgment from the journal, w.r.t. the submission of the manuscript, within two days of its submission, the corresponding author is required to demand for the same by sending a separate mail to the journal.
 - g) The author (s) name or details should not appear anywhere on the body of the manuscript, except on the covering letter and the cover page of the manuscript, in the manner as mentioned in the guidelines.
2. **MANUSCRIPT TITLE:** The title of the paper should be typed in **bold letters, centered and fully capitalised.**
 3. **AUTHOR NAME (S) & AFFILIATIONS:** Author (s) **name, designation, affiliation (s), address, mobile/landline number (s), and email/alternate email address** should be given underneath the title.
 4. **ACKNOWLEDGMENTS:** Acknowledgements can be given to reviewers, guides, funding institutions, etc., if any.
 5. **ABSTRACT:** Abstract should be in **fully italic printing**, ranging between **150 to 300 words**. The abstract must be informative and elucidating the background, aims, methods, results & conclusion in a **SINGLE PARA. Abbreviations must be mentioned in full.**
 6. **KEYWORDS:** Abstract must be followed by a list of keywords, subject to the maximum of **five**. These should be arranged in alphabetic order separated by commas and full stop at the end. All words of the keywords, including the first one should be in small letters, except special words e.g. name of the Countries, abbreviations etc.
 7. **JEL CODE:** Provide the appropriate Journal of Economic Literature Classification System code (s). JEL codes are available at www.aea-web.org/econlit/jelCodes.php. However, mentioning of JEL Code is not mandatory.
 8. **MANUSCRIPT:** Manuscript must be in **BRITISH ENGLISH** prepared on a standard A4 size **PORTRAIT SETTING PAPER. It should be free from any errors i.e. grammatical, spelling or punctuation. It must be thoroughly edited at your end.**
 9. **HEADINGS:** All the headings must be bold-faced, aligned left and fully capitalised. Leave a blank line before each heading.
 10. **SUB-HEADINGS:** All the sub-headings must be bold-faced, aligned left and fully capitalised.
 11. **MAIN TEXT:**

THE MAIN TEXT SHOULD FOLLOW THE FOLLOWING SEQUENCE:**INTRODUCTION****REVIEW OF LITERATURE****NEED/IMPORTANCE OF THE STUDY****STATEMENT OF THE PROBLEM****OBJECTIVES****HYPOTHESIS (ES)****RESEARCH METHODOLOGY****RESULTS & DISCUSSION****FINDINGS****RECOMMENDATIONS/SUGGESTIONS****CONCLUSIONS****LIMITATIONS****SCOPE FOR FURTHER RESEARCH****REFERENCES****APPENDIX/ANNEXURE****The manuscript should preferably be in 2000 to 5000 WORDS, But the limits can vary depending on the nature of the manuscript.**

12. **FIGURES & TABLES:** These should be simple, crystal **CLEAR, centered, separately numbered** & self-explained, and the **titles must be above the table/figure. Sources of data should be mentioned below the table/figure. It should be ensured that the tables/figures are referred to from the main text.**
13. **EQUATIONS/FORMULAE:** These should be consecutively numbered in parenthesis, left aligned with equation/formulae number placed at the right. The equation editor provided with standard versions of Microsoft Word may be utilised. If any other equation editor is utilised, author must confirm that these equations may be viewed and edited in versions of Microsoft Office that does not have the editor.
14. **ACRONYMS:** These should not be used in the abstract. The use of acronyms is elsewhere is acceptable. Acronyms should be defined on its first use in each section e.g. Reserve Bank of India (RBI). Acronyms should be redefined on first use in subsequent sections.
15. **REFERENCES:** The list of all references should be alphabetically arranged. **The author (s) should mention only the actually utilised references in the preparation of manuscript** and they may follow Harvard Style of Referencing. **Also check to ensure that everything that you are including in the reference section is duly cited in the paper.** The author (s) are supposed to follow the references as per the following:
- All works cited in the text (including sources for tables and figures) should be listed alphabetically.
 - Use (ed.) for one editor, and (ed.s) for multiple editors.
 - When listing two or more works by one author, use --- (20xx), such as after Kohl (1997), use --- (2001), etc., in chronologically ascending order.
 - Indicate (opening and closing) page numbers for articles in journals and for chapters in books.
 - The title of books and journals should be in italic printing. Double quotation marks are used for titles of journal articles, book chapters, dissertations, reports, working papers, unpublished material, etc.
 - For titles in a language other than English, provide an English translation in parenthesis.
 - **Headers, footers, endnotes and footnotes should not be used in the document.** However, **you can mention short notes to elucidate some specific point**, which may be placed in number orders before the references.

