

Impact and Intensity of Multidimensional Poverty in J&K

Subash kumar

Research Scholar Department of Economics, Jammu University.

INTRODUCTION

Poverty is multidimensional phenomenon. It extends beyond the limited horizons of the income poverty which ignores the absence of the non marketed goods and services. The dimensions of the poverty are wide ranging which cannot be encompassed by the money metric approaches to the poverty measurement. Income or expenditure based poverty measures cannot capture such indicators as health, education and standard of living. It leads to underestimation of poverty and hence inadequate policy action towards eliminating the multidimensional approach to the poverty measurement. Multidimensional approach to the poverty measurement centers on the work of Amartya Sen's capability approach. According to Sen economic and social arrangements of individuals should be viewed according the capabilities that live in them. Thus a shift was made from the uni-dimensional approach to the poverty measurement to the multidimensional approach. The multidimensional approach to the poverty have certain difficulties with regard to the dimensions to be chosen, indicators to be chosen and relative weights to be assigned to various dimensions and indicators but all these measures have been increasing used in both developing and development world. United Nations has been one of the Prime agencies challenging primacy of income based/ GDP measures of poverty and has introduced HDI as the measurement for capturing both social and economic indicators. Similarly countries releasing the importance of the multidimensional poverty have set MDGS. These goals are eight in number. The eight goals are 1 eradication of extreme poverty and hunger 2. Active universal primary education 3. Promote gender equality and empowerment 4 reduce child mortality 5 improve maternal health 6 combat HIV/AIDS, malaria and other diseases 7 to ensure environmental sustainably 8 to develop global partnership for the development. Thus these goals point the multidimensional nature to the measurement of the poverty and calls upon the governments to take effective actions. But such an action can be taken only if the existing measurements to poverty are redefined and refined in line with multidimensional measures.

Poverty came to defined more clearly after works of the Amartya Sens. UNDP human development Report 1997 defines poverty as denial of opportunities and choice of the objectives of human development is to live, long and healthy life and creative life and enjoy a descent standard of living, freedom, dignity, self respect and respect for others. Sen points that income no doubt creates ability to purchase goods and services but to purchases commodities and convert commodities into

functionings is not precise for all. Individuals differ in their capability to convert functioning's into capabilities due wide ranging factors such as physical entitlements, nature of occupations, public action and social status. The adaptation of Un-dimensional measures leads to underestimation of poverty and ignores such factors as human dignity, equality, freedom, and solidarity in the different dimensions' of life; education, health and standard of living and social participation. Another

argument which is put forward is that income based measures, measure the capacity of the households to purchase goods through the market but it doesn't capture access to the public goods and services which are not captured with income. Thus some of the indices such as HDI and HPI evolved. These measures capture non-market deprivations but a major problem with these measures is that they fail to measure individual deprivations but measure average achievements for the country as a whole. Multidimensional poverty measurement has replaced Human Poverty Index. This measurement has been developed by Alkire and Santos 2010 and corrects these shortcomings of HPI and HDI. This measure is very flexible as the dimensions and indicators to be chosen can be varied from country to country and region to region with varying weights.

Though economic growth with social justice has been one of the main objectives of economic planning in India but much of literature has focused on the inequalities among different economic groups. But in plural society as that of India, it becomes very important to look at the socioeconomic condition of people belonging to different caste and religions. There has been a lot of hue and cry that reservation system has put those groups who don't get it in a relative disadvantageous position's. Some put forward the view that protective discrimination has not been much of the use to vast majority of poor in these groups but to handful of influential people. Thus while measuring poverty required attention is to be paid to see health, education and nutritional status of these groups vis-a-vis rest of the populations.

While measuring poverty our primary concern should be to measure and compare poverty figures among different social groups such as scheduled caste, scheduled tribes and other backward classes. Scheduled tribes and scheduled caste are administrative categories of

population identified by the government for the purpose of protective discrimination. The terms scheduled caste and scheduled tribes are used in legal sense. Apart from administrative categories there are no scheduled caste and scheduled tribes. There are numerous communities within these groups each of which having different culture, language and tradition. These tribes are characterized by different socio-economic setup than mainstream Hindu population. Scheduled caste has been isolated by caste Hindu since century in socio-economic and religious sphere. They have been subjected to humiliation and exploitation. Scheduled tribes on the other hand are said to be original inhabitants of India before the settlements of Aryans and these have been physically or geographically excluded but these caste did not face social stigma and are not socially excluded. Most of scheduled tribe populations live in remote and inaccessible hilly regions.

The preamble of Indian constitution provides for justice to all citizens in social, economic and political sphere. The directive principles of state policy specially direct the state to take special action for the economic advancement of scheduled caste and scheduled tribes. The constitution directs state to promote educational and economic interest of scheduled tribes and protect them from all forms of exploitation. The constitution provides for various safeguards including special component plan for tribal's. In economic terminology these refer to within group redistributive policies. The present work will focus on incidence and intensity of multidimensional poverty among socio-economic groups of Kishtwar district of Jammu and Kashmir. The study is primary in nature.

REVIEW OF LITERATURE

Townsend and Smith (1965) argues that individuals and families are said to be living in poverty when they lack resources to obtain necessary diet and participate in activities and living conditions which are customary.

Anand and Sen (1997) pointed the need for the multidimensional view of poverty and deprivation and guide the search for adequate indicators of poverty which will give true picture of deprivation.

Sabina Akire et.al. (2014) says that multidimensional poverty engages a normative motivation and more recently it has been used to different units of analysis and with respect to different focal areas such as women empowerment, targeting, child poverty, governance, fair trade, energy gender using fixed methods and participatory work.

transparent and informed by public debate and reasoning.

Sabina Alkire (2007) has developed an important method for the measurement of multidimensional poverty. The analysis of Sabina and Alkire presents a simple methodology for the measurement of poverty, for the targeting of social welfare programmes and for the monitoring and evaluation of the policies. An important advantage of the multidimensional poverty index is that they are flexible and the choice of dimension can be varied locally, weights of indices can be varied and poverty cutoff can be varied.

Sabina Alkire and Suman Seth (2008) found that Multidimensional poverty in Jharkhand is driven by asset deprivation, poor quality of air, nutritional deficiencies and disempowerment also contributing significantly. In Gujarat nutrition is leading indicator of poverty followed by disempowerment.

Bagli Supravat (2010) Estimating multidimensional poverty index for 580 households of Bunkhara district found that 52.59 % of people are multidimensionality poor whereas income poor are about 40%. The poverty alleviation programmes such as MGNREGA has not been able to provide employment for 100 days guaranteed under the scheme. It is suggested that skill training should be provided to people to enable them to shift from unproductive primary activities to industrial and service sector. The occupational mobility as solution to reduction of the multidimensional poverty suggested by him is very convincing.

considerable extent.

A study by Mehta (2006) in Gujarat showed that the incidence of poverty was much higher among SCs/STs than the general population, both in rural and urban areas. In rural areas, the incidence of poverty among STs (27.5 per cent) was more than double that of the general population in the state. The STs were the most vulnerable to poverty in the state compared to SCs. For all the social groups, the poverty estimates were significantly lower among rural rather than urban counterparts. The decline in the general incidence of poverty during 1993-94 to 1999-2000 was more than double in Gujarat (-8.5 per cent) than in the rest of India (- 4.1 per cent). The pace of decline in poverty among SCs, followed by STs, was more than that of others and their counterparts in India during the same period. The decline in poverty was significantly higher in respect of SCs vis-à-vis STs.

World Bank (2011) found there is greater convergence between Dalits and non Dalits in post primary education but still they lag behind. In labor market, Dalits are more found in casual jobs and their participation in these jobs in very high. In rural areas, educated unemployment among Dalits has become a problem. The wage

differential between Dalits and non Dalits population clearly points out to their social exclusion. Regarding political space, Dalits have been able to claim their space up to greater extent than tribal's.

World bank (2006) World Bank found that infant mortality is directly related to poverty of the ST in the district. Tribal children are at par with non tribals but lag behind by the time they reach to the age of 5. This has been confirmed by Sharma et al. (2009) whose analysis of NFHS data for Orissa show significant disparity in neonatal, infant and under 5 mortality rates in the states. These authors find that the first and second lowest wealth quartiles have highest mortality rates World Bank (2011).

NSSO (2011-12) the inequality of income between low income and high income groups is increasing as 68th round of NSSO puts that ratio of top 10% of economic group to the bottom 10% has increased to 6.9% in 68th round of survey carried out in 2011-12 from 5.8% in the earlier 66th round in 2009-10. In urban areas ratio increased from 10.1% to 10.9%.

Alessio Fusco (2006) found that there is very low overlapping of income and non income poor. Multidimensional indicator is correlated with income measure of poverty but not enough that one could be used as proxy for another and hence income and multidimensional poverty can said to be complementary to each other rather than supplementary.

OBJECTIVES OF STUDY

1. To study the incidence and intensity of multidimensional poverty for the SC, ST and non SC/ST households residing in the district kishtwar.

