FINDINGS, CONCLUSIONS AND SUGGESTIONS.
CHAPTER - 7
FINDINGS, CONCLUSIONS AND SUGGESTIONS

The study was undertaken mainly to know the standard of living of the people in rural areas in district Jind. In doing so, the main characteristics of the people according to their professions and categories in the district and the problems they face have been dealt with in detail. The main conclusions and observations in the present study are as under:

SAMPLE DESIGN

The study covered the rural areas of Jind District in all the three Tehsils and eight Development Blocks. The sample of the study consisted of eighteen villages which have the people of different professions and categories were selected by a stratified sampling method out of 349 villages in the district. The sample villages represent 5.16 percentage of the total villages in the district. The sample villages are fairly representative of the various types of socio-economic conditions prevailing in the different parts of the district. These villages are scattered all over the district as is seen from the map of the district attached in Chapter - 2.

The study is based on a census and detailed questioning of 500 households. The number of households studied from three categories were as 345 households from general category, 55 from backward class category and 100 households from scheduled caste category, which accounts
for 69 percent, 11 percent, 20 percent of the total households selected from general, backward and scheduled caste categories respectively. Then the number of sample households in all the villages taken together are divided according to their professions in each category and in case of households of general category small cultivator households, medium cultivators, big cultivators, agricultural labourers, rural artisans and household industrialists, shop-keepers, employees and other workers is 174, 96, 34, 3, 7, 10, 14 and 7 respectively. In case of households of backward class category small cultivators, medium cultivators, big cultivators, agricultural labourers, rural artisans and household industrialists, employees and other workers households account for 5, 4, 1, 11, 13, 2 and 15 households respectively. In this category it is found that not even a single household is engaged in the profession of shop-keeping. Whereas the households in scheduled caste category the number of small cultivators, agricultural labourers, rural artisans and household industrialists, employees and other workers is 1, 76, 16, 4 and 3 respectively.

SAMPLE VILLAGES

The total area of all the sample villages covered 5.2 percent of the total area in the district. The total cultivated and irrigated land in the sample villages was 5.1 percent and 4.98 percent respectively of the total cultivated and irrigated land in the district.

The total number of main workers consisted of 13019 in the sample villages. Out of these, there were 8179 cultivators, 3026 agricultural labourers, 177 rural artisans and household industrialists
and 1637 other workers. In terms of percentage the cultivators, agricultural labourers, household industrialists and other workers account to 62.82, 23.24, 1.36 and 12.57 respectively of the total main workers in the sample villages. The total main workers in the sample villages make 5.44 percent of total rural main workers in the district. 13.93 percent of the total working population in the sample villages consisted of non-agricultural workers. Out of every seven workers, six were agricultural labourers (cultivators + agricultural labourers) in the sample villages. The agricultural labourers in the sample villages formed 86.07 percent of the total working population. The main workers engaged in the profession of cultivation, agricultural labour, household industry, and others in the sample villages form 5.37 percent cultivators, 7.04 percent agricultural labourers, 3.49 percent household industrialists and 4.28 percent other workers of the total workers of different professions in rural areas in the district as a whole.

**SIZE OF LAND OWNED AND CULTIVATED BY THE SAMPLE HOUSEHOLDS**

Only 330 households (66 percent of the total sample households) possess 2206 acres of land (6.68 acres per household on an average). In general category three hundred four cultivator households are cultivating 2122 acres of land (20.98 acres own land and 24 acres of land taken on lease from rural artisans) which amounts to 6.96 acres per household. Whereas in case of backward class category only 10 cultivator households are cultivating 62 acres of land (0 acre own
land and 2 acres of land taken on lease from other workers) forming the size of cultivated land to 6.2 acres per household. The size of cultivated land in case of scheduