

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.

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 2255 Cities in 155 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.	RELATIVE POVERTY AND INEQUALITY – A STUDY OF HIMACHAL PRADESH RAMNA	1
2.	SUSTAINING EMPLOYEE ENGAGEMENT IN THE FACE OF CRISIS – A TEST OF LEADERSHIP AND INTRODUCTION OF A NEW MODEL JAYDEEP H GOSWAMI	8
3.	AN EXPLORATORY STUDY ON CONSUMERS' ENVIRONMENTAL ATTITUDE ABOUT GREEN ELECTRONIC PRODUCTS IN ANKLESHWAR DR. AMIT R. PANDYA & PRATIK M. MAVANI	13
4.	JPEG IMAGE COMPRESSION ALGORITHM CHETAN DUDHAGARA & DR. KISHOR ATKOTIYA	20
5.	DO EMPLOYEES LACK IN REQUIRED SKILLS: AN ANALYSIS ON SIGNIFICANT SKILLS REPORTED FOR EMPLOYEES IN ORGANIZED RETAIL SECTOR & EXISTING GAP WITHIN DR. MANOJ VERGHESE & SUSHIL PUNWATKAR	26
6.	AN ANALYSIS OF INCOME STATEMENT OF A SERVICE SECTOR UNDERTAKING – A CASE STUDY OF INDUSTRIAL FINANCE CORPORATION OF INDIA LTD DR. SANTOSH GUPTA, SOMA NAG & AMIT NAG	30
7.	SIZE, AGE AND GROWTH IN INDIAN SELECTED PHARMACEUTICAL COMPANIES N. CHANDRIKA & DR. G. V. CHALAM	37
8.	VENTURE CAPITAL FIRMS ASSESSMENT CRITERIA'S WHILE FINANCING FOR NEW ENTERPRISES IN KARNATAKA SRINIVAS K T & DR. N NAGARAJA	41
9.	INVESTIGATING STOCK MARKET EFFICIENCY IN INDIA SAHANA PRASAD	45
10.	INNOVATING ICT FOR GENDER SENSITIVE DEVELOPMENT COMMUNICATION IN INDIA DR. SUPARNA DUTTA, CHANDER MOHAN & PARTHO ACHARYA	49
11.	A STUDY ON IDENTIFYING KEY HUMAN RESOURCE MANAGEMENT PRACTICES AFFECTING ORGANIZATIONAL COMMITMENT OF ENGINEERS OF NCR SHEVATA SINGHAL, DR. SUNITA DWIVEDI & DR. MITU G. MATTA	53
12.	IMPACT OF LEADERSHIP ON PERFORMANCE: IN CONTEXT OF SCHOOL LEADERSHIP ADIL SOHAIL & RAJA MAZHAR HAMEED	59
13.	SERVICE QUALITY PERCEPTIONS: AN EMPIRICAL ASSESSMENT OF BANKS IN JAMMU & KASHMIR STATE DR. MUSHTAQ AHMAD BHAT, SUHAILA SIKEEN KHAN & AAJAZ AHMAD BHAT	65
14.	A STUDY ON INVESTORS' ATTITUDE TOWARDS STOCK MARKET INVESTMENT DR. R. AZHAGAI AH & K. BANUMATHY	70
15.	A COMPREHENSIVE MODEL TO CHECK THE ADOPTION OF ONLINE SHOPPING IN PAKISTAN MUHAMMAD RIZWAN, MUHAMMAD IMRAN, MUHAMMAD SAJID IQBAL, MUHAMMAD SAJID BHATTI, AQSA CHANDA & FOZIA KHANUM	78
16.	LASER COMMUNICATION SYSTEM KARTIKBHAI BALDEVBAHI PATEL	86
17.	PERCEPTION OF CUSTOMERS TOWARDS SMS MODE OF ADVERTISING: A STUDY AT WEST BENGAL DR. RITA BASU	95
18.	CUSTOMER RELATIONSHIP MANAGEMENT IN BANKING: ISSUES AND CHALLENGES DR. SARITA BHATNAGAR	99
19.	METHOD FOR DESIGN PATTERN SELECTION BASED ON DESIGN PRINCIPLES S. S. SURESH, SAGAR. S. JAMBHORKAR & ASHA KIRAN	103
20.	INVESTMENT OPPORTUNITIES OF SERVICE SECTOR IN INDIA DR. SEEMA SINGH & SARIKA AHLUWALIA	108
21.	THE IMPACT OF CONTRIBUTORY PENSION SCHEME ON EMPLOYEE STANDARD OF LIVING OF QUOTED FIRMS IN NIGERIA SAMUEL IYIOLA KEHINDE OLUWATOYIN & DR. EZUGWU CHRISTIAN IKECHUKWU	113
22.	DETERMINANTS OF CUSTOMER COMPLAINING BEHAVIOR MUHAMMAD RIZWAN, AYESHA KHAN, IRAM SAEED, KAYNAT SHAH, NIDA AZHAR & WAQASIA ANAM	119
23.	A RELIABLE COMPUTERIZED ACCOUNTING INFORMATION SYSTEM; WHAT SECURITY CONTROLS ARE REQUIRED? AMANKWA, ERIC	125
24.	TRUST IN LEADERS - VITAL FOR EMPLOYEE MOTIVATION AND COMMITMENT: A CASE STUDY IN SELECTED CIVIL SERVICE BUREAUS IN AMHARA REGION, ETHIOPIA ABEBE KEBIE HUNEGNAW	132
25.	THE IMPACT OF ADOPTING COMPUTERIZED ACCOUNTING INFORMATION SYSTEMS FOR EFFECTIVE MANAGEMENT OF ACCOUNTING TRANSACTIONS IN PUBLIC INSTITUTIONS: CASE OF KENYA SCHOOL OF GOVERNMENT DUNCAN MOMANYI NYANGARA, THOMAS MOCHOGE MOTINDI & JAMES KAMAU MWANGI	138
26.	INCLUSIVE GROWTH THROUGH FINANCIAL INCLUSION: A STUDY OF INDIAN BANKING SECTOR SHRI LAXMIKANTA DAS & DR. SANJEEB KUMAR DEY	144
27.	A CONCEPTUAL MODEL FOR VENDOR SELECTION IN IT OUTSOURCING: AN APPROACH INSPIRED BY THE MONEYBALL THEORY DIANA LÓPEZ-ROBLEDO, EDGAR FERRER, MARIA LUGO-SALLS, JOSÉ BEAUCHAMP-COUTO & LEILA VIRELLA-PAGAN	147
28.	HOME LOAN FRAUDS- BANKER'S NIGHT MARE RAJU D	152
29.	ADVERSE EFFECT OF LOAN SECURITIZATION ON THE STOCK PRICES OF BANKS: EMPIRICAL EVIDENCE FROM EUROPE AND AMERICA SHARMIN SHABNAM RAHMAN	158
30.	ANTECEDENTS OF BRAND LOYALTY: AN EMPIRICAL STUDY FROM PAKISTAN MUHAMMAD RIZWAN, TAMOOR RIAZ, NAEEM AKHTER, GULSHER MURTAZA, M.HASNAIN, IMRAN RASHEED & LIAQUAT HUSSAIN	165
	REQUEST FOR FEEDBACK	172

CHIEF PATRON

PROF. K. K. AGGARWAL

Chancellor, Lingaya's University, Delhi
Founder Vice-Chancellor, 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

CO-ORDINATOR

DR. SAMBHAV GARG

Faculty, Shree Ram Institute of Business & Management, Urjani

ADVISORS

DR. PRIYA RANJAN TRIVEDI

Chancellor, The Global Open University, Nagaland

PROF. M. S. SENAM RAJU

Director A. C. D., School of Management Studies, I.G.N.O.U., New Delhi

PROF. S. L. MAHANDRU

Principal (Retd.), Maharaja Agrasen College, Jagadhri

EDITOR

PROF. R. K. SHARMA

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

EDITORIAL ADVISORY BOARD

DR. RAJESH MODI

Faculty, Yanbu Industrial College, Kingdom of Saudi Arabia

PROF. PARVEEN KUMAR

Director, M.C.A., Meerut Institute of Engineering & Technology, Meerut, U. P.

PROF. H. R. SHARMA

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

PROF. MANOHAR LAL

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

PROF. ANIL K. SAINI

Chairperson (CRC), Guru Gobind Singh I. P. University, Delhi

PROF. R. K. CHOUDHARY

Director, Asia Pacific Institute of Information Technology, Panipat

DR. ASHWANI KUSH

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

DR. BHARAT BHUSHAN

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

DR. VIJAYPAL SINGH DHAKA

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

DR. SAMBHAVNA

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

DR. MOHINDER CHAND

Associate Professor, Kurukshetra University, Kurukshetra

DR. MOHENDER KUMAR GUPTA

Associate Professor, P.J.L.N. Government College, Faridabad

DR. SAMBHAV GARG

Faculty, Shree Ram Institute of Business & Management, Urjani

DR. SHIVAKUMAR DEENE

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

DR. BHAVET

Faculty, Shree Ram Institute of Business & Management, Urjani

ASSOCIATE EDITORS

PROF. ABHAY BANSAL

Head, Department of Information Technology, Amity School of Engineering & Technology, Amity University, Noida

PROF. NAWAB ALI KHAN

Department of Commerce, Aligarh Muslim University, Aligarh, U.P.

ASHISH CHOPRA

Sr. Lecturer, Doon Valley Institute of Engineering & Technology, Karnal

TECHNICAL ADVISOR

AMITA

Faculty, Government M. S., Mohali

FINANCIAL ADVISORS

DICKIN 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 recent developments & practices in the area of Computer, Business, Finance, Marketing, Human Resource Management, General Management, Banking, Insurance, Corporate Governance and emerging paradigms in allied subjects like Accounting Education; 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; Monetary Policy; Portfolio & Security Analysis; Public Policy Economics; Real Estate; Regional Economics; Tax Accounting; Advertising & Promotion Management; Business Education; Management Information Systems (MIS); Business Law, Public Responsibility & Ethics; Communication; Direct Marketing; E-Commerce; Global Business; Health Care Administration; Labor 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; Public Administration; Purchasing/Materials Management; Retailing; Sales/Selling; Services; Small Business Entrepreneurship; Strategic Management Policy; Technology/Innovation; Tourism, Hospitality & Leisure; Transportation/Physical Distribution; Algorithms; Artificial Intelligence; Compilers & Translation; Computer Aided Design (CAD); Computer Aided Manufacturing; Computer Graphics; Computer Organization & Architecture; Database Structures & Systems; Digital Logic; Discrete Structures; Internet; Management Information Systems; Modeling & Simulation; Multimedia; Neural Systems/Neural Networks; Numerical Analysis/Scientific Computing; Object Oriented Programming; Operating Systems; Programming Languages; Robotics; Symbolic & Formal Logic and Web Design. The above mentioned tracks are only indicative, and not exhaustive.

Anybody can submit the soft copy of his/her manuscript **anytime** in M.S. Word format after preparing the same as per our submission guidelines duly available on our website under the heading guidelines for submission, at the email address: infoijrcm@gmail.com.

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/Marketing/HRM/General Management/Economics/Psychology/Law/Computer/IT/Engineering/Mathematics/other, please specify)

DEAR SIR/MADAM

Please find my submission of manuscript entitled ' _____ ' for possible publication in your journals.

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

I affirm that all the author (s) have seen and agreed to the submitted version of the manuscript and their inclusion of name (s) as co-author (s).

Also, if my/our manuscript is accepted, I/We agree to comply with the formalities as given on the website of the journal & you are free to publish our contribution in any of your journals.

NAME OF CORRESPONDING AUTHOR:

Designation:

Affiliation with full address, contact numbers & Pin Code:

Residential address with Pin Code:

Mobile Number (s):

Landline Number (s):

E-mail Address:

Alternate E-mail Address:

NOTES:

- a) The whole manuscript is required to be in **ONE MS WORD FILE** only (pdf. version is liable to be rejected without any consideration), which will start from the covering letter, inside the manuscript.
- b) The sender is required to mention the following in the **SUBJECT COLUMN** of the mail:
New Manuscript for Review in the area of (Finance/Marketing/HRM/General Management/Economics/Psychology/Law/Computer/IT/Engineering/Mathematics/other, please specify)
- c) There is no need to give any text in the body of 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 required to be below **500 KB**.
- e) Abstract alone 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 and in case of non-receipt of acknowledgment from the journal, w.r.t. the submission of manuscript, within two days of submission, the corresponding author is required to demand for the same by sending separate mail to the journal.

2. **MANUSCRIPT TITLE:** The title of the paper should be in a 12 point Calibri Font. It should be bold typed, centered and fully capitalised.

3. **AUTHOR NAME (S) & AFFILIATIONS:** The author (s) **full name, designation, affiliation (s), address, mobile/landline numbers, and email/alternate email address** should be in italic & 11-point Calibri Font. It must be centered underneath the title.

4. **ABSTRACT:** Abstract should be in fully italicized text, not exceeding 250 words. The abstract must be informative and explain the background, aims, methods, results & conclusion in a single para. Abbreviations must be mentioned in full.

5. **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 stops at the end.
6. **MANUSCRIPT:** Manuscript must be in **BRITISH ENGLISH** prepared on a standard A4 size **PORTRAIT SETTING PAPER**. It must be prepared on a single space and single column with 1" margin set for top, bottom, left and right. It should be typed in 8 point Calibri Font with page numbers at the bottom and centre of every page. It should be free from grammatical, spelling and punctuation errors and must be thoroughly edited.
7. **HEADINGS:** All the headings should be in a 10 point Calibri Font. These must be bold-faced, aligned left and fully capitalised. Leave a blank line before each heading.
8. **SUB-HEADINGS:** All the sub-headings should be in a 8 point Calibri Font. These must be bold-faced, aligned left and fully capitalised.
9. **MAIN TEXT:** The main text should follow the following sequence:

INTRODUCTION**REVIEW OF LITERATURE****NEED/IMPORTANCE OF THE STUDY****STATEMENT OF THE PROBLEM****OBJECTIVES****HYPOTHESES****RESEARCH METHODOLOGY****RESULTS & DISCUSSION****FINDINGS****RECOMMENDATIONS/SUGGESTIONS****CONCLUSIONS****SCOPE FOR FURTHER RESEARCH****ACKNOWLEDGMENTS****REFERENCES****APPENDIX/ANNEXURE**

It should be in a 8 point Calibri Font, single spaced and justified. The manuscript should preferably not exceed **5000 WORDS**.

10. **FIGURES & TABLES:** These should be simple, crystal clear, centered, separately numbered & self explained, and **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.
11. **EQUATIONS:** These should be consecutively numbered in parentheses, horizontally centered with equation number placed at the right.
12. **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 are supposed to follow **Harvard Style of Referencing**. 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 italics. 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 parentheses.
 - The location of endnotes within the text should be indicated by superscript numbers.

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, 19-22 June.

UNPUBLISHED DISSERTATIONS AND THESES

- 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 Natural Gas Policy, Political Weekly, Viewed on January 01, 2012 <http://epw.in/user/viewabstract.jsp>

RELATIVE POVERTY AND INEQUALITY – A STUDY OF HIMACHAL PRADESH

RAMNA
ASST. PROFESSOR
SCHOOL OF HUMANITIES & SOCIAL SCIENCES
INDIAN INSTITUTE OF TECHNOLOGY
MANDI

ABSTRACT

This study examines the incidence of poverty and inequality in Himachal Pradesh based on the first hand information. The issues of poverty and inequality are examined in a multidimensional perspective. This study shows that there is poverty as well as inequality prevalent in the study area and the inequality of income is higher among all households as compare to poor households. This study also indicates that the income of the poorest among the poor is very low mainly due to their small size of holding, lack of regular farm and non-farm employment and higher level of dependency. There is a need for greater and more effective fiscal intervention for poverty reduction and employment generation.

KEYWORDS

household, man days, consumer unit.

INTRODUCTION

However during last about the decade, several significant changes have been taken place in the poverty scenario due to Government programme & policies to empower the poor, continuous affords of voluntary organizations and civil society groups etc. They lobby for more resources for the poor, make poor aware about their rights and entitlements and mobilize the poor for collective action to promote their own development and to counter their oppressors. All these efforts have positive impact but are not trustful enough to put the poor in development orbit. Generally there are two broad concepts of poverty: relative and absolute poverty. Relative poverty arises entirely as consequences of an unequal distribution of income irrespective of what the income level or the corresponding state of deprivation of the people of the bottom end of the income scale might be. Absolute poverty on the other hand expresses a collective view on deprivation in its somewhat physical manifestation. Therefore, relative poverty is measured in terms of inequality in the distribution of income and absolute poverty depends on an exogenously determined standard or poverty line, which represents a socially acceptable minimum level of living. In the present study relative poverty or income inequality with the help of 'positive approach' has been worked out because absolute measure may tell us something important about the condition of a society at a particular point of time and over a stretch of time. But it has no argument against those measures to say that they tell us little about inequality or about relative deprivation, it is not designed to tell us about them. But on the other hand relative measure tells us about inequality or the deprivation among the poor and also tells how wide is the gap between the income of the 'poor' and the income of those who are 'not poor'. Relative poverty or income inequality has been worked out with the help of 'positive approach' by adopting Head Count Ratio, Gini –coefficient, Income Gap Ratio and Sen's measures of poverty 1973, 1976 and 1981.

REVIEW OF LITERATURE

A number of studies revealed that the extent of poverty is higher in rural areas than in urban areas. A study by Minhas (1970) revealed that the extent of rural poverty was very high during 1956-57 i.e. 65 percent and this has been reduced to 56.6 percent during 1967-68. Ojha (1970) findings revealed that 51.8 percent of rural population was below poverty line during 1960-63 at calorie norm of 2250 per capita per day. Bardhan (1970) estimated that 38 percent during 1960-61 and 54 percent of the rural population was below poverty line during 1968-69. Dandekar and Rath (1971) by applying the minimum calories norm of 2250 per capita per day consumption expenditure during 1960-61, concluded that about 40 percent rural and 50 percent urban population falls below the poverty line. Hashim and Padam Singh (1986) studied the extent of rural poverty during 1960-61 to 1983-84. Their findings revealed that 55.50 percent of rural population was below poverty line during 1960-61 and 44.98 percent were below poverty line during 1970-71. This figure came to 40.40 percent during 1983-84. According to the Planning Commission of India the extent of poverty in rural India was 28.2 percent during 1989-90. Krishna (2003) found that a number of households had climbed out of poverty in the past 25 years. Simultaneously, however, a large number of previously non-poor households had also fallen into poverty, resulting in a rather small net improvement in the poverty situation in this area. Since the reasons for people overcoming poverty are quite distinct from the reasons why they succumb to it. Dev and Mahajan (2003) observed that employment growth recorded a drastic decline during 1993-94 to 1999-2000 as compared to the period of 1983-84 to 1993-94. Bhalla and Hazall (2003) on the basis of NSS data found that there were 3.98 million unemployed in India in 1973-74 and their number had increased to 7.49 million by 1993-94 and to as much as 9.15 million by 1999-2000. In the meantime the incidence of unemployment had increased from 1.64 percent in 1973-74 to 1.96 percent in 1993-94 and to 2.25 percent in 1999-2000. S. Mahendru et al.(2007) and Himanshu (2007) by using the NNS data concluded almost same that in spite of higher overall growth, the extent of decline in poverty in the post reform period (1993-2005) has not been higher than in the pre-reform period (1983-1993), further they concluded that the inequality has increased significantly in the post reform period and seems to have slowed down the rate of poverty reduction but the extent of decline in 1995-05 seems to have been higher than in 1993-2000 in spite of slower growth in agriculture in the latter years. Datta (2008) worked out that the estimate of Head count ratio of poverty for 2005-06 to 2004-05, the decline in the Head count ratio between two years is 1.4 to 1.6 percent due to higher rate of economic growth rate accompanied by the impressive growth in the agriculture sector while the trend rate of decline between 1993-94 and 2004-05 was 0.8 percent. Martin (2008) in his article discussed that in 2005, 40 percent of India's population lived below poverty line whose consumption is less than \$1.25 a day. While 25 years earlier 60 percent of India's population lived below the same real line. This is clear progress. India's long term pace of poverty reduction by this measure is no more than average for the developing world excluding China. Himanshu (2010) studied that estimates of the incidence of rural poverty show a head count ratio of 41.8 percent for 2004-05 as against the official estimate of 28.3 percent. The estimates reveal much larger rural-urban differences but less concentration of either rural or urban poverty in few states. In Himachal Pradesh 34.1 percent of population was living below the poverty line According to the study conducted by the federation of Chambers of Commerce and Industry in 1972. The extent of rural poverty in Himachal Pradesh on the basis of the value of poverty index for 1972-73 and 1973-74 has been calculated equal to 31.53 percent and 47.01 percent respectively (Sharma, 1982). Thakur (1985) concluded that on the basis of the value of poverty index the percentage of poor has been worked out 71.06, 50.65 and 26.34 percent on the marginal, small and medium size of holdings respectively. Ramna et al. (2008) worked out that the Percentage of poor on the marginal, small, medium and all holdings together are 43.46, 29.89, 20.17 and 33.53 percent respectively.