2. To examine the impact of household income along with other selected household Characteristics on the incidence of multidimensional poverty.

3. To find variation in income of SC, ST and Non SC/ST of Kishtwar district.

HYPOTHESIS OF THE STUDY

H0: Income poverty and multidimensional poverty are closely and positively related.

H1: Income poverty and multidimensional poverty are not closely and positively related.

METHODOLOGY

1. Research Methodology and Data Source:

The present study entitled Multidimensional Poverty among Socio-economic Groups of Kishtwar is based on primary source of data. In order to study the multidimensional poverty among social groups we followed the methodology of Multidimensional Poverty Index proposed by Alkire and Santos (2010). It consists of 10 indicators in the field of health, education and standard of living. We have given equal weight to each dimension and each indicator within each dimension. The score of one 1 for deprivation in each indicator and 0 otherwise, the maximum deprivation (d) score is 10. It is because in this index we have 10 indicators belonging to 3 dimensions. Since MPI gives equal weight for each dimension, the maximum deprivation score in each dimension is 10/3. As dimension education has 2 indicators it will get the weight of 5/3 for each indicator. Similarly health has 2 dimensions and thus it will also get the weight of 5/3 for each indicator. The standard of living dimension has 6 indicators and thus each dimension will get the weight of 5/9. What we need to identify whether a particular household is MPI poor or not is to obtain summation score of deprivation in the

range of all dimensions and indicator. According to UNDP a household (or all members of household) is poor if its deprivation score is 3.33 or more. This study has considered whether a particular household is

multidimensional poor or not as incidence of multidimensional poverty. The dimensions and indicators of multidimensional poverty with weights have been presented in the table1.

4.

Indicators of the Multidimensional Poverty Index.

Dimension	Indicators	Weight
Education	No one has completed 5 years of the Schooling.	5/3
	Any child has died in the family	5/3
Nutrition	Any adult member is malnourished.	5/3
	Any child has died in the family	5/3
Standard of Living.	No electricity.	5/9
	No access to the safe drinking water	5/9
	No access to adequate sanitation	5/9
	Household has dirt/wall floor	5/9
	Household uses dirty cooking fuel(wood, cow dung, charcoal)	5/9
	Households have no car and own at most one of the T.V, Refrigerator and Mobile.	5/9

Source: Human Development Report 2010.

Among the indicators of multidimensional poverty, the measuring of malnutrition is very difficult one it is very difficult to obtain BMI value for all the members of household. We followed these measures but it very difficult to obtain accurate measure of BMI for each member of the household member due to absence of some of members and also due to our time, technical and financial constraints. We rather measure it by personal observation by keeping the measures of IBM and weight for child in mind. Thus for nutrition dimension only those households were taken about whom we had information. For other indicators we simply gather information asking respondents and from our observations. The definition of improved sanitation, safe access to drinking water, dirty/wall floor, dirty cooking fuel, we followed using the standards of MDG'S.

We computed multidimensional poor head count ratio (H) as the proportion of the multidimensional poor people to the total population. Therefore

$$H=q/n$$

Where q stands for number of the multidimensional poor household and n is total population. The intensity of multi-dimensional poverty (A) reflects the proportion of weighted component indicators of which poor people are deprived of. Technically,

$$A=\Sigma C/qd$$

C denotes total score of weighted deprivation the poor people experience and d stands for the total number of indicators in all the dimensions of deprivation. Finally multidimensional poverty index is obtained by multiplying multidimensional head count ratio H with intensity of poverty A.

$$MPI=H \times A$$

We have attached value '1' if household is multidimensional poor and '0' otherwise. it makes incidence of multidimensional poverty a binary measure. The model of LOGIT has been used to see impact of money metric poverty, occupation of household, financial inclusion, caste of household on the probability of incidence of multidimensional poverty for the sample household.

The households are being categories as SC, ST and a non SC/ST. Non SC/ST household includes upper caste Hindus and Muslims.

To see the variation in income of different social groups: scheduled caste, scheduled tribe and non SC/ST, the ANOVA has been used.

2. Selection of the area:

The universe for conducting the present study has been selected through stratified random sampling technique. We have selected 3 developmental blocks with highest percentage of scheduled caste and scheduled tribe population and with SC, ST and general category population living in the same areas. The three blocks selected are Inderwal, Kishtwar and Drahabshalla. Out of each block 2 villages have selected with highest

percentage of SC, ST population and those villages where these groups live in same village. Thus village Inderwal and Chattroo have been selected from Chattroo block. Village Pochaal and Palmar have been selected from Kishtwar block and village Kukerwas and Karool from Drahabshalla block. A total of 30 household belonging to SC category has been selected from each block (15 from each village). Thus total number of household from SC category from all blocks is 90. Similliary total number of scheduled tribes from all blocks is 90 households and 90 for general category. Thus our total sample size is 270 household.