PLEASE USE THE FOLLOWING FOR STYLE AND PUNCTUATION IN REFERENCES:

BOOKS

- Bowersox, Donald J., Closs, David J., (1996), "Logistical Management." Tata McGraw, Hill, New Delhi.
- Hunker, H.L. and A.J. Wright (1963), "Factors of Industrial Location in Ohio" Ohio State University, Nigeria.

CONTRIBUTIONS TO BOOKS

- Sharma T., Kwatra, G. (2008) Effectiveness of Social Advertising: A Study of Selected Campaigns, Corporate Social Responsibility, Edited by David Crowther & Nicholas Capaldi, Ashgate Research Companion to Corporate Social Responsibility, Chapter 15, pp 287-303.

JOURNAL AND OTHER ARTICLES

- Schemenner, R.W., Huber, J.C. and Cook, R.L. (1987), "Geographic Differences and the Location of New Manufacturing Facilities," Journal of Urban Economics, Vol. 21, No. 1, pp. 83-104.

CONFERENCE PAPERS

- Garg, Sambhav (2011): "Business Ethics" Paper presented at the Annual International Conference for the All India Management Association, New Delhi, India, 19–23

UNPUBLISHED DISSERTATIONS

- Kumar S. (2011): "Customer Value: A Comparative Study of Rural and Urban Customers," Thesis, Kurukshetra University, Kurukshetra.

ONLINE RESOURCES

- Always indicate the date that the source was accessed, as online resources are frequently updated or removed.

WEBSITES

- Garg, Bhavet (2011): Towards a New Gas Policy, Political Weekly, Viewed on January 01, 2012 <http://epw.in/user/viewabstract.jsp>

DISTRIBUTION PATTERN OF HOUSEHOLD ASSETS AMONG LANDLESS HOUSEHOLDS IN RURAL PUNJAB

SARBJEET SINGH
ASST. PROFESSOR
DEPARTMENT OF ECONOMICS
PUNJABI UNIVERSITY
PATIALA

BALWINDER SINGH
PROFESSOR
DEPARTMENT OF ECONOMICS
PUNJABI UNIVERSITY
PATIALA

SARBJIT KAUR
RESEARCH SCHOLAR
DEPARTMENT OF ECONOMICS
PUNJABI UNIVERSITY
PATIALA

ABSTRACT

This paper deals with the distribution pattern of household assets among the general caste, backward caste and scheduled caste landless households in the rural areas of Punjab. The present study reveals that general caste landless households have a better position in comparison to backward caste and scheduled caste landless households in terms of ownership of household assets in rural areas of Punjab. As a symbol of better socio-economic status in the society, the value of all household assets shows an increasing tendency with increase in social status of landless households in the rural areas of Punjab. The distribution pattern of livestock assets reveals that the share of buffaloes and cows is more among the total livestock assets because buffaloes and cows are the main livestock assets which provide nutritional security as well as these poor households sell milk and its products for supplement their household income. The analysis of ownership of assets reveals that the total value of all household assets is the highest among general caste (Rs. 5, 22, 930.60) as compared to backward caste (Rs. 4, 66, 097.25) and lowest among scheduled caste (Rs. 3, 66, 654.96) landless households. Among all the landless households together, the average value of all household assets has been worked out as Rs. 3, 98, 643.62. It is clear from the analysis of distribution pattern of household assets that as a whole buildings and others has the highest share (87.08), followed by household durables (6.48) and productive assets (6.45) in the rural areas of Punjab which reveals their lower socio-economic status in the society.

KEYWORDS

landless, assets, livestock, durables, inequality.

INTRODUCTION

The majority of the rural population in the developing countries is dependent on land as their primary source of income. The landholding pattern is a major determinant of their economic solvency, social power structure and hierarchy. Most of these countries have been experiencing an alarming growth of the landlessness among their rural population over the past few decades. The state has been eradicating poverty and unemployment by raising their standard of living through preventing the concentration of wealth and means of production and distribution in the hands of a few. Landlessness often proves to be both the cause and the manifestation of poverty, insecurity, indebtedness as well as powerlessness of the majority of rural households (Rahman and Manspraser, 2006).

The minimum basic requirements of food, clothing and shelter are necessary for the survival of mankind. In order to meet out these minimum requirements, income has to be earned either from self-employment or through wage-employment. When an individual, even after his best possible efforts, does not get work on the existing wage rate or even at low wage rate to earn his means of subsistence, he is termed as 'unemployed' as well as 'poor'. Poverty as a concept is closely related to inequality and may also be identified with unemployment. Given the average income level, a higher level of inequality will tend to be associated with a higher level of poverty (Thakur, 1985).

In India, there are historically marginalised and disadvantaged 'social groups' such as the scheduled castes, scheduled tribes and backward castes and there are separate provisions for their welfare in the 'Constitution of India', which form the basis of targeted development policies by the state to raise the socio-economic status of these groups in absolute terms as well as relative to the rest of society. The Constitution directs the state to promote with special care for the educational and economic interests of socially and economically backward groups and protects them from social injustice and all forms of exploitation (Mutatkar, 2005).