DATA SOURCE & METHODOLOGY

This study has been conducted in Himachal Pradesh, which has different cropping pattern due to varying altitude. Therefore, on the basis of altitude the cultivated land in the State has been categorized into three zones, viz., (a) low- hill zone ranging between 1200- 3000 feet, (b) mid- hill zone from 3000-5000 feet and (c) high- hill zone of 5000 feet and a above. In the low- hill zone, the main agricultural products are food grain, i.e., wheat, maize, paddy, pulses, sugarcane, oilseeds etc., whereas due to suitable topography and climatic conditions, the high- hill zone of the state is widely known for horticultural products, viz., apple, seed potato, apricot, grapes, ginger, dry fruits etc. The agricultural activities in the mid-hill zone bear similarity in some areas to that of low-hill zone while in

other areas to high- hill zone. Therefore present study is conducted in the mid- hill zone of the State, so the topography, climatic conditions, access to resources as well as cropping, income, consumption and employment pattern in the study area bear similarity to some area of low- hill zone while, other area to high- hill zone of the state. A sample of 200 households consisting of 90 marginal size of holding having land <1 hectare, 70 small size of holding having land 1-2 hectares and 40 medium size of holding having land above 2 hectares have been selected with the help of multistage random sampling. The required information has been collected from the sample households with the help of pre-tested schedule during 2002-03. After tabulating the data in homogenous categories and working out the averages and percentages, the following methods are applied with a view to find out the magnitude of poverty/ unemployment. In the present study 'poverty line' has been determined on the basis of the value of minimum nutritional requirements, i.e. 2400 calories per consumer unit per day as has been suggested by the Government of India, Planning Commission and Indian Council of Medical Research. Once the poverty line is determined, the second step is that of determining an 'Index of Poverty'. The value of minimum per consumer unit per day consumption basket (i.e. both out of home grown stock as well as out of purchases) has been calculated by multiplying quantities of different food items by their respective actual retail prices prevailing in the sample area during the period of investigation i.e. 2002-03. The total number of males, females and children of varying age have been converted into 'Standard Consumer Units' or 'adult male value' by applying the scale of coefficient suggested by the Indian Council of Medical Research, e.g. a family consisting of father, mother and three children aged 10, 8, 6 years has an 'adult male value' or consumption units of 4.9 (i.e. 1.6+1.2+0.8+0.7+0.6). In order to work out the value of 'poverty line' allowances have also been made to the minimum non-food requirements by working out the ratio of total non-food expenditure to the total food expenditure for each holding group.

RESULTS & DISCUSSION

The extent of relative poverty and inequality in the study area has been measured with the help of Head Count Ratio, Gini-coefficient and Sen's measures of poverty (1973, 1976 & 1981) as follows:

HEAD COUNT RATIO

Let n denote the total number of people in the community and q^* the number of people below the poverty line. The 'Head Count Ratio' (H_p) is then:

$$H_p = q^* / n$$

$$q^* = 234.6, n = 1448.5$$

$$\text{Therefore: } H_p = 234.6 / 1448.5 = 16.19 \text{ percent}$$

The percentage of poor comes out to 16.19 percent on the basis of 'Head Count Ratio'. But as a measure of poverty head count method is considered insensitive to the extent of aggregate shortfall in income from the poverty line as well as to the distribution of income amongst the poor.

THE LORENZ CURVE AND GINI-COEFFICIENT

Table- I shows the Distribution of monthly income among the sample households. To find out the extent of income inequality in the Lorenz curve technique the size of items and the frequencies are both cumulated and taking the total as 100, than percentages are calculated for the various cumulated values. Their percentages are plotted on a graph paper. If there were proportionately equal distribution of the frequencies over various values of a variant, the points would lie in a straight line. This line is called 'line of equal distribution'. If the distribution of items is not proportionately equal, it indicates variability and the curve would be away from the line of equal distribution. The farther the curve is from this line the greater is the variability in the series. A higher Lorenz curve implies more social welfare for the same total of income. The cumulated percentages of income and population of sample households when plotted on a graph paper and the resultant shape of the Lorenz Curve (see diagram -1) clearly indicates that the bottom 32.83 percent of the population is sharing about 11.26 percent of the total income at the one end and at the other end 46.76 percent of the total income is shared by the 70.04 percent of the population