3. Methods of enquiry and Data collection:

The enquiry has been conducted through survey method. Data has been collected through personal interview method with respondents in a well structural questionnaire. The primary information regarding concentration of population of different social categories has been collected from the office of Statistical and Planning Officer, Kishtwar.

Multidimensional Poverty Analysis

Multidimensional Head Count Ratio

H (Headcount Ratio)			
Name of the Village	SC	ST	NON SC/ST
Chatroo	0.8	0.86	0.67
Inderwal	0.8	1	0.42
Kukerwaas	0.733	0.866	0.42
Karool	0.866	0.8	0.47
Pochaal	0.7333	0.93	0.2
Palmar	0.733	0.886	0.67
Overall	0.77	0.88	0.477

Source: field survey.

The above table shows the headcount ratio which of multidimensional poor people. It is ratio of those households whose score is less than the cutoff of 3.33 to the total households in each category. The headcount ratio in SC category the village Chattroo is 0.80; it is 0.80 in Inderwal, 0.733 in Kukerwaas, 0.866 in Karool, 0.733 in Pochaal, 0.733 in Palmar. The highest headcount ratio is in Karool and lowest in Pochaal, Palmar and Kukerwaas. Overall headcount ratio is 0.77. In the scheduled tribe category, the headcount ratio is 0.86 in Chattroo, 1 in Inderwal, 0.866 in Kukerwaas, 0.80

in Karool, 0.93 in Pochaal, 0.73 in Palmar. The highest headcount ratio is in Pochaal and lowest is in Karool. The overall headcount ratio among ST category is 0.88. In the non SC/ST category the headcount ratios are 0.67 in Chattroo, 0.42 in Inderwal, 0.42 in Kukerwas, 0.47 in Karool, 0.20 in Pochaal and 0.67 in Palmar. The highest headcount ratios are in Chattroo and Palmar and lowest in Pochaal. The headcount ratio is 0.77 among SC, 0.88 among ST and 0.47 among non SC/ST. thus the highest MPI poor are in ST followed by SC and lowest in non SC/ST.

Table.2.1

Intensity of Multidimensional Poverty

A (Intensity of Poverty)				
Name of the Village	SC	ST	NON SC/ST	
Chatroo	4.46	3.61	2.59	
Inderwal	4.21	6.16	5.62	
Kukerwaas	3.77	4.44	3.381	
Karool	3.45	4.19	3.622	
Pochaal	4.2	3.97	1.6	
Palmar	3.55	3.47	4.12	
Overall	3.94	4.30	3.48	

5. Source: Field Survey.

6. The above table shows intensity of multidimensional poverty. It is the product of deprivation scores of multidimensional poor households and the total number of indicators in which the households is deprived to be divided by the total number of the deprivation of all the households. The intensity of multidimensional poverty among SC is 4.46 in Chattroo, 4.21 in Inderwal, 3.77 in Kukerwaas, 3.45 in Karool, 4.2 in Pochaal and 3.55 in Palmar. The highest intensity of poverty is found in Chattroo and lowest in Karool. The intensity of MPI poverty is 3.61 in Chattroo, 6.16 in Inderwal, 4.44 in

Kukerwas, 4.19 in Karool, 3.97 in Pochaal and 3.47 in Palmar. The highest intensity in this category is in Inderwal and lowest in Palmar. The intensity among non SC/ST is 2.59 in Chattroo, 5.62 in Inderwal, 3.381 in Kukerwas, 3.622 in Karool, 1.66 in Pochaal and 4.12 in Palmar. The highest intensity is found in Inderwal and lowest in Chattroo. The overall intensity is 3.94 among SC, 4.30 and 3.48. Thus intensity of Poverty is very high among ST followed by SC. It is lowest among non SC/ST.

7. Table.2.2

8. Multidimensional Poverty Index

MPI			
Name of the Village	SC	ST	NON SC/ST
Chatroo	3.568	3.104	1.735
Inderwal	3.368	6.1	2.36
Kukerwaas	2.763	3.84	1.42
Karool	2.987	3.352	1.702
Pochaal	3.07	3.692	0.32
Palmar	2.602	3.0744	2.76
Overall	3.08	3.86	1.71

9. Source: Field survey.

10. The above table shows the multidimensional poverty index which is product of the headcount ratio (H) and intensity of poverty (A). MPI index value for SC in Chattroo is 3.56, Inderwal it is 3.36, in Kukerwas it is 2.76, in Karool 2.98, in Pochaal 3.07 and in Palmar 2.60. The highest MPI value is in village Chattroo 3.56 and lowest is in Palmar 2.60. The overall MPI value for this category is 308. Among ST the MPI value is 3.104 in Chattroo 6.1 in Inderwal, 3.84 in Kukerwaas, 2.98 in Karool, 3.07 in Pochaal and 2.602 in Palmar. The highest MPI value is for village Inderwal and lowest for

Palmar. The overall MPI value for this category is 3.86. Among non SC/ST, the MPI value is 1.73 in Chattroo, 2.36 in Inderwal, 1.42 in Kukerwaas, 1.70 in Karool, 0.32 in Pochaal and 2.76 in Palmar. The highest MPI value is in Inderwal and lowest is in Pochaal. The overall MPI value for non SC/ST is 1.71. Thus MPI value is comparatively high among ST 3.86 followed by SC 3.08 and it is lowest among non SC/ST. we can thus say that Majority household lives in poverty among SC and ST and average household is well of among non SC/ST.

Percentage Distribution of Attributes of Households.

Table.2.3

Percentage Distribution of Sample Households by Household Characteristics.

Household Characteristics.	SC	ST	Non SC/ST
	Number (%)	Number (%)	Number %
Multidimensional poor	70 7.77	80 (90)	43 (47.77)
income poor	34 (37.7)	66 (73.3)	28 (31.11)
cultivation as major occupation	30 (37.77)	35 (38.88)	12 (13.33)
self employment as major occupation	12 (13.33)	02 (2.220)	17 (18.88)
casual labor	22 (31.11)	28 (33.3)	04 (4.4)
Service	13 (14.44)	07 (7.77)	18 (22.22)

Horticulture	03 (3.33)	10 (11.11)	14 (15.55)
financial inclusion	60 (66.6)	66 (73.333)	72 (80)
nuclear family	27 (30)	39 (43.3)	42 (40)
Business	12 (16.66)	09 (10)	18 (20)

Source: Field Survey.

Based on the criterion of identifying multidimensional poor households we have found that 77.7% of sample households among SC category, 81% of household among ST category and 43% of household among non SC/ST category are multidimensional poor. 37.11% of household belonging to SC category, 73.3% of household among ST and 31.11% of non SC/ST household are income poor in accordance with income poverty line for (RS.891 per head per month) for the rural people in Jammu and Kashmir (Government of India, 2012). In order to consider multidimensional poverty of households we consider sum of scores obtained the household in the range of all dimensions and indicators. Thus income poverty is less than multidimensional poverty.

Major source of income among scheduled tribe and scheduled caste household is farming. The percentage of sample families engaged in the cultivation is 37.7% among SC, 38.8%

Among ST household. There are 13.3% of sample families from general category who are engaged in farming. Among non SC/ST household highest numbers of people are engaged in business 25.5% followed by service sector 22.2%. The percentage of population engagement in government or private job is 14.44% among SC and 7.77% among ST. Thus service sector are mostly dominated by upper caste Hindus and Muslim population. The second highest occupation in which major percentage of SC population are employed is business and among ST is casual labor. Thus labor class mostly comes from scheduled tribe families. In horticulture scheduled tribe families engaged are 11.11% and that scheduled caste families engaged are 3.33. The non SC/ST families engaged in horticulture are 15.55%. Thus a sizeable of population of sample families of ST is engaged in horticulture. 80% of household from non SC/ST category have opened an account in the bank, this percentage is 73.3 among ST and 66.6 among SC household. Thus majority of sample families were reported to be financially included.

Table.2.4

Extent of Multidimensional Poverty.

	SC	ST	NON SC/ST
Level Of Multidimensional Poverty	%	%	%
Extreme (7to 10)	1 (1.11)	3 (3.33)	7 (7.77)
Moderate 5to 7	27 (30)	22 (24.4)	15 (16.66)
Poor (3 to 5)	42 (46.66)	55 (61.11)	21 (23.33)
Vulnerable (Non poor) 2 to 3	14 (15.55)	7 (7.77)	30 (33.3)
Non Poor (0 to 2)	6 (6.6)	3 (3.33)	17 (18.88)

Total households	90 (100)	90 (100)	90 (100)
Total Poor households	70 (77.7)	80 (88.8)	43 (47.7)

Source: Field Survey.

The above table shows classification of households into the different groups according to level of multidimensional poverty. The groups have been classified into (A) non poor as those households who have deprivation score of 0 to 2. Such households are considered to be well-off (B) Vulnerable but non poor. Those households with deprivation score of 2 to 3 are considered as vulnerable to poverty. (C) Poor. Those household with deprivation score of 3 to 5. (D) Moderate Poor. Those households with deprivation score of 5 to 7 (E) Extreme poverty as households with deprivation score of 7 and above up to 10 which is maximum score. Going by same classification, 1.11 % households in the SC category are in extreme poverty. The percentage of household in ST category who are in extreme poverty 3.33% in ST and 7.77 % in non SC/ST. thus extreme

poverty percentage is higher among non SC/ST and SC than among SC. 30% households in SC category are in moderate poverty, 24.4% among ST and 16.66 among non SC/ST. thus moderate poverty is higher among SC followed by ST and lowest among non SC/ST. the percentage of households who are in poverty but have less deprivation score as compared to those in moderate poverty is 46.66 among SC, 61.11% among ST and 23.33 % among non SC/ST. thus scheduled tribes have highest percentage in this category of households followed by SC. The percentage of households who are vulnerable is 15.5 among ST, 7.77 among ST and 33.3 among non SC/ST. Thus percentage of households who are more likely to fall into poor category is highest in non SC/ST followed by ST.

Table 2.5

Percentage Distribution of Indicators of Multidimensional Poverty Index.

Caste	SC	ST	NON SC/ST
Dimension/Indicator			
Education			
No one has completed 5 years of schooling	63 (70)	66 (73.33)	27 (30)
Atleast one child below 16 years of age not attending the school	1 (1.11)	10 (11.11)	11 (12.22)
Nutrition			
Any adult member is malnourished	25 (27.77)	24 (26.6)	25 (27.77)
Any child has died in the family during last 5 years	6 (6.66)	9 (10)	4 (4.45)
Standard of living			
No electricity	11 (12.22)	22 (24.44)	17 (18.88)
No access to safe drinking water	23 (25.55)	37 (41.11)	53 (58.88)
No access to improved sanitation	67 (74.44)	81 (90)	71 (78.88)

Household has dirt floor	87 (96.66)	86 (95.5)	64 (71.11)
Household uses dirty cooking fuel	77 (85.5)	75 (83.3)	49 (54.44)
Households have no car and own at most one of T.V, refrigerator, Mobile.	90 (100)	82 (91.11)	80 (88.8)

Source: Field Survey.

The above table shows percentage distribution of indicators/dimension of the households. It shows the percentage of households in each category who are deprived separately in each of these dimension. In the dimension of education, the percentage of households in which no adult member aged 18 above have completed primary is 70% among SC, 73.3% among ST and 30% among non SC/ST. thus adult illiteracy is highest among ST and SC. The other indicator in this dimension is education of children's below 18 years of age. The percentage of households in which at least one of the child in this age group is not attending the school or has not got enrolled is 1.11% among SC, 11.11% among ST and 12.22 among non SC/ST. thus non SC/ST households are comparatively more deprived in this indicator of education dimension but still the percentage is not very high. The other dimension in this indicator is nutrition. It has two dimension (A) any adult member in the households is malnourished (B) Any child has died in the family during last 5 years. The percentage of households in which any adult member is malnourished is 27.7 among SC, 26.6 among ST and 27.7 among non SC/ST. thus there is not much of difference between these groups in this indicator. The percentage of households in which at least one child has died in the family is 6.6 among SC, 10.00 among ST and 4.45. Thus infant mortality is very higher among ST and SC households although it is high among non SC/ST households also. The third dimension is standard of living. it has 6 indicators. (A) No electricity (B) No access to safe drinking water (C) Non access to improved sanitation (D) household has dirt floor (E)

household uses dirty or conventional cooking fuels (E) households have no car and own at most one of T.V, Refrigerator, Mobile Phone. The percentage of households without electricity is 12.12 among SC, 24.44 among ST and 18.18 among non SC/ST. thus many of the households are without electricity. Such percentage is relatively high among ST population. The percentage of households who have no access to safe drinking water is 25.55 among SC, 41.11 among ST and 58.88 among non SC/ST. thus large majority of sample household's don't have access to safe drinking water as unprotected wells and springs have their source of water. The percentage of households who don't have access to improved sanitation is 74.4 among SC, 90 among ST and 78.88 among non SC/ST. thus majority of households don't have improved sanitation. Although percentage is highest among ST but even among SC and non SC/ST it is very high. The households who have don't have cemented or concrete floor and walls are made of unburnt bricks, mud and wooden logs are 96.66 % among SC, 95.5% among ST and 71.11% among non SC/ST. thus the figure is higher among SC and ST but the percentage is very high among non SC/ST households also. The households who use wood, cow dung and alike material for cooking purpose are 85.5% among SC, 83.3 among ST and 54.44 among non SC/ST. thus percentage of households who are using dirt fuel is higher among SC followed by ST but such percentage is very among non SC/ST households also. The households who don't have car/ Truck and own only one of T.V, refrigerator, mobile phone are 100% among SC, 91.1% among ST and 88.8% among non SC/ST. thus with exception of

few sample households all the households are deprived in this indicator of standard of living dimension.

