

# Inter District Dimensions of Socio-Economic Development in Jammu and Kashmir State: A Geographical Analysis



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## Abstract

The levels of development of different districts of Jammu and Kashmir has been obtained with the help of composite index based on optimum combination of twenty nine developmental indicators. The district-wise data on these indicators for the year 2011-12 were used for obtaining the level of development of all the twenty two districts of the State. Jammu and Kashmir has the characteristics of a backward economic region. The chief characteristics of the state are the predominance of the agricultural sector, low degree of urbanization, inadequately developed infrastructure, widespread illiteracy, high birth rates and low levels of investment. The state ranks among one of the bottom-line states with respect to socio-economic development indicators like literacy rate, infant mortality rate, death rate, birth rate, status of children and women, power consumption, industrial and infrastructure development. Though the number of people below poverty line is only 3.48 per cent (Planning Commission estimate), this does not reflect the progress of the state in terms of main indicators of development, because majority of the people have basic requirements like nutritious food, housing and clothing.

The levels of development were estimated separately for agricultural sector, infrastructural facilities and overall socio-economic sector. Kathua district was ranked first and the district Kargil was ranked last in the socio-economic development. Widespread disparities were observed in the level of development between different districts of the State. Infrastructural facilities and literacy status of the people were found to be positively associated with the socio-economic development. For bringing out uniform regional development, potential targets of various developmental indicators have been estimated in respect of low developed districts. These districts require improvement of various dimensions in some of the indicators for enhancing the level of development.

**Keywords:** Composite index; Socio-economic development; Developmental indicators; Model districts; Potential target; Infrastructure.

## Introduction

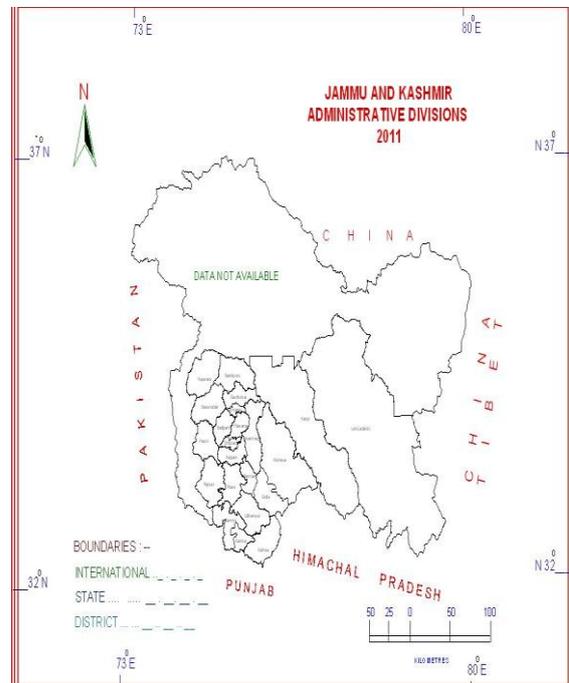
The development of an area is best reflected in the quality of life of its people. Developmental programmes are undertaken in country in a planned way through various Five Year Plans with the main objective of enhancing the quality of life of general masses by providing basic necessities as well as effecting improvement of their social and economic well-being. The green revolution in the agricultural sector and the commendable progress on industrial front have increased the total crop production and manufactured goods, but there is no indication that these achievements have been able to reduce substantially the inequality in regional development. In a large sized federal country like India, there is likely to exist wide disparities in the levels of development indifferent regions. Social development, by definition, is not a predetermined state but it is a continuous process of improvement of level of living. It implies the availability to maximum number of people of goods and services in an adequate measure, the existence of an agricultural, technological infrastructure which produces these goods and services and the existence of human related services of education and health which provides the trained manpower and also protect its health. For focusing the attention of planners, policymakers, scientists and administrators towards the levels of

disparities in socio-economic development of various states in the country, a seminar was Planning Commission, Government of India and State organized jointly by Planning Institute, Government of Uttar Pradesh during 1982. Realizing the seriousness and importance of the problems of estimation of level of development, the Indian Society of Agricultural Statistics conducted a series of research studies in this direction. The data on socio-economic variables of major 17 states of the country had been analyzed and wide disparities in the level of development were observed between different states. It was, therefore, felt necessary to make a deeper analysis for evaluating the level of development by analyzing the data on socio-economic variables at district level. Studies for estimating the level of development at district level had so far been made for the states of Orissa (1992, 1993), Andhra Pradesh (1994), Kerala (1994, 2005), Uttar Pradesh (1995, 2001), Maharashtra (1996), Karnataka (1997, 2003), Tamil Nadu (2000), States of Southern region (1999), Madhya Pradesh (2003), Assam (2004) and Hilly states (2004). It was found that the entire part of the low developed districts is not low developed but some parts are high or middle level developed. This year, the study is conducted for evaluating the status of development at district level separately for agricultural sector, infrastructural facilities and overall socio-economic sector in the state of Jammu and Kashmir by analyzing the data on economic variables for the year 2001-02. It would be of interest to estimate the status of development at district level, since there has been growing consensus about the need of district level planning in the country. Knowledge of level of development at district level will help in identifying where a given district stands in relation to others. The study throws light on the association of development between agricultural sector, infrastructural facilities and overall socio-economic sector. The improvements in different indicators required for enhancing the level of development of low developed districts are also suggested.

The State of Jammu and Kashmir is situated in north western part of the country. It is the home majestic snow capped mountains, picturesque rivers and green forests. The boundaries of the State are Russian Turkistan in north, Tibet in east, Punjab in south and Pakistan in west. Geographically the State can be divided into four zones. First, the sub-montane and semi montane plain commonly known as Kandi belt, the second, hills including Siwalik range, the third, mountains of Kashmir valley and Punjab range and the fourth, Tibetan track of Laddakh, Kargil, Gilgit and Skardu. The state has an area of 222,236 square kilometres and a population of about 12548926 (census of India, 2011). About 75 per cent people of the State depend on agriculture. Paddy, wheat and maize are the major food crops of the State. Literacy rate in the State is about 68.74 per cent as against 74.04 per cent at all India level. Handicrafts being the traditional industry of the State, has been receiving top priority in view of its large employment potential

and also demand of handicraft goods both within and outside the country.

**Fig. 1**  
**Location Map of the Study Area**



### Objectives of the Study

The main objectives of the present study are as under-

1. To make identification of the relatively less developed/underdeveloped areas within the Jammu and Kashmir State.
2. To classify the districts on the basis of differential levels of development for inter- regional variations.
3. To analyse the factors responsible for the inequalities in socio-economic development among the districts.
4. To suggest suitable strategies to reduce the regional inequalities for equitable development.

### Data Base and Methodology

The present study is based on the secondary sources of data obtained from Census of India handbook Jammu and Kashmir Series, Directorate of Economics and Statistics Srinagar, Journals, books, etc. The data has been tabulated and different statistical techniques have been used to analyse the data. One needs to look for an alternative dimension reduction technique which will enable them to summarize the whole set of information into a manageable form without much loss of the information content of the original data. The theme of the multivariate analysis is simplification and "to summarize a large body of data by means of relatively few parameters" (Chatfield and Collins, 1980). Though the composite index can be built up using simple techniques like ranking and indexing methods, these techniques have many drawbacks which have been criticized by many researchers like Dandekar Committee (1984), Kundu and Raza (1982), and

Sarker (1995). Kendall (1939) developed a composite index formula to overcome these problems using inter-dependent variables pertaining to agricultural productivity. For the present study different cartographic techniques have been used to represent the data which gives a better understanding about the disparities in socio-economic development in the study area.

## Review of Literature

A number of studies have been conducted from time to time regarding socio-economic development. Disparities or inequalities in economic and social development have been acknowledged among Indian states. The developmental programmes have been taken up in the country in a planned way through various Five Years Plans for enhancing the quality of life of people by providing basic necessities as well as effecting improvement in their social and economic well being. The green revolution in agricultural sector has enhanced the crop productivities and commendable progress in the industrial front has increased the quantum of manufactured goods but there is no indication that these achievements have been able to reduce substantially the level of regional disparities in terms of socio-economic development. The study conducted by Prem Narain, et. al (2009) regarding socio-economic development in Andhra Pradesh revealed that agricultural development has influenced the overall socio-economic development in the positive direction. They have conducted the study in twenty two districts of the study area while taking fifty socio-economic indicators. The similar study regarding regional imbalances in food crop production and dimensions of food Security in the Valley of Kashmir conducted by Rather J.A and Andrabi Z.A in (2010 and 2011) revealed that there is a lot of disparity with respect to food crop production at district level. Some of the districts are having huge potential of producing a good yield but some others are lacking the same either due to a hilly terrain or having a maximum area under urban infrastructure.