TABLE- I: DISTRIBUTION OF MONTHLY INCOME AMONG THE SAMPLE HOUSEHOLDS

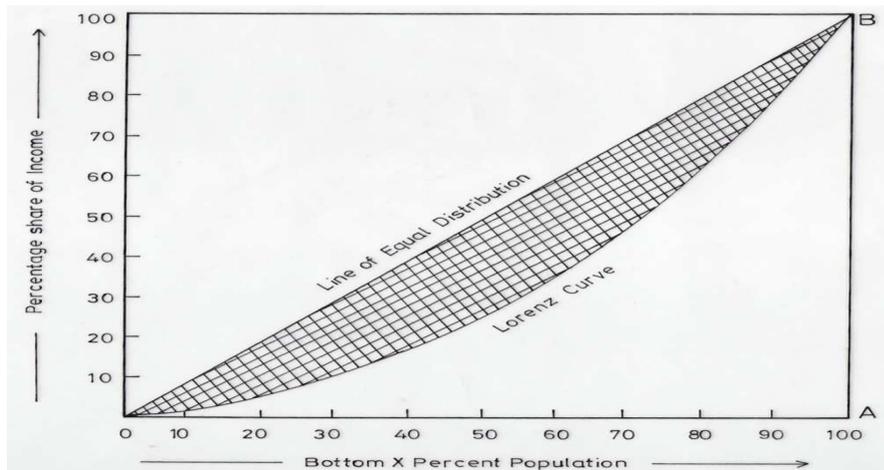
Income Classes (Rs.)	Monthly Household Income (Rs.)	Cumulated Income (Rs.)	Cumulated Percentage	No. of Persons	Cumulated Number	Cumulated Percentage
0-200	4791.67	4791.67	0.26	35.6	35.6	2.46
200-300	20815.84	25607.51	1.41	83.3	118.9	8.2
300-400	41050.56	66658.07	3.67	115.7	234.6	16.2
400-500	30030.4	96688.47	5.33	66.9	301.5	20.81
500-600	22612.5	119301.0	6.57	40.8	342.3	23.63
600-700	25602.3	144903.3	7.98	39.5	381.8	26.36
700-800	59476.17	204379.4	11.26	93.8	475.6	32.83
800-900	68541.6	272921.0	15.04	80.0	555.6	38.36
900-1000	43591.65	316512.7	17.44	45.1	600.7	41.47
1000-1100	66368.33	382881	21.09	63.8	664.5	45.88
1100-1200	122532.5	505413.5	27.85	106.3	770.8	53.21
1200-1300	76299.16	581712.7	32.05	61.3	832.1	57.45
1300-1400	89337.5	671050.2	36.97	64.5	896.6	61.9
1400-1500	82726.66	753776.8	41.53	57.1	953.7	65.84
1500-1600	94931.25	848708.1	46.76	60.8	1014.5	70.04
1600-1700	84218.33	932926.4	51.4	51.5	1066.0	73.59
1700-2000	128045.0	1060971	58.45	106.0	1172.0	80.91
2000-3000	470286.6	1531258	84.36	198.3	1370.3	94.6
3000-above	283790	1815048	100.0	78.2	1448.5	100.0

The income of the poorest among the poor is very low due to their small size of holdings and lack of regular non-farm employment opportunities.

The value of Gini – coefficient of the income distribution among all households has been calculated as follows:

Let Z be the mean income, Yi be the income of the ith person when income arranged in ascending order, so that $Y_i \leq Y_{i+1}$ for all i and n be the total number of people in the community.

DIAGRAM -1: LORENZ CURVE OF THE INCOME DISTRIBUTION OF ALL HOUSEHOLDS



$$G(y) = 1 + \frac{1}{n} - \frac{2}{n^2 z} \sum_{i=1}^n (n+1-i)Y_i$$

, where

G(y) = Gini-coefficient of the income distribution of all households
 n= population size (1448.5), z= mean income (1303.80)

$$\sum_{i=1}^n (n+1-i)Y_i = 863760661$$

, thus

$$G(Y) = 1 + \frac{1}{1448.5} - \frac{2}{(1448.5)^2 \times 1303.80} \times 863760661$$

$$1.00069 - 0.000000007311 \times 863760661$$

$$1.00069 - 0.6315 = 0.36919$$

$$= 36.92\%$$

The value of Gini-coefficient of the income distribution among the poor has been calculated as follows:

$$G(Y) = 1 + \frac{1}{q} - \frac{2}{q^2 z} \sum_{i=1}^q (q+1-i)Y_i$$

G(y) = Gini-coefficient of the income distribution of poor households
 q = number of poor below the poverty line (234.6), z = mean income of the poor (284.13)

$$\sum_{i=1}^q (q+1-i)Y_i = 6294820$$

Thus

$$G(Y) = 1 + \frac{1}{234.6} - \frac{2}{(234.6)^2 \times 284.13} \times 6294820$$

$$1.0043 - 0.000000128 \times 6294820$$

$$1.0043 - 0.80508 = 0.1992$$

$$= 19.92\%$$

The value of the Gini-coefficient of the income distribution of all household (i.e., 0.3691) if compared to the value of Gini-coefficient of the income distribution among the poor (i.e., 0.1992) clearly indicate that the inequality of income is higher in the former case as compared to the later because in the former case comparatively the value of Gini-coefficient is higher which shows relatively more skewed income distribution. The income of the poorest among the poor is low due to their small size of holding, higher the dependency ratio and lack of regular non-farm employment opportunities.

The value of Gini-coefficient for the consumer expenditure distribution on food items by all households has been worked out as follows:

$$G(c) = 1 + \frac{1}{n} - \frac{2}{n^2 z} \sum_{i=1}^n (n+1-i)c_i$$

G(c)= Gini-coefficient of the consumer expenditure on food items by all households
 n= total consumer units (1448.5), z= mean consumption expenditure (394.94)

$$\sum_{i=1}^n (n+1-i)ci = 337679020$$

ci= consumer expenditure on food items by the ith consumer unit , Thus

The value of Gini-coefficient for the consumer expenditure distribution on food items by poor households has been worked out as follows:

$$G(c) = 1 + \frac{1}{1448.5} - \frac{2}{(1448.5)^2 \times 394.94} (337679020) \quad G(c) = 1 + \frac{1}{q} - \frac{2}{q^2 z} \sum_{i=1}^q (q+1-i)ci$$

$$= 1 + .00069 - 0.815022$$

$$= 1.00069 - 0.815022 = 0.1857$$

$$= 18.57\%$$

G(c) = Gini-coefficient of the consumer expenditure on food items by poor households
 q= number of poor consumer units (666.2), z = mean consumption of the poor (281.83)
 ci = consumer expenditure on food items by the ith poor consumer unit

$$\sum_{i=1}^q (q+1-i)ci = 54508260$$

, thus

$$G(c) = 1 + \frac{1}{666.2} - \frac{2}{(666.2)^2 \times 281.83} (54508260)$$

$$1 + 0.0015 - 0.000000159 \times 894 \times 54508260$$

$$1.0015 - 0.87155 = 0.12995$$

$$= 12.99\%$$

The value of Gini-coefficient of the consumer expenditure on food items of all households (i.e. 0.1857) if compared to the value of Gini-coefficient of the income distribution among the poor (i.e. 0.1299) also clearly shows that the inequality of consumer expenditure on food items is higher in the former case as compared to the later. But when the value of Gini-coefficient of income distribution (among all and poor also) is compared to the value of Gini-coefficient of the consumer expenditure on food items (by all and poor households) shows that the value of Gini-coefficient is higher in the former case as compared to the later mainly due to the reason that food being the bare necessity of life so a minimum amount of income has to be spent on it.

Distribution of monthly consumer expenditure on food and non-food items

The percentage expenditure on food and non-food items shows that the poor households spend most of their income on food items and a very little is left for meeting out the non-food requirements whereas the 'not poor' household spend comparatively less on food items and proportionately higher amount on non-food items.