Land is the main productive asset in the rural areas which provides direct employment to the family labour force and contributes a lion's share in the total household income. It has been established by many studies that in the rural areas in general and in the tribal areas in particular, the variations in the levels of living are high due to unequal distribution of productive assets, mainly land (Singh, 2007). It is an accepted fact that asset holding in India has always been highly concentrated. All over the country there is glaring evidence of concentration of wealth. But we have hardly any administrative records or systematically collected data to attempt regular, organized study of wealth distribution (Basu, 1976).

A large number of studies have been conducted on the distribution pattern of household assets among different social groups i. e. general caste, backward caste and scheduled caste households in the rural areas at the national level. But no such detailed and comprehensive study has been conducted in the State of Punjab. A few studies which were conducted at the State level are either related to all socio-economic groups together or cover particular section of the population. This paper deals with the distribution pattern of household assets among the general caste, backward caste and scheduled caste landless households in the rural areas of Punjab.

OBJECTIVES OF THE PRESENT STUDY

The main objective of the present study is to analyse the levels, pattern and distribution of household assets (productive assets, household durables as well as building and others) among general caste, backward caste and scheduled caste landless households in the rural areas of Punjab.

RESEARCH METHODOLOGY

In the present empirical investigation, three districts namely Bathinda, Ludhiana and Hoshiarpur districts were selected purposely. These three districts have been selected randomly on the basis of agro-climatic zones of Punjab. A sample of 588 rural households i.e. 58 general castes, 98 backward caste and 432 scheduled caste landless households were selected with the help of multi-stage random sampling. In order to work out distribution pattern of all household assets, the required information about household assets were collected with the help of a pre-tested schedule by conducting the personal interviews of informants during the year 2012-13.

RESULTS AND DISCUSSION

This section deals with per household and per capita levels, pattern and distribution of household assets among the sampled landless households in the rural areas of Punjab.

The distribution pattern of livestock among landless households in the rural Punjab has been presented in Table 1. The results reveal that as a whole, the share of buffaloes is the highest (68.85), followed by cows (26.73), young stock (3.60) and others (0.82). The percentage value of buffaloes to the total value of livestock has been worked out 75.25, 75.20 and 65.39 among general caste, backward caste and scheduled caste landless households respectively whereas, among all the households together, this value is 68.85. The percentage value of buffaloes occupies the major share to the total value of livestock among the landless households because buffaloes are the main milch animals in the rural areas of Punjab.

The percentage value of cows has been worked out 21.81, 20.97 and 29.62 among general caste, backward caste and scheduled caste landless households respectively whereas, among all the households together, per household average value of cows has been worked out 26.73. The percentage value of cows is the highest among scheduled caste as compared to general caste and the lowest among backward caste landless households.

TABLE 1: DISTRIBUTION PATTERN OF LIVESTOCK AMONG LANDLESS HOUSEHOLDS IN RURAL PUNJAB (in Rs.)

S.No.	Livestock	General Caste Landless Households	Backward Caste Landless Households	Scheduled Caste Landless Households	All Sampled Landless Households
1	Buffaloes	12775.86 (75.52)	11708.16 (75.20)	7121.53 (65.39)	8443.71 (68.85)
2	Cows	3689.66 (21.81)	3265.31 (20.97)	3225.69 (29.62)	3278.06 (26.73)
3	Young stock	450.86 (2.67)	509.18 (3.27)	425.58 (3.91)	442.01 (3.60)
4	Others*	0.00 (0.00)	86.73 (0.56)	117.36 (0.56)	100.68 (0.82)
5	Total	16916.38 (100.00)	15569.39 (100.00)	10890.16 (100.00)	12264.46 (100.00)

Source: Field Survey, 2012-13

*Others include camel/horses/goats etc.

Note: Figures given in parentheses indicate the percentages.

The percentage value of young stock is the highest among scheduled caste as compared to backward caste and lowest among general caste households because these poor households rear young stock for earning additional income. The share of others such as camels, horses and goats is the lowest among these households because only few households have kept these animals in the rural areas of Punjab.

This analysis reveals that the total value of livestock is the highest among general caste (Rs. 16916.38) as compared to backward caste (Rs. 15569.39) and the lowest among scheduled caste (Rs. 10890.16) landless households because general caste and backward caste people have relatively better quality of livestock due to some better socio-economic conditions to some extent as compared to scheduled caste landless households in the rural areas of Punjab. Among all the landless households together, per household average value of total livestock has been worked out Rs.12264.46. It has been observed from the field survey that only few households are rearing livestock because of lack ownership of land and due to use of machinery in their engagement in agricultural activities has decreased in the rural areas.

The distribution pattern of transport vehicles among the landless households in the rural Punjab has been presented in Table 2. The percentage value of scooter/motor cycle has been worked out 60.98, 89.56 and 80.12 among the general caste, backward caste and scheduled caste landless households respectively whereas, among all the households together, this percentage value has come out to be 77.94. The percentage value of scooter/motor cycle occupies the major share in the total value of transport vehicles among the landless households because scooters/motor cycles are considered as the main transport vehicle which are helpful in moving from one place to another place for work within and outside the village in the rural areas of Punjab.

TABLE 2: DISTRIBUTION PATTERN OF TRANSPORT VEHICLES AMONG LANDLESS HOUSEHOLDS IN RURAL PUNJAB (in Rs.)

S.No.	Transport Vehicles	General Caste Landless Households	Backward Caste Landless Households	Scheduled Caste Landless Households	All Sampled Landless Households
1.	Scooter/Motor Cycle	9443.10 (60.98)	7663.27 (89.56)	4682.87 (80.12)	5649.15 (77.94)
2.	Car/jeep	4913.79 (31.73)	510.20 (5.96)	410.88 (7.03)	871.60 (12.03)
3.	Cycle	266.38 (1.72)	382.86 (4.47)	478.13 (8.18)	441.36 (6.09)
4.	Others*	862.07 (5.57)	0.00 (0.00)	410.88 (4.67)	285.71 (3.94)
5.	Total	15485.34 (100.00)	8556.33 (100.00)	5845.02 (100.00)	7247.82 (100.00)

Source: Field Survey, 2012-13

*Others include camel/engine carts and autos/vans etc.

Note: Figures given in parentheses indicate the percentages.

The percentage value of car/jeep has been worked out 31.73, 7.03 and 5.96 among general caste, scheduled caste and backward caste landless households respectively whereas, among all the households together, this percentage value is 12.03. The percentage value of car/jeep is the highest among general caste as compared to scheduled caste and backward caste households. The share of others such as camel/engine carts, autos/vans is the lowest among these households because only few households have these transport vehicles.

The absolute and relative value of cycle is the highest among scheduled caste as compared to backward caste and the lowest among general caste households because these poor households have cycles as the main transport vehicles due to their lower income levels. This analysis reveals that the total value of transport vehicles is the highest among general caste (Rs. 15485.34) as compared to backward caste (Rs. 8556.33) and the lowest among scheduled caste (Rs. 5845.02)

landless households because majority of them have old/ second hand type of transport vehicles in the rural areas of Punjab. Among all the landless households together, the average value of total transport vehicles has been worked out Rs.7247.82.

The distribution pattern of all household assets (productive assets, household durables as well as building and others) among landless households in the rural areas has been presented in Table 3. The absolute value of livestock, shop articles, transport vehicles and others is the highest among general caste followed by backward caste and scheduled caste landless households whereas the value of household industries equipments is the highest among backward caste followed by scheduled caste and the lowest among general caste landless households in the rural areas of Punjab.

The percentage value of productive assets shows a decreasing tendency with decrease in social status, i.e., 8.70, 6.93 and 5.88 among general caste, backward caste and scheduled caste landless households respectively whereas among all landless household together, this value comes out to be 6.45. The absolute value of productive assets is the highest among general caste (Rs. 45, 529.31) as compared to backward caste (Rs. 32, 260.41) and lowest among scheduled caste (Rs. 21, 549.09) landless households whereas among all the landless households together, this value is Rs. 25, 699.71. The share of these productive assets in the total household assets is quite low for all the categories of landless households as a whole, which is responsible for low levels of living.

TABLE 3: DISTRIBUTION PATTERN OF ALL HOUSEHOLD ASSETS AMONG LANDLESS HOUSEHOLDS IN RURAL PUNJAB (in Rs.)