The study conducted by Ohlan, R (2013) regarding pattern of regional disparities in socio-economic development in India at district level wherein he emphasised that for bringing about uniform regional development and improving the quality-of-life, model districts for disadvantaged districts have been identified and potential targets for various social amenities have been estimated. An attempt has also been made to compare the levels of socio-economic development among various regions in India. The constructed socio-economic development index shows that India's Southern region is far more and symmetrically developed in comparison of Central and Northern regions. The results show that wide disparities in the level of socio-economic development exist among different districts within and between different regions of India. The level of development in infrastructural service sector is found to be positively and statistically significantly associated with the overall socio-economic development indicating that the growth and progress

of the sectors have been going hand in hand in the country. The results show that in Northern and Central regions of India the level of industrial development does not significantly influence the agricultural and overall socio-economic development while agricultural development influences overall socio-economic development. The study suggests that low developed districts require improvement in most of the indicators for enhancing their levels of overall socio-economic development.

According to United Nations (UN) concept note on 'Inequality' by Afonso et al. (2015), disparities in economic development have been viewed in two different approaches among economists. First approach considers economic disparity or inequality as 'inequality of opportunities' which can further be understood from theories of social justice. Whereas the second approach of economic disparity means inequality in income opportunities or inequality in monetary and living standards of individuals. Therefore according to Afonso et. al (2015), "Economic inequality refers to how economic variables are distributed-among individuals in a group, among groups in a population, or among countries. Development theory has largely been concerned with inequalities in standards of living, such as inequalities in income/wealth, education, health, and nutrition. Much of this discussion has boiled down to a debate between two perspectives: the first is primarily concerned with the inequality of opportunities, such as unequal access to employment or education; and the second with the inequality of outcomes in various material dimensions of human well-being, such as the level of income, educational attainment, health status and so on". Similarly the study conducted by Chaudhary, S. et.al (2013) regarding the dimensions of regional disparities in socio-economic development of Haryana revealed that the disparities were found out to be in almost all the fields such as agriculture, irrigation, power, industry, health, education and infrastructure as well.

## Developmental Indicators

Development is a multi-dimensional process and its impact cannot be fully captured by any single indicator. A number of indicators when analyzed individually do not provide an integrated and easily comprehensible picture of reality. Hence, there is a need for building up of a composite index of development based on optimum combination of various developmental indicators. Each district faces situational factors of development unique to it as well as common administrative and financial factors. Indicators common to all the districts have been included in the analysis for evaluating the level of development.

Composite indices of development have been obtained for different districts by using the data on the following developmental indicators:

1. Area under forest
2. Cultivators as percentage of total workers
3. Agricultural labourers as percentage of total workers
4. Cultivable area as percentage of reported area

5. Cultivable area per cultivator
6. Gross area sown
7. Gross area irrigated as percentage of gross area sown
8. Net area sown
9. Net area irrigated as percentage of net area sown
10. Double cropped area as percentage of net area sown
11. Area under total food crops
12. Area under commercial crops as percentage of gross area sown
13. Area under fruits and vegetables as percentage of gross area sown
14. Culturable waste land per cultivator
15. Average holding size
16. Average livestock per household
17. Cattle buffaloes per '000 ha. of cultivable area
18. Percentage of workers engaged in household industries
19. Number of small scale industrial units per lakh of population
20. Density of population per sq. km. area
21. Percentage of urban population
22. Decadal growth rate of population (1991-2001)
23. Average bank advances as percentage of deposits
24. Percentage of villages electrified
25. Road length per 100 sq. km. area
26. Number of workers per lakh of population
27. Literacy rate
28. Average population per medical institution
29. Average population covered per post office

A total of twenty nine developmental indicators have been included in the analysis. These indicators may not form an all inclusive list, but these are the major interacting components of development. Out of twenty nine indicators, seventeen indicators are directly concerned with the development in agricultural sector and the rest twelve indicators describe the availability of infrastructural and social facilities in the district.

### Estimation of Level of Development and Fixation of Potential Targets

Variables in respect of developmental indicators come from different population distributions and they may be recorded in different levels of measurements. Hence, the values of these indicators are not quite suitable for simple addition in the combined analysis. For obtaining the composite index of development, the values of the indicators are transformed by subtracting the mean from the individual observations and dividing it by the standard deviation. The best value of the transformed variables for each indicator (with maximum/minimum value depending upon the direction of the impact of indicator on development) is identified and the squares of the deviations of the transformed variable from the best value are obtained. The inverse of the coefficient of variation is used as weight for obtaining the pattern of development. The statistical technique given by Narain *et.al* (1991) is applied to construct the composite index of development for different districts. The composite indices have been calculated

separately for agricultural sector, infrastructural facilities and overall socio-economic sector. The values of the composite indices are non-negative and their smaller values indicate high level of development and larger values indicate low level of development. The developmental distances based on all the indicators have been obtained for each pair of districts and the best value of different indicators is taken as potential target for low developed districts.

### Z-Scores Formula

Yield is a measure of productivity

$$Y = \frac{P}{A} \times 1000$$

Where Y= Yield, P= Production of food grains, A= Area under food grains

### Step- I

$$Z_{ij} = \frac{X_{ij} - \bar{X}_i}{\sigma_i} \longrightarrow CS = \frac{\sum Z_{ij}}{N}$$

### Step- II

1.  $Z_{ij}$ = Standard score,  $X_{ij}$ =Original values of the score,  $\alpha$  = Mean of variables,
2. SD= Standard deviation of variables
3. Cs- denotes composite Z-scores,  $Z_{ij}$  indicates the sum of Z-scores of indicators j in district i

### (1). Pearsonian Correlation Co-efficient

$$r = \frac{n\sum xy - (\sum x)(\sum y)}{\sqrt{(n\sum x^2 - (\sum x)^2)(n\sum y^2 - (\sum y)^2)}}$$

$r$  = product moment co-efficient of correlation

$\sum x$  = Sum of all Rural Density values

$\sum x^2$  = Sum of squares of all x values

$\sum y$  = Sum of all per cent cropped more than once values

$\sum y^2$  = Sum of squares of all y values

$\sum xy$  = Sum of products of all x and y values

$n$  = total numbers of Districts

$r = 0.59$

### Results and Discussion

#### The Levels of Development

The composite indices of development have been worked out for different districts in respect of agricultural sector, infrastructural facilities and overall

socioeconomic sector. The districts have been ranked on the basis of composite indices. The values of

composite indices along with the rank of the districts are given in Table 1.

**Table1. Composite Index (CI) and Rank of Districts**

S.No	District	Agricultural Development		Infrastructural Development		Socio-economic Development	
		C.I	Rank	C.I	Rank	C.I	Rank
1	Jammu	0.72	2	0.44	2	0.59	2
2	Srinagar	0.73	3	0.46	3	0.73	7
3	Ganderbal	0.74	4	0.47	4	0.75	10
4	Anantnag	0.75	5	0.64	10	0.74	8
5	Kulgam	0.76	6	0.65	11	0.78	11
6	Baramulla	0.77	7	0.64	9	0.75	9
7	Bandipora	0.79	8	0.67	12	0.79	13
8	Udhampur	0.73	3	0.55	5	0.66	3
9	Ramban	0.79	8	0.81	14	0.91	15
10	Doda	0.77	7	0.68	13	0.76	11
11	Kishtwar	0.81	9	0.82	15	0.89	14
12	Pulwama	0.76	6	0.56	6	0.68	4
13	Shopian	0.74	4	0.64	9	0.72	7
14	Kupwara	0.91	14	0.83	14	0.92	17
15	Budgam	0.82	10	0.67	12	0.78	12
16	Kathua	0.71	1	0.37	1	0.55	1
17	Reasi	0.90	13	0.86	16	0.76	11
18	Samba	0.83	11	0.90	17	0.87	16
19	Rajouri	0.81	9	0.57	7	0.71	5
20	Poonch	0.84	12	0.58	8	0.72	6
21	Leh	0.81	9	0.66	10	0.79	12
22	Kargil	0.92	15	0.91	18	0.93	18

**Source: Data obtained from Directorate of Economics and Statistics, Srinagar and compiled by the authors**

It may be seen from Table 1 that in case of agricultural development, the district of Kathua, Jammu, Udhampur and Srinagar were ranked first and the district of Leh and Kargil were ranked last. Here, it may be pointed out that due to natural clematises and hilly slops the main cause poor agriculture conditions. The composite indices varied from 0.71 to 0.92. Infrastructural facilities play a very important role in enhancing the level of development in the State. With respect to these facilities, the district of Kathua was ranked first and the district of Kargil was ranked last. The composite indices varied from 0.37 to 0.91. In overall socio-economic development, the district of Kathua was placed on the first position and the district of Kargil occupied the last position. The composite indices varied from 0.55 to 0.93.

#### Different Stages of Development

For relative comparison of districts with respect to level of development, it appears quite

appropriate to assume that the districts having composite indices less than or equal to  $(\text{Mean} - \text{SD})$  are high level developed. These districts may be classified in category I of developed districts. Districts having composite indices greater than  $(\text{Mean} + \text{SD})$  are low developed districts. These districts might be classified as low level developed and put in category IV in the State. In the same way, the districts having composite indices between  $(\text{Mean})$  and  $(\text{Mean} - \text{SD})$  are high middle level developed and put in category II of districts in the State and the districts having composite indices between  $(\text{Mean})$  and  $(\text{Mean} + \text{SD})$  are low middle level developed districts. These districts are put in category III in the State. On the basis of above classification, the districts are put in four stages of development as high, high middle, low middle and low. Percentage of population in different stages of development is given in the following table.

**Table: 2 Populations under Different Stages of Development**

Stages of Development	Name of Districts	Population (%)
<b>Agricultural Development</b>		
High	Jammu, Kathua, Udhampur, Srinagar	32
High Middle	Anantnag, Baramulla, Pulwama, Ganderabal, Shopian, Kulgam, Reasi, Udhampur, Doda.	30
Low Middle	Punch, Budgam, Samba, Rajouri, Kupwara, Kishtwara, and Bandipora.	36
Low	Leh, Kargil,	2
<b>Infrastructural Development</b>		
High	Jammu, Srinagar, Kathua	28

High Middle	Udhampur, Reasi, Kulgam, Pulwama, Ganderbal, Shopian, Baramulla, Anantnag	36
Low Middle	Doda, Budgam, Rajouri, Kupwara, Samba, Kishtwara, Ramban, Poonch	31
Low	Bandipora, Kargil, Leh	5
<b>Socio-Economic Development</b>		
High	Jammu, Kathua, Srinagar	28
High Middle	Udhampur, Rahouri, Pulwama, Ganderbal, Shopian, Baramulla	27
Low Middle	Doda, Budgam, Ramban, Kulgam, Reasi, Samba, Punch, Kishtawar, Anantnag	33
Low	Kupwara, Bandipora, Kargil, Leh	12
<b>Composite Development Index</b>		
High	Jammu, Srinagar, Kautha	28
High Middle	Shopian, Kulgam, Baramulla, Ganderbal, Pulwama, Anantnag, Udhampur, Rajouri	38
Low Middle	Budgam, Punch, Samba, Kishtawar, Ramban, Doda, Reasi	22
Low	Kargil, Kupwara, Bandipora, Leh	12

**Source: Data obtained from Directorate of Economics and Statistics, Srinagar and compiled by the authors**

An analysis of the above table reveals that in case of agricultural development, four districts are found to be highly developed. About 32 per cent population of the State belongs to these districts. Nine districts covering the population of about 30 per cent are high middle level developed. Seven districts are low middle level developed. These districts cover the population of about 36 percent. Two districts viz. Kargil and Leh are the least developed. The population covered by these districts is about 2 per cent. With respect to infrastructural facilities, three districts having the population of about 28 per cent are found to be better developed in comparison to other districts. Eight districts with the population of about 33 per cent are found to be highly middle level developed. Eight districts are observed to be low middle level developed. These districts cover the population of about 31 per cent. Three districts having the population of about 7 per cent are low level developed.

In overall socio-economic field, three districts having the population of about 28 per cent are found to be better developed. Six districts are high middle level developed. These districts cover the population of about 35 per cent. Nine districts having the population of about 35 per cent are found to be low middle level developed. Four districts are observed to be low level developed. These districts cover about 12 per cent population of the state.

#### **Inter-Relationship among Different Sectors of Economy**

For proper development, it is essential that all the sectors of economy should flourish together. System of sectors of education envisages all round development of manpower and human resources required for socio-economic activities. A large population below an acceptable economic level poses serious problems and characterizes its economy. The association between the level of development of different sectors of economy and literacy level is worked out and presented in Table 3.

**Table: 3 Correlation Coefficient of Development Indicators**

Factors	Agricultural Development	Infrastructural Development	Socio-economic Development	Literacy Level
Agricultural Development	1.00	0.12	0.45	-0.08
Infrastructural Development		1.00	0.94**	-0.58*
Socio-economic Development			1.00	-0.43*
Literacy Level				1.00

\*Correlation is significant at the 0.05 level.

\*\*Correlation is significant at the 0.01 level.

The above table reveals that agricultural development is not significantly associated with infrastructural facilities but infrastructural facilities are having very high significant positive associated with socio-economic development. The level of literacy in the State is also influenced by the infrastructural facilities. The literacy rate is having significant association with the socio-economic development. Levels of development in agricultural sector are not found to be associated with the socio-economic development and literacy level of the people. This fact

may be verified by studying the status of development at a smaller level in the State.

#### **Potential Targets of Developmental Indicators for low Developed Districts**

It is observed that there are wide disparities in the level of development of different districts. It would be quite useful to examine the extent of improvement required in developmental indicators for enhancing the level of development of low developed districts. This information will help the planners and administrators to readjust the resources for bringing out

uniform regional development. Two districts namely Kupwara and Kargil are found to be low developed in overall socio-economic field. These districts cover about 8 per cent population of the State. The best value of the developmental indicators is taken as potential target of the low developed districts. The present values of the developmental indicators along

with the potential target for the low developed districts are given in Table 4.

It may be seen that the potential targets of most of the indicators are quite high. Suitable action is required to be taken to achieve the potential target and enhance the level of development. Specific recommendations for each of the low developed districts are given below.

**Table 4: Value of Developmental Indicators and Potential Target of Low Developed Districts**

S.No	Developmental Indicators	Low Developed Districts		Potential Target
		Kupwara	Kargil	
1	Cultivable area as percentage of reported area	67.00	47.00	73.00
2	Cultivable area per cultivator	0.52	0.35	1.04
3	Net area irrigated (%)	40.00	99.00	99.00
4	Double cropped area as percentage of net area sown	2.00	0.80	98.00
5	Area under commercial crops (%)	18.00	0.10	46.00
6	Area under fruits and vegetables (%)	19.00	2.00	22.00
7	Cultivable wasteland per cultivator	0.05	0.14	0.02
8	Average holding size	0.55	0.78	1.19
9	Percentage of workers engaged in household industries	4.06	1.89	21.88
10	Number of SSI units per lakh population	212	446	784
11	Decadal growth rate of population	39	31	24
12	Village electrified (%)	94	81	100
13	Road length per 100 sq.km area (km)	36	5	91
14	Number of workers per lakh population	3550	6255	9772
15	Literacy rate	64	71	56

**Source: Data obtained from Directorate of Economics and Statistics, Srinagar and compiled by the authors**

#### Kupwara

This district is low developed in infrastructural facilities and socio-economic sector. The district is observed to be in low middle category in respect of agricultural development. Improvements are required to be made in road transport and medical facilities in the district. Literacy level of the people of the district is very poor. Only 66.92 per cent people are literate whereas the literacy rate at the State level is about 68.74 per cent. Steps should be taken to enhance the level of literacy in the district. In agricultural sector, irrigation facilities in the district require immediate improvement. Facilities should also be created to enhance the small scale industrial units in the district.

#### Kargil

This district is low developed in infrastructural facilities and overall socio-economic field. The district is low level developed in agricultural sector. The district has low order transport, education and medical facilities. Steps should be taken to popularize the small scale industrial units in the district. The literacy rate is 74.49 satisfactory which higher than the state level. Developmental programmes suitable for hilly areas should be undertaken in the district. The present transport and medical facilities require improvement in the district.

#### Conclusions and Suggestions

In general, development can be viewed as a multi-dimensional phenomenon. The findings of the analysis support the general perception about the different districts in the state. The factors, which are found out to be more important for the overall

development process, relate to basic needs like education, availability of food, minimum purchasing power and facilities like safe drinking water, health care infrastructure, etc. The broad conclusions emerging from the study are as follows:

1. With respect to socio-economic development, the districts of Jammu and Kathua are found to be better developed in comparison to other districts of the State. The districts of Kupwara and Kargil are low developed. Special care should be taken for implementing the developmental programmes in these districts.
2. Three districts namely Jammu, Udhampur, and Kathua are better developed in agricultural sector. The districts of Srinagar and Leh are found to be low developed in agricultural field. More than 75 percent people of Srinagar district come from urban areas and they are not much affected by agricultural development. Most of the area of district Leh is covered by hills and forest.
3. Infrastructural facilities in respect of road transport, medical, educational and communication etc. are better in the districts of Jammu, Srinagar and Kathua. These facilities are poor in the districts of Kupwara and Kargil.
4. Infrastructural facilities are highly associated with socio-economic development. These facilities are also found to be positively influencing the literacy level. Literacy status of the people has a positive association with the socio-economic development. Agricultural development is not found to be associated with socio-economic development. Literacy level of the people and

other infrastructural facilities are not influencing the level of development in agricultural sector. These points should be verified by studying the status of development at a smaller level (say tehsil or block) in the State.

5. Entire parts of the low developed districts are not low developed but some parts are high middle or low middle level developed.
6. Wide disparities in the level of development have been observed between different districts.
7. Industrial sector also has a positive impact, but it requires more attention from the government.
8. For enhancing the level of development of low developed districts, potential targets of developmental indicators have been obtained. The low developed districts require improvement of various dimensions in the developmental indicators.

The results show that wide disparities in the level of socio-economic development exist among different districts within and between different regions of the study area. The level of development in infrastructural service sector is found to be positively and statistically significantly associated with the overall socio-economic development but it varies from one district to another district. Faster development requires government action to improve elementary education, especially for the younger generation. Its success has very little to do with economic growth because in spite of its social progress it has a sluggish economy and a high level of unemployment. Although, economic growth in the sense of expanding gross national product and other related variables is one of the most fundamental input to the overall development process, the basic objective of development should focus on the expansion of human capabilities. The development of all the sectors is also very poor to have any impact on the quality of life of the people. This area needs special consideration of the planners. So the proper development of all the sectors and also the topography of the region should be kept into consideration while framing policies.

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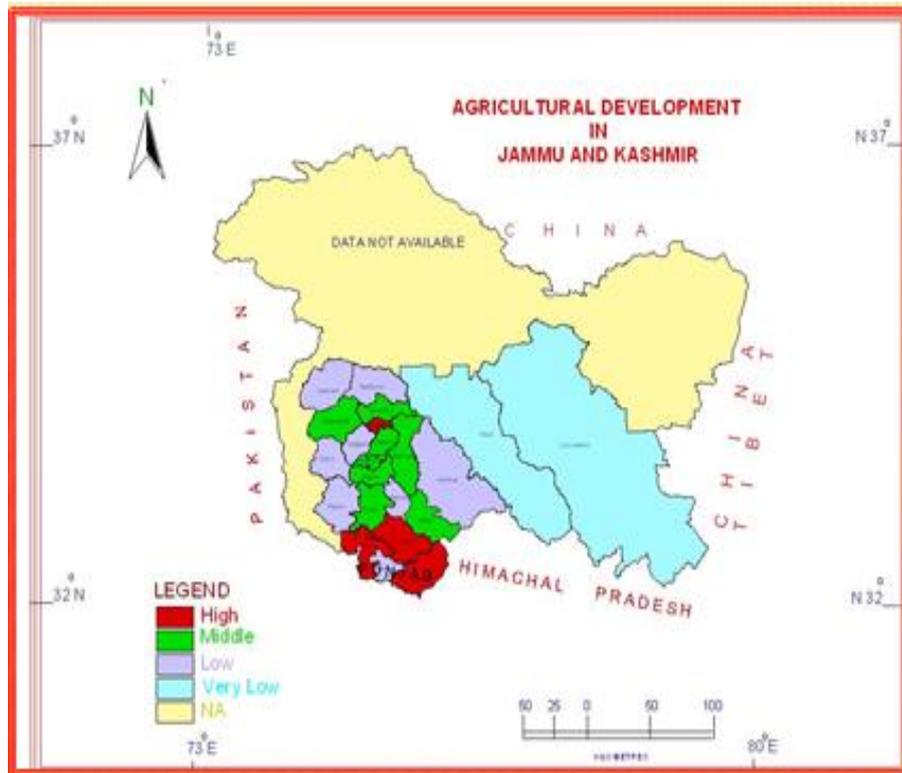
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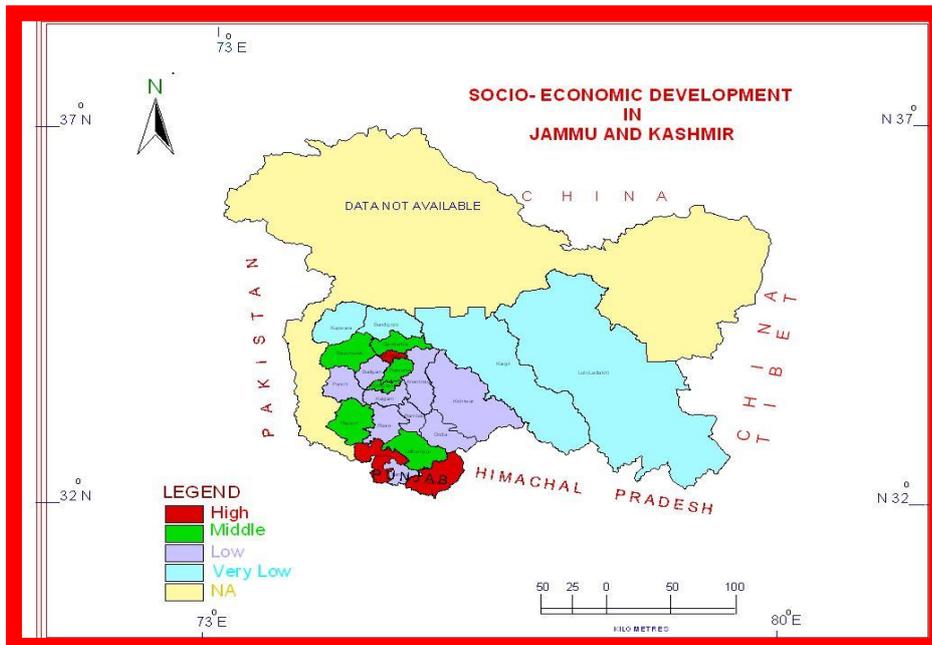
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### Annexure

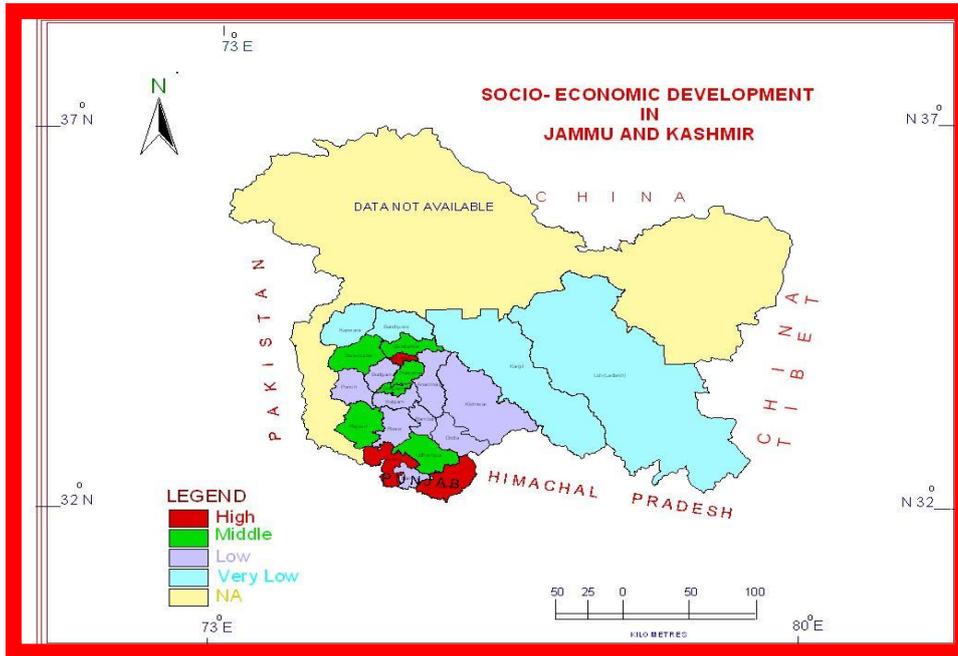
**Fig.1 Map Showing Composite Development Index of the Study Area**



**Fig.2 Map Showing Agricultural Development in the Study Area**



**Fig.3 Map Showing Infrastructural Development in the Study Area**



**Fig.4 Map Showing Socio-Economic Development in the Study Area**