The value of Gini-coefficient for the distribution of consumer expenditure on food & non-food items by all households has been calculated as follows:

$$G(c) = 1 + \frac{1}{n} - \frac{2}{n^2 z} \sum_{i=1}^n (n+1-i)ci$$

, Where

G(c) = Gini-coefficient of the consumer expenditure on food and non-food items by all households
 n= total consumer units (1448.5), z= mean consumer expenditure on food and non-food items by all households (526.43), ci= consumer expenditure on food and non-food items by the ith consumer unit.

$$\sum_{i=1}^n (n+1-i)ci = 442943840$$

, Thus

$$G(c) = 1 + \frac{1}{1448.5} - \frac{2}{(1448.5)^2 \times 526.43} (442943840)$$

$$= 1 + 0.00069 - 0.80204$$

$$1.00069 - 0.80204 = 0.1987$$

$$= 19.87\%$$

The value of Gini-coefficient for the distribution of consumer expenditure on food & non-food items by poor households has been calculated as follows:

$$G(c) = 1 + \frac{1}{q} - \frac{2}{q^2 z} \sum_{i=1}^q (q+1-i)ci$$

G(c) = Gini-coefficient of the consumer expenditure on food and non-food items by poor households
 q = number of poor consumer units (461.9), z = mean consumer expenditure of poor households (326.66)

$$\sum_{i=1}^q (q+1-i)ci = 31142028$$

$$G(c) = 1 + \frac{1}{461.9} - \frac{2}{(461.9)^2 \times 326.66} (31142028)$$

$$G(c) = 1 + \frac{1}{461.9} - \frac{2}{69693436 \times .9} (31142028)$$

$$1.0022 - 0.8937 = 0.10852$$

$$= 10.85\%$$

The value of Gini-coefficient for consumer expenditure on food and non-food items by all households has been worked out to be 0.1987 which is higher to the value of Gini-coefficient of the consumer expenditure by all households on food items (i.e. 0.1857). Thus the value of Gini-coefficient in both cases further support the hypothesis that as the income of the people increases percentage expenditure on non-food items increased proportion at a higher rate as compared to the percentage expenditure on food items. This is why in the present study too the degree of inequality in the consumer expenditure is higher when the food and non-food items have been taken together than the degree of inequality when consumer expenditure on food items alone has been taken into consideration Gini-coefficient is more opaque since it measures the distance between the diagonal "line of equal distribution" and the Lorenz Curve. Unlike in Lorenz comparisons, the Gini-coefficient comparisons are always conclusive, since one real number must be greater than, equal to or less than another. The result of poverty based on these measures provides a scope for policy being concerned with the relatively richer among the poor, ignoring the poorest among the poor.

The poverty measure has been modified by A.K. Sen by taking into account the following two factors:

- (1) We should be concerned not merely with the number of people below the poverty line but also with the amounts by which income of the poor fall short of the specified poverty level, and
- (11) The bigger the shortfall from the poverty level, the greater should be the weight per unit of that shortfall in poverty measure.

Sen's Measure of Poverty (1973)

Sen (1973) suggested the following measure to find out the number of poor household falling below the poverty line as well as the extent of poverty.

$$P_s = \frac{2}{(q^* + 1)nz} \sum_{i=1}^{q^*} (z - y_i)(q + 1 - i)$$

, Where

Ps= Sen's measure of poverty, q*= number of households below the poverty (34)
 n= total number of households in the community (200), z = value of the poverty index (387.45)

$$\sum_{i=1}^{q^*} (z - y_i)(q^* + 1 - i) = 108535.1$$

, thus

$$\frac{2}{(34 + 1)(200 \times 387.45)} (108535.1)$$

$$= \frac{2}{35 \times 77490} (108535.1) = \frac{2}{2712150} (108535.1)$$

$$= 0.00000074 \times 108535.1 = 0.08031$$

$$= 8.031$$

Ps Thus according to Sen's measure of poverty (1973), 8.03 percent of the total sample households are falling below the poverty line.

Sen's Measure of Poverty (1976)

Sen (1976) though in the same general tradition, presented a somewhat different formulation of the poverty measure (Ps*) for a large number of poor as follows:

$$P_s^* = q [1 - y^- / z + y^- / z G]$$

Ps* = Sen's measure of poverty 1976, q =head count poverty ratio (0.1619), y^- = mean income of the poor (284.13), z = value of the poverty index (387.45), G = Gini coefficient of income distribution of the poor (0.1992). Thus

$$P_s^* = 0.1619 [1 - 284.13 / 387.45 + 284.13 / 387.45 \times 0.1992]$$

$$= 0.1619 [1 - 0.733 + 0.733 \times 0.1992] = 0.1619 [1 - 0.733 + 0.146]$$

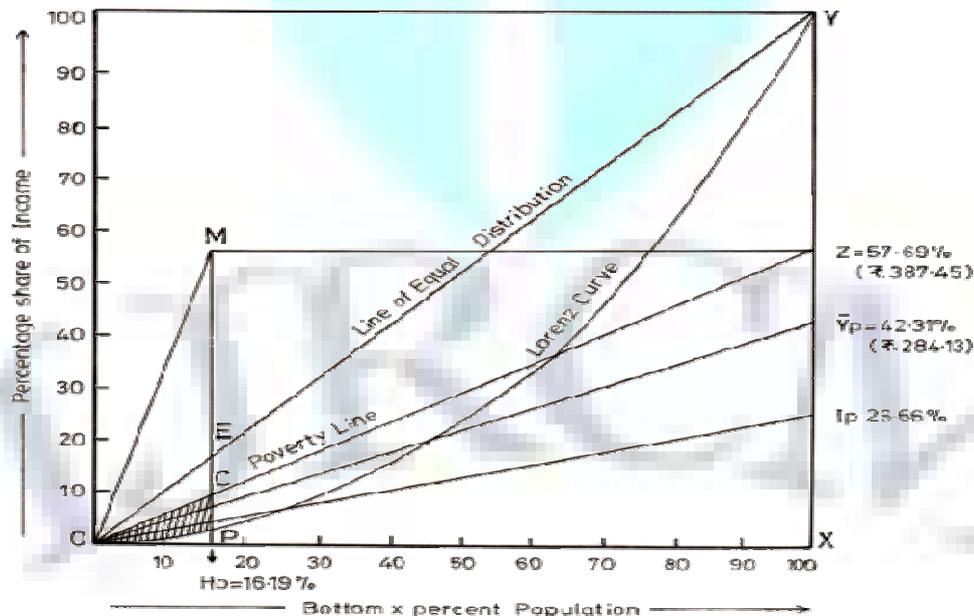
$$= 0.0669$$

In the present context the percentage of poor following below the poverty line according to Sen's measure of poverty (1976) has been worked out 6.69 percent.