S. No.	Household Assets	General Caste Landless Households	Backward Caste Landless Households	Scheduled Caste Landless Households	All Sampled Landless Households
1.	Productive Assets				
a.	Livestock	16916.38 (3.23)	15569.39 (3.34)	10890.16 (2.97)	12264.46 (3.08)
b.	Transport vehicles	15485.34 (2.96)	8556.33 (1.84)	5792.94 (1.58)	7209.56 (1.81)
c.	Shop articles	12086.21 (2.31)	5989.80 (1.29)	3777.78 (1.03)	4965.99 (1.25)
d.	Household industries	446.38 (0.09)	1586.73 (0.34)	681.83 (0.19)	809.42 (0.20)
e.	Others*	595.00 (0.11)	558.16 (0.12)	406.38 (0.11)	450.29 (0.11)
f.	Sub-total (a to e)	45529.31 (8.70)	32260.41 (6.93)	21549.09 (5.88)	25699.71 (6.45)
2.	Household Durables				
a.	Furnishing articles	9859.31 (1.89)	7959.59 (1.71)	6620.53 (1.81)	7163.18 (1.80)
b.	Electrical appliances	10045.00 (1.92)	9311.33 (2.00)	8023.61 (2.19)	8437.62 (2.12)
c.	Utensils	3858.62 (0.74)	3623.47 (0.78)	3303.94 (0.90)	3411.90 (0.86)
d.	Bedding and clothing	5284.48 (1.01)	5066.33 (1.09)	4917.48 (1.34)	4978.49 (1.25)
e.	Other Assets**	2662.07 (0.51)	2415.31 (0.52)	1536.55 (0.42)	1794.03 (0.45)
f.	Sub-total (a to e)	31709.48 (6.07)	28376.03 (6.10)	24402.11 (6.66)	25785.22 (6.47)
3.	Buildings and Others***	445691.81 (85.23)	405460.81 (87.00)	320703.77 (87.47)	347158.70 (87.08)
4.	Grand total (1+2+3)	522930.60 (100.00)	466097.25 (100.00)	366654.96 (100.00)	398643.62 (100.00)

Source: Field Survey, 2012-13

*Others include agricultural implements like sickles, axes, Khurpies, spades and fodder cutter etc.

**Others include mobiles and gas cylinders etc.

***Others include cowshed, farm building and stores etc.

Note: Figures given in parentheses indicate the percentages.

The household durables include furnishing articles, electrical appliances, utensils, beddings and clothing and other assets such as mobiles and gas/ cylinder, etc. The absolute value of all household durables is the highest among general caste (Rs. 31, 709.48) as compared to backward caste (Rs. 28, 376.03) and lowest among scheduled caste (Rs. 24, 402.11) landless households and among all the landless households together, the average value of household durables has been worked out Rs. 25, 785.22. It has been observed from the field study that general caste households have better quality and larger number of household durable items due to higher level of income as compared to backward caste and scheduled caste landless households those have inferior quality as well as lesser number of durable items. The percentage value of household durables has been worked out 6.07, 6.10 and 6.66 among general caste, backward caste and scheduled caste households respectively whereas, among all the households together, this value has come out to be 6.47. This table further highlighted that scheduled caste households possess the lowest share of other durables such as mobile and gas cylinder due to their lower levels of income as compared to the backward caste and general caste landless households.

The results of the study further highlight that the percentage value of buildings and others occupies the major share in the total value of household assets among the landless households because it is the most valuable asset. The percentage value of buildings and others has been worked out to be 85.23, 87.00 and 87.47 among general caste, backward caste and scheduled caste landless households respectively whereas, among all the households together, this value has been worked out 87.08.

The analysis of ownership of assets reveals that the total value of all household assets is the highest among general caste (Rs. 5, 22, 930.60) as compared to backward caste (Rs. 4, 66, 097.25) and lowest among scheduled caste (Rs. 3, 66, 654.96) landless households. As a symbol of better socio-economic status in the society, the value of all household assets shows an increasing tendency with increase in social status of landless households in the rural areas of Punjab. Among all the landless households together, the average value of all household assets has been worked out as Rs. 3, 98, 643.62. It is clear from the analysis of distribution pattern of household assets that as a whole buildings and others has the highest share (87.08), followed by household durables (6.48) and productive assets (6.45) in the rural areas of Punjab which reveals their lower socio-economic status in the society.

The data pertaining to the distribution of per capita value of assets of landless households in rural Punjab is given in Table 4. The table shows that as a whole, the average per capita all household assets is Rs. 84, 530.27 in which productive assets, household durables and building and others constitute Rs. 5, 449.49, Rs. 5, 467.62 and Rs. 73, 613.17 respectively. However, there are considerable variations in the per capita value of assets among different categories of the landless households. The per capita value of productive assets is worked out the highest (Rs. 9, 853.36) among general caste, followed by backward caste (Rs. 6, 600.25) and scheduled caste (Rs. 4, 594.87) households.

TABLE 4: PER CAPITA VALUE OF ALL HOUSEHOLD ASSETS AMONG LANDLESS HOUSEHOLDS IN RURAL PUNJAB (in Rs.)

S. No.	Household Assets	General Caste Landless Households	Backward Caste Landless Households	Scheduled Caste Landless Households	All Sampled Landless Households
1.	Productive Assets				
a.	Livestock	3661.01	3189.39	2322.09	2600.61
b.	Transport vehicles	3351.31	1750.56	1235.22	1528.75
c.	Shop articles	2615.67	1225.47	805.53	1053.01
d.	Household industries	96.60	324.63	145.38	171.63
e.	Others*	128.77	114.20	86.65	95.48
f.	Sub-total (a to e)	9853.36	6600.25	4594.87	5449.49
2.	Household Durables				
a.	Furnishing articles	2133.73	1628.48	1411.68	1518.91
b.	Electrical appliances	2173.92	1905.03	1710.86	1789.15
c.	Utensils	835.07	741.34	704.49	723.48
d.	Bedding and clothing	1143.66	1036.53	1048.54	1055.66
e.	Other Assets**	576.11	494.15	327.64	380.41
f.	Sub-total (a to e)	6862.49	5805.53	5203.21	5467.62
3.	Buildings and Others***	96455.69	82954.41	68383.03	73613.17
4.	Grand total (1+2+3)	113171.54	95360.19	78181.12	84530.27

Source: Field Survey, 2012-13

*Others include agricultural implements like sickles, axes, Khurpies, spades and fodder cutter etc.

**Others include mobiles and gas cylinders etc.

***Others include cowshed, farm building and stores etc.

The per capita value of household durables has been the highest (Rs. 6, 862.49) among general caste, as compared to backward caste (Rs. 5, 805.53) and scheduled caste (Rs. 5, 203.21) households. The per capita value of building and others has been worked out the highest (Rs. 96, 455.69) among general caste, followed by backward caste (Rs. 82, 954.41) and scheduled caste (Rs. 68, 383.03) households.

The table further reveals that per capita value of all the assets is the highest (Rs. 1, 13, 171.54) among general caste, as compared to backward caste (Rs. 95, 360.19) and scheduled caste (Rs. 78, 181.12) households due to that reason general caste landless households have maintained relatively better standard of living than other social groups in the rural areas of Punjab.

The data showing the value of assets according to the different ranges among the landless households in the rural areas of Punjab is presented in Table 5. The table clearly depicts that the inequalities in the ownership of assets among landless households in the rural Punjab. The table shows that 57.31 per cent of the total households are concentrated in the assets group of up to 4 lakh, whereas the concentration of assets in these houses is 39.28 per cent. The distribution of assets in various sampled households across different social groups reveals that 3.06 and 12.96 per cent among backward caste and scheduled caste households are in the assets range of up to 2 lakh, whereas 8.62, 4.08 and 0.46 per cent households are in the assets range of up to 10 and above among general caste, backward caste and scheduled caste households respectively. This analysis points out that a majority of the households have assets in the range of 2 lakh to 4 lakh, i.e., 25.86, 46.94 and 50.23 per cent among general caste, backward caste and scheduled caste households respectively whereas they enjoy only 16.77, 30.45 and 40.60 per cent of the total household assets respectively.

TABLE 5: DISTRIBUTION OF HOUSEHOLDS ACCORDING TO DIFFERENT ASSETS RANGES (Per cent)

Assets Ranges (in Rs.)	General Caste Landless Households		Backward Caste Landless Households		Scheduled Caste Landless Households		All Sampled Landless Households	
	HH	Assets	HH	Assets	HH	Assets	HH	Assets
	Up to 2 lakh	0.00	0.00	3.06	0.96	12.96	5.26	10.03
2 lakh -4 lakh	25.86	16.77	46.94	30.45	50.23	40.60	47.28	35.54
4 lakh -6 lakh	56.90	51.87	26.53	26.96	30.09	40.31	32.14	39.20
6 lakh -8 lakh	3.45	4.51	10.20	15.05	4.63	8.59	5.44	9.32
8 lakh -10 lakh	5.17	8.70	9.18	17.29	1.62	3.98	3.23	7.18
10 lakh & above	8.62	18.15	4.08	9.29	0.46	1.27	1.87	5.02
Total	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00

Source: Field Survey, 2012-13

The data pertaining to the distribution of per capita assets according to different ranges of per capita value of assets among the landless households has been presented in Table 6. The table reveals that 2.16 per cent of the total persons have assets range less than Rs. 30000 who own only 0.48 per cent of total assets. The percentage of persons in this range is the highest (2.67) among scheduled caste, followed by backward caste (1.25). This analysis further points out that majority, i.e., 83.15 per cent of persons of the landless households in Punjab falls in the per capita range of assets of only Rs. 30000-120000.