FINDINGS OF THE STUDY

1. The intensity score of multidimensional poverty is 3.94 among SC households, 4.30 among ST households and 3.48 among non SC/ST households. Thus the average number of deprivation suffered by each household is higher among ST followed by SC. It is lowest among non SC/ST. Intensity score is not so high because in many of the indicators poor households are better off as for example children's education, infant mortality and availability of electricity and improved access to the clean drinking water.

2. The multidimensional poverty index value for ST is 3.86. it is 3.08 among SC and 1.71 among non SC/ST. thus we can say multidimensional poverty is higher among ST followed by SC and it is lowest among non SC/ST. the MPI index tells us that majority of household among SC and ST are poor.

3. Income poverty has calculated on the basis of state specific poverty line of planning commission which is RS.891 per head per month in rural areas. It was found that 37.11% of household in the SC category, 73.3% of households in ST category and 31.11% households among non SC/ST are income poor. Thus income poverty was found to be higher among ST followed by SC. It was found that income poverty is less than

4. The percentage of SC households who were found to be in extreme poverty with deprivation score of 7 to 10 was 1.11% among SC, 3.3% among ST and 7.7% among non SC/ST. thus extreme poverty is found to be relatively high among non SC/ST household. It is very low among ST and SC households.

5. The percentage of households in the moderate poverty with deprivation score of 5 to 7 is 30% among SC, 24.24% among ST and 16.66% among non SC/ST. thus moderate poverty is found to be relatively high among SC followed by ST.

6. The percentage of households who are poor but have deprivation score less than those in moderate poverty (score of 3 to 5) is 46.66% among SC, 61.11% among ST and 23.33% among non SC/ST. thus maximum households have deprivation score of 3 to 5 in SC and ST category.

7. The households who are non poor but are vulnerable to poverty (score 0 to 2) is 15.5% among SC, 7.77% among ST and 33.3% among non SC/ST. thus sample households who are non poor but are more likely to fall into poverty is highest among non SC/ST.

10 Scheduled tribes have low adult literacy as compared to scheduled caste and non scheduled caste/tribe. The percentage of household in which no adult has completed 5 years of schooling is 70 among SC, 73.33 among ST and 30 among non SC/ST. The adult literacy is highest among non SC/ST. Thus deprivation of these categories in adult education is serious concern.

11 The percentage of children who are not enrolled in the school going age are low among Non SC/ST followed by ST followed by SC. 1.11% of sample households in SC, 11.11% among ST and 12.12% among non SC/ST households have at least one children not attending the school. Thus ST and non SC/ST households have highest percentage in this indicator as compared to SC households. But the percentage household in which at least one of children not attending the school are very less among all the categories.

12. Malnutrition has been found to more or less equal among all the categories. It is relatively less among ST 26.6%. The percentage of household deprived in this indicator is 27.7% each for SC and non SC/ST.

13. The percentage of households in which at least one of the children has died in the family during last 5 years is higher among ST i.e. 10%. It is relatively low among non SC/ST 4.45% and 6.66% among SC. Thus infant mortality is relatively higher among ST households.

14. The sample households who don't have access to electricity is 12.22% among SC, 24.44% among ST and 18.88% among non SC/ST. thus deprivation in this indicator is relatively higher among ST followed by non SC/ST and it is lower among SC households.

15. The households who don't have access to safe drinking water are 25.55% among SC, 41.11% among ST and 58.88% among non SC/ST. thus deprivation in this indicator is being suffered more by non SC/ST households than by SC and ST households

16. The sample household who don't have improved sanitation is 74.44% among SC, 90% among ST and 78.8% among non SC/ST. Thus all of these groups lack proper sanitation but the deprivation in this indicator is relatively higher among ST followed by SC.

17. The households who don't have cemented floor and walls are 96.66% among SC, 95.5% among ST and 71.11% among non SC/ST. Thus majority of the households have walls and floor made of unburnt bricks, mud and wood. Though the percentage of household deprived in this category are relatively less among non SC/ST but still large majority of them are deprived in this indicator.