Diagrammatic Representation of Poverty by Different Methods:

Diagrammatic representation of Gini – coefficient, Income Gap Ratio and Sen's poverty has been presented in diagram II. The rectangular arm OA and OY of the Lorenz triangle in diagram II measure the accumulative proportion of the number of recipients and that of income received by the poor households, when the individual income are arranged in ascending order. The arms usually equal as the scales for both the proportion are taken to be the same. The curve OPY represents the actual distribution of the cumulative proportions. The diagonal OY represents the line of equal distribution if the poor households receive income equal to Y^p (i.e. Rs. 284.13). The ratio of the area OPY to the area OXY yields the Gini-coefficient of concentration of income among the households.

DIAGRAM –II: DIAGRAMMATIC REPRESENTATION OF GINI- COEFFICIENT, INCOME GAP RATIO AND SEN'S POVERTY



The proportion of people living below the poverty line is Hp (i.e. 16.19%) is shown in the diagram II by OD and after erecting a vertical line DPE with point P or the concentration curve and point E on the diagonal OY. The area of inequality is thus cut into two parts: (a) One concerning the poor and (b) the other concerning the non-poor when we join the points O and P, a straight line OP will represent the line of equality among the poor. The height DP is smaller than OD because P proportion of people (who are poor i.e. 51.7) will have q proportion of total income (i.e. 284.13). The ratio of the area OMP to the area ODP gives us Gini-coefficient measure of inequality among the poor households.

Gp = area OMP / ΔODP

Where Z is the upper limit that a poor can have, it is greater than the mean income of the poor (Y^p). In short Y⁻ > z > Y^p (where Y⁻ is the mean income of the total sample population, Z is the poverty index of the poor and Y^p is the mean income of the poor). If every poor were on the poverty line, the line of

cumulative distribution would some where between OE and OP. In the present study it is shown by OZ. Income gap ratio (Ip) in the present diagram .has been represented by line Olp. In diagram II if the line of cumulative distribution are (a) OC, there is no poverty and no inequality among the poor, (b) OP, there is no poverty and no inequality among the poor, (c) ODC there is absolute poverty but no inequality among the poor households and OMP, there is poverty as well as inequality among the poor.

Sen’s Measure of Poverty (1981)

According to Sen the measure of poverty (1981) satisfies the monotonicity axiom, the weak transfer axiom and the focus axiom. Where as other measures of poverty satisfy only one or the other condition. Monotonicity axiom says that given other things, a reduction in income of someone below the poverty line must increase the poverty measure. Where as the weak transfer axiom says that a pure transfer of income to a poor person below the poverty line must reduce the poverty measure. The head count measure (Hp) violates both the monotonicity axiom and the weak transfer axiom. Hp is invariant with respect to both the fall of the income of a poor person and to transfer of the kind envisaged in the weak transfer, axiom. In fact, a reverse transfer, i.e. from the poor to some one richer, will either leave Hp unchanged or make it go down but will never make it go up. The income gap ratio (Ip) satisfies the monotonicity axiom, but violates the weak transfer axiom. The focus axioms is motivated by the view that the poverty measure is a characteristic of the poor and not of the general poverty of the nation. It does not however try to reflect the relative burden of poverty viz, what proportion of income of the rich would be needed to wipeout the poverty gap of the poor, since that is clearly caused by the rich being richer, even when all the poor remain just as poor and miserable.

Sen (1981) suggested the following measure to find out the number of poor falling below the poverty line.

$$P = H [1 - Y^* (1 - G) / \pi]$$

Where

P= Sen’s measure of poverty (1981), H= Head count ratio (0.1619), Y*= Mean income of the poor (284.13)

G= Gini coefficient of the poor (0.1992), π = poverty line. (387.45),

$$P = 0.1619 [1 - 284.13 (1 - 0.1992) / 387.45]$$

$$P = 0.1619 [1 - 284.13 \times 0.8008 / 387.45] = 0.1619 [0.403] = 0.0652$$

According to Sen’s measure of poverty (1981), 6.52 percent of the population falls below poverty line in the study area.

Income Gap Ratio (Ip)

Income Gap Ratio is a simple measure of poverty. It is related with the aggregate shortfall of income of the poor from the poverty line. It has been referred to as the ‘income gap ratio’ or ‘poverty gap ratio’. The measure Ip is usually defined as:

$$Ip = \frac{z - \bar{y}_p}{z} = 1 - \bar{y}_p / z$$

Where

Ip= Income gap ratio or poverty gap ratio, Z= poverty line of the sample households (387.45), \bar{y}_p = mean income of the poor (284.13). Therefore

$$Ip = \frac{387.45 - 284.13}{387.45}$$

$$Ip = 103.32 / 387.45 = 0.2666 \text{ (i.e. 26.67\%)}$$

Thus the income gap ratio or poverty gap ratio for the sample households has been worked out 0.2666 i.e. 26.67 percent.

Different Estimates of Relative Poverty with the help of various measures among the sample Household

The value of poverty estimates worked out among the sample household with the help of different poverty measures, viz; Head Count Ratio (Hp), Gini-coefficient of income distribution among the poor (G), Income Gap Ratio (Ip) and Sen’s measures of poverty 1973 (Ps), 1976 (Ps*) and 1981 (p) have been presented in table II.

TABLE – II: POVERTY ESTIMATES WITH THE HELP OF DIFFERENT POSITIVE MEASURES

S.No.	Poverty Measures	Percentage of poor
1	Head Count Ratio (Hp)	16.19%
2	Gini- Coefficient Poor (G)	19.92%
3	Income gap ratio (Ip)	26.67%
4	Sen’s measure of poverty (1973) (Ps)	8.03%
5	Sen’s measure of poverty (1976) (Ps*)	6.69%
6	Sen’s poverty line (1981) (P)	6.52%

The value of poverty estimate varies with the help of different measures among the sample household in the present study. Ps* and P are considered more reliable due to the reason that these two measures take into consideration not only the number of people below the poverty line but also the amounts by which the incomes of the poor fall short of the specified poverty level.

CONCLUSION AND SUGGESTIONS

The consumption pattern in rural area varies from place to place and from one region to other therefore present study is based on the day to day information on consumption expenditure throughout the full agricultural year. Further the results of the present study clearly indicate that there exist a lot of variations in the poverty and income inequality among the sample households. Income inequality is higher among all households as compared to poor households and the income of the poorest among the poor is very low mainly due to their small size of holding, higher level of dependency and lack of regular farm and non-form employment. In the study area there is a great scope for providing income and employment generating opportunities by developing horticultural activities, development of cottage and small scale industries, art and craft industries such as wool based industries, bamboo based industries, leather processing units, rope making, saw mills etc. But it is also observed that economic growth by itself does not lead to the containment of poverty. Along with economic growth some favorable legal and political institutions are needed for the containment and reduction of poverty.

REFERENCES

- Anirudh Krishna (2003), “Falling into Poverty: Other Side of Poverty Reduction”, Economic and Political Weekly, Delhi, pp.533-541.
- Bardhan, P. K (1970), “On the Minimum Level of Living and the Rural Poor”, Indian Economic Review.
- Beteille Andre (2003), “Poverty and Inequality” Economic and Political Weekly, Vol. XXXVIII, No. 42, Delhi, pp. 1455 -1463.
- Bhalla, G. S. and Hazell Peter (2003), “Rural, Employment and Poverty: Strategies to Eliminate Rural Poverty Within a Generation”, Economic and Political Weekly, Delhi, pp. 3473-3484.
- Bhatty, I.Z. “ Inequality and Poverty in Rural India”, Poverty and Income Distribution in India, edited by T.N. Srinivasan and P.K. Bardhan, Statistical Publishing Society, Calcutta, 1974, pp. 291-336.
- Dandekar, V. M. and Rath, Nilkantha (1971), “Poverty in India”, Indian School of Political Economy, p.8.
- Datta, K. L. (2008), “An Estimate of Poverty Reduction between 2004-05 and 2005-06”, Economic and Political Weekly, Delhi, Vol., XLIII, No. 43, 2008, PP. 61-67.
- Department of Economic and Social Affairs, Poverty, Unemployment and Development Policy: A Case Study of Selected Issues with Reference to Kerala, (United Nations, New York, 1975), p.7.
- Dev, Mahendra S. and Mahajan Vijay (2003), “Employment And Unemployment”, Economic and Political Weekly, March 22-29, pp.1252-1261.
- Directorate of Economics and Statistics, Symposium on Social and Economic Problems of Hilly Areas, Simla, 1974, pp. 91 and 96.
- Gopalan, C., Ramashastri, B. V. and Balasubramaniam, S.C. (1980), The Nutritive Value of Indian Foods, Indian Council of Medical Research, Hyderabad, p.10.
- Government of India, Draft Fifth Five Year Plan 1978-83, Vol-II, Planning Commission, New Delhi, 1978, P.36.
- Government of India, Planning Commission, Draft Eighth Five Year Plan 1992-97, New Delhi, 1992.

14. Government of India, Planning Commission, Draft Seventh Five Year Plan 1985-90, New Delhi, 1990.
15. Government of India, Tenth Five-Year Plan, 2002-07, Planning Commission, New Delhi, 2002.
16. Himanshu (2007), "Recent Trends in Poverty and Inequality: Some Preliminary Results," Economic and Political Weekly, Delhi, Vol., XLII, No. 6, Feb.10, PP. 497-507.
17. Himanshu (2008), "What are These New Poverty Estimates and What Do They Imply?" Economic and Political Weekly, Delhi, Vol., XLII, No. 43, PP.38-43.
18. Himanshu (2010), "Towards New Poverty Lines for India," Economic and Political Weekly, Delhi, Vol., XLV, No. 1, PP.38-48.
19. Kumar, Sanjay and Sharma, N. K. (2001), "Labour force and Employment scenario: Where do the Projections and Realities Lead To?", Labour & Development, Vol. 7, No. 2, pp. 37-51.
20. Mahendra, S. Dev and Mahajan, Vijay (2003), "Employment and Unemployment", Economic and Political Weekly, Delhi, pp.1252-1261.
21. Mahendradev, S. and Ravi, C. (2007), "Poverty and Inequality: All India and States, 1983-2005," Economic and Political Weekly, Delhi, Vol., XLII, No. 6, Feb.10, PP. 509-521.
22. Martin Ravallion (2008), "Global Perspective on Poverty in India", Economic and Political Weekly, Delhi, Vol., XLII, No. 43, Oct..25, PP. 31-37.
23. Minhas, B. S. (1970), "Rural Poverty, Land Redistribution and Development", Indian Economic Review, Vol.V, No.1, April, reprinted in Sankhya, Series C, Vol. 36, 1974, pp.252-263 also see in B.S. Minhas: Planning and the Poor, S. Chand & Co., 1974, Chapter II, pp. 63-101.
24. Ojha, P. D. (1970), A Configuration of Indian Poverty: Inequality and Levels of Living, Reserve bank of India Bulletin, January.
25. Orshansky, M. (1965), counting the poor Another Look at The Poverty Profile, Social Security bulletin, 28, quoted in A.B. Atkinson: The Economics of Inequality, Oxford University Press, 1975.
26. Ramna and Sikander Kumar (2008), "Measurement of Poverty and Income Inequality in the Mid-Hill Zone Agrarian Economy of Himachal Pradesh- Normative and Positive Approach," Indian Journal of Economics, Allahabad, Vol. LXXXVIII, No. 351, PP. 611-632.
27. Rowntree B.S., Poverty- A study of life, Macmillan, 1922, quoted in A.B. Athinson, The Economics of Inequality, p.126.
28. Sastry, S.A.R. and Suryanarayan, T. (1981), "Optimum Diet and Poverty Line, in Employment, Poverty and Public Policy", Sardar Patel Institute of Economic and Social Research, Allied Publishers, New Delhi, pp. 97-116.
29. Sen, Amartya K. (1976), "Poverty: An Ordinal Approach to Measurement", Econometrica, Vol. 44, No. 2, March, pp.219-230.
30. Sen, Amartya K. (1974), "Poverty, Inequality and Unemployment" Economic and Political Weekly, Special Number, 1973, reprinted in Poverty and Income Distribution in India edited by Bardhan and Srinivasan, Statistical Publishing Society Calcutta, 1974, pp. 67-83.
31. Sen, Amartya Kumar (1981), "Poverty and Famines; An Essay on Entitlement and Deprivation", Oxford University Press, Walton Street, Oxford, 1981, pp. 186- 189.
32. Sharma, K. C. (1994), "Poverty, Unemployment and Inequalities in Tribal India: With Special Reference to Himachal Pradesh", Reliance Publishing House, New Delhi, pp. 151-247.
33. Sharma, L. R. (1982), "Poverty and Inequality in the Rural Sector of Himachal Pradesh" Economic Affairs, Vol.27, No.7-9, Calcutta.
34. Sharma, Shiv Dyal (1997), "Dimensions and Dynamics of Poverty in India", Mohit Publications, New Delhi, pp.168-193.
35. Singh, S. R. (1986), "How to Improve Rural Scenario Faster?" Yojna, New Delhi.
36. Thakur, Dalip S. (1985), "Measurement of Inequality and Poverty in the Hilly Agrarian Economy of Himachal Pradesh A Positive Approach", Arth-Yikas, January-December, pp. 78-102.
37. Thakur, Dalip S. (1985), "Poverty, Inequality and Unemployment in Rural India: Some Conceptual and Methodological Issues in Measurement", B.R. Publishing Corporation, New Delhi, pp. 173-257.

REQUEST FOR FEEDBACK

Dear Readers

At the very outset, International Journal of Research in Computer Application and 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 an appropriate consideration.

With sincere regards

Thanking you profoundly

Academically yours

Sd/-

Co-ordinator

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