TABLE 6: DISTRIBUTION OF PERSONS ACCORDING TO DIFFERENT ASSETS RANGES (Per cent)

Assets (in Rs.)	General Caste Landless Households		Backward Caste Landless Households		Scheduled Caste Landless Households		All Sampled Landless Households	
	Persons	Assets	Persons	Assets	Persons	Assets	Persons	Assets
Up to 30	0.00	0.00	1.25	0.22	2.67	0.65	2.16	0.48
30-60	6.34	2.32	24.43	11.72	32.72	16.53	28.74	13.73
60-90	33.21	16.88	34.66	23.89	35.64	31.50	35.23	28.13
90-120	33.58	27.69	15.66	19.11	18.11	24.31	19.18	23.80
120-150	7.46	9.61	6.05	9.42	7.11	13.90	6.96	12.49
150 & above	19.40	43.50	17.95	35.64	3.75	13.12	7.72	21.36
Total	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00

Source: Field Survey, 2012-13

The percentage of persons in this range is the highest (86.47) among scheduled caste, followed by backward caste (74.75) and general caste (73.13) households. It is clear from the table that 7.72 per cent of persons of the landless households fall in the range of assets Rs. 150 000 and above and enjoys 21.36 per cent of the total assets whereas in this range, the percentage of persons is the highest (19.40) among general caste as compared to backward caste (17.95) and scheduled caste (3.75) households. Thus, the table illustrates that there is unequal distribution of assets across different social groups of landless households in rural Punjab which points towards the uneven access to various necessities of life.

The data pertaining to the distribution of household assets among landless households in rural Punjab is presented in Table 7. The table reveals that the bottom 10 per cent of the landless households in Punjab have only 3.74 per cent of the total assets whereas the top 10 per cent share in the total assets is 20.74 per cent which reveals a glaring disparity in the distribution of assets. This is 5.55 times more the assets of the bottom 10 per cent of landless households.

TABLE 7: DISTRIBUTION OF HOUSEHOLD ASSETS AMONG LANDLESS HOUSEHOLDS IN RURAL PUNJAB

Cumulative Percentage of Persons	Cumulative Percentage of Per Household Assets of Landless Households			
	General Caste Landless Households	Backward Caste Landless Households	Scheduled Caste Landless Households	All Sampled Landless Households
10	6.16	4.35	3.71	3.74
20	12.99	10.13	9.37	9.40
30	19.42	15.95	16.12	15.85
40	27.73	23.26	23.66	23.51
50	36.69	31.41	32.45	32.25
60	45.93	40.52	42.62	42.04
70	55.68	51.01	53.45	52.94
80	64.79	62.65	66.40	65.08
90	78.77	78.87	80.98	79.26
100	100.00	100.00	100.00	100.00
Gini-coefficient	0.2037	0.2637	0.2425	0.2519

Source: Field Survey, 2012-13

Almost a similar position lies among the different social groups in rural Punjab. The bottom 10 per cent among general caste, backward caste and scheduled caste landless households claim 6.16, 4.35 and 3.71 per cent respectively whereas the top 10 per cent among general caste, backward caste and scheduled caste landless households claim 21.23, 21.13 and 19.02 per cent respectively. This analysis shows that the concentration of household assets is greater among backward caste in comparison to scheduled caste and general caste landless households. The value of Gini coefficients among all the sampled households together is 0.2519 which indicates a skewed distribution of household assets. The value of Gini coefficient is the highest (0.2637) among backward caste, followed by scheduled caste (0.2425) and the lowest (0.2037) among general caste landless households in rural Punjab. This shows glaring inequalities in the ownership of household assets among the landless households in Punjab.

The distribution of per capita household assets among landless households in rural Punjab is presented in Table 8. The table reveals that the bottom 10 per cent of the landless households in Punjab have only 4.14 per cent of the total per capita assets whereas the top 10 per cent share 21.64 per cent in the total per capita assets is per cent which reveals a glaring disparity in the distribution of assets. This is 5.23 times more the per capita assets of the bottom 10 per cent of landless households.

TABLE 8: DISTRIBUTION OF PER CAPITA ASSETS AMONG LANDLESS HOUSEHOLDS IN RURAL PUNJAB

Cumulative Percentage of Persons	Cumulative Percentage of Per Capita Assets of Landless Households			
	General Caste Landless Households	Backward Caste Landless Households	Scheduled Caste Landless Households	All Sampled Landless Households
10	4.96	4.54	4.12	4.14
20	11.02	10.13	9.96	9.86
30	16.74	15.89	16.85	16.30
40	24.40	23.33	24.40	23.77
50	32.68	31.48	32.94	32.17
60	41.96	40.65	42.41	41.50
70	52.38	51.39	52.98	52.00
80	63.27	62.92	65.32	63.91
90	77.71	79.48	79.61	78.36
100	100.00	100.00	100.00	100.00
Gini-coefficient	0.2498	0.2604	0.2428	0.2560

Source: Field Survey, 2012-13

Almost a similar position lies among the different social groups in rural Punjab. The bottom 10 per cent among general caste, backward caste and scheduled caste landless households claim 4.96, 4.54 and 4.12 per cent respectively whereas the top 10 per cent among general caste, backward caste and scheduled caste landless households claim 22.29, 20.52 and 20.39 per cent respectively. This analysis shows that the concentration of per capita household assets is greater among backward caste in comparison to general caste and scheduled caste landless households. The value of Gini coefficients among all the sampled households together is 0.2560 which indicates a skewed distribution of per capita household assets. The value of Gini coefficient is the highest (0.2604) among backward caste, followed by general caste (0.2498) and the lowest (0.2428) among scheduled caste landless households in rural Punjab. This shows glaring inequalities in the ownership of per capita household assets among the landless households in Punjab.

CONCLUDING REMARKS

In nutshell, the distribution pattern of household assets among the landless households highlighted that the general caste landless households have a better position in comparison to backward caste and scheduled caste landless households in terms of ownership of household assets in rural areas of Punjab. The distribution pattern of livestock assets among the landless households reveals that the share of buffaloes and cows is more among the total livestock assets because buffaloes and cows are the main livestock assets which provide nutritional security as well as these poor households sell milk and its products for supplement their household income. The distribution pattern of transport vehicle shows that the percentage value of scooter/motor cycle occupies the major share in the total value of transport vehicles among the landless households because scooters/motor cycles are considered as the main transport vehicle which are helpful in moving from one place to another place for work within and outside the village in the rural areas of Punjab. The results of the study highlighted that the value of buildings and others occupies the major share in the total value of household assets among the landless households because it is the most valuable asset. The concentration of household assets is greater among backward caste in comparison to scheduled caste and general caste landless households. Therefore, in order to raise their socio-economic status, Govt. should provide productive assets like land and livestock to these poor households for generating gainful employment opportunities as well as for raising their household income.

REFERENCES

1. Basu, Sreelekha (1976), "Pattern of Asset-Holding in Rural India: A Study of Top Asset-Holders", *Economic and Political Weekly*, Vol. 11, No. 28, pp. 1034-41
2. Mutatkar, Rohit (2005), "Social Group Disparities and Poverty in India", *Indira Gandhi Institute of development Research*, Working Paper, Series No. WP-2005-004.

3. Rahman, Md., Habibur and Somprawin Mansprasert (2006), "Landlessness and Its Impact on Economic Development: A Case Study on Bangladesh", *Journal of Social Sciences*, Vol. 2, No. 2, pp. 54-60.
4. Singh, Sarbjeet (2007), "Distribution Pattern of Land and Livestock among Different Socio-Economic Groups in the Rural Areas of Himachal Pradesh: A Comparative Analysis", *Journal of Rural Development*, Vol. 26, No. 2, pp. 273-291.
5. Thakur, Dalip S. (1985), "Poverty, Inequality and Unemployment in Rural India: Some Conceptual and Methodological Issues in Measurement", B.R. Publishing Corporation, Delhi, p. xiii.

REQUEST FOR FEEDBACK

Dear Readers

At the very outset, International Journal of Research in Computer Application & Management (IJRCM) acknowledges & appreciates your efforts in showing interest in our present issue under your kind perusal.

I would like to request you to supply your critical comments and suggestions about the material published in this issue, as well as on the journal as a whole, on our e-mail infoijrcm@gmail.com for further improvements in the interest of research.

If you have any queries, please feel free to contact us on our e-mail infoijrcm@gmail.com.

I am sure that your feedback and deliberations would make future issues better – a result of our joint effort.

Looking forward to an appropriate consideration.

With sincere regards

Thanking you profoundly

Academically yours

Sd/-

Co-ordinator

DISCLAIMER

The information and opinions presented in the Journal reflect the views of the authors and not of the Journal or its Editorial Board or the Publishers/Editors. Publication does not constitute endorsement by the journal. Neither the Journal nor its publishers/Editors/Editorial Board nor anyone else involved in creating, producing or delivering the journal or the materials contained therein, assumes any liability or responsibility for the accuracy, completeness, or usefulness of any information provided in the journal, nor shall they be liable for any direct, indirect, incidental, special, consequential or punitive damages arising out of the use of information/material contained in the journal. The journal, neither its publishers/Editors/ Editorial Board, nor any other party involved in the preparation of material contained in the journal represents or warrants that the information contained herein is in every respect accurate or complete, and they are not responsible for any errors or omissions or for the results obtained from the use of such material. Readers are encouraged to confirm the information contained herein with other sources. The responsibility of the contents and the opinions expressed in this journal are exclusively of the author (s) concerned.

ABOUT THE JOURNAL

In this age of Commerce, Economics, Computer, I.T. & Management and cut throat competition, a group of intellectuals felt the need to have some platform, where young and budding managers and academicians could express their views and discuss the problems among their peers. This journal was conceived with this noble intention in view. This journal has been introduced to give an opportunity for expressing refined and innovative ideas in this field. It is our humble endeavour to provide a springboard to the upcoming specialists and give a chance to know about the latest in the sphere of research and knowledge. We have taken a small step and we hope that with the active co-operation of like-minded scholars, we shall be able to serve the society with our humble efforts.

Our Other Journals