18. The households who use dirt cooking fuel are 85.5% among SC, 83.3% among ST and 54.44% among non SC/ST. Thus more of SC and ST are deprived in this indicator as compared to nonSC/ST but the percentage of deprived non SC/ST households is also above 50%.

19. The households who don't own cars and have at most one T.V, Refrigerator and Mobile phone are 100% among SC, 91.11% among ST and 88.8% among non SC/ST. thus higher percentage of deprived households was found to be in this indicator among all the indicators.

SUGGESTIONS

1. Income no doubt has effect of reducing the multidimensional poverty but along with income we need to ensure the accessibility to other improved facilities like health care, safe drinking water, education, affordable housing and Sanitation that fight directly against the multidimensional poverty.

2. The schemes like NRHM should be made more effective as large number of the households to fight against the malnutrition. The health infrastructure in rural and remote areas needs to be build-up as majority of the households in ST category live in remote regions.

3. Adult literacy programmes must be implemented in practice as large majority of the households is illiterate. The involvement of Gram Panchayat should be made and those in who are assigned with task of teaching should be given proper rewards. The teachers if given low salaries as is in the practice will not do their job efficiently.

4. Occupation mobility should be actively promoted and encouraged as there is ample evidence that occupation mobility have effect of reducing the multidimensional poverty. Horticulture has an important

role to play in reducing the multidimensional poverty. People should be made aware of the facilities given by the horticulture department. Marketing channel of horticulture should be improved so that farmers can get due prices for their produce. The road connectivity need to be made far off villages can be an important step in this direction and for this schemes like MGNREGA need to be implemented in the letter and spirit. Regular fairs should be done to so that people may get aware of the incentives and schemes meant for them.

5. The concept of poverty should be redefined. The multidimensional poverty should be adopted officially as is being done in some countries. Uni-dimensional poverty measures present low poverty figures and thus make governmental lexical in achieving the targets.

6. The financial inclusion was found to be insignificant in reducing the multidimensional poverty. Thus not much of reliance should be put on the opening of banks to remove poverty even though financial inclusion is also important. Financial inclusion can be of little value to those people with empty bank accounts.

7. The MGNREGA has an important role to play in reducing the multidimensional poverty of the socio economic categories but what needs to be done is to impart proper training to the workers so that the assets they create can be solid and may help in the development of the villages.

8. An important suggestion that can be made is that the MGNREGA scheme can be for the development of the horticulture in the state which can reduce multidimensional poverty.

9. Thus, instead of abolishing the MGNREGA, the time has come to strengthen it and use the men;

money and material for the development such sector which as high employment potential and can enhance the prosperity of the households. Schemes like it can be used for the construction of assets as latrine facilities, improved sources of drinking water.

10. Study has revealed that wastage and stagnation has considerably been reduced as almost all of children in the school going age are attending the schools. It is therefore suggested that instead of widening the network of schools and teachers, focus must be on improving the quality of education. Standards to be laid down and performance to be evaluated are not clearly laid down which results in misspecification of responsibility.

11. Academic performance of students in a given year as sole criterion for evaluating the performance of teachers s misleading. Periodic checks and inspection by appropriate authority, comprehensive evaluation of performance of students need to be done. Whereas in J&K academic performance in a given year is used as criterion for evaluating as performance of teachers but it has given birth to new menace of mass copying with teachers involvement in many cases so that they can increase their academic results.

CONCLUSION:

The present study reveals that the multidimensional poverty is very serious problem as compared to income poverty in the Kishtwar district of J&K. The incidence and intensity of the multidimensional poverty is higher among ST population as compared to non SC/ST. The SC population has higher intensity and incidence poverty as compared to non SC/ST but lower than ST households. Thus these classes deserve special packages in the field of health, education and standard of living. The occupation mobility is important in reducing

multidimensional poverty as probability of being multidimensional poor households is higher among occupation such as cultivators and casual labourers and very low among the self employed households and those who are engaged in the horticulture. Thus effort should be made to promote the development of horticulture. The income poverty is very closely associated with multidimensional poverty as regression analysis tells that increase in the income of the households reduces their probabilities of being multidimensional poor. Much of the high poverty among ST is explained by the fact that there is significant variation in the income of the households and mean income is lower among ST and SC as compared to non SC/ST. Thus schemes which directly enhance the income of the households should be actively promoted and encouraged. We have also however found the negligible effect of the financial inclusion as a variable in reducing the multidimensional poverty.

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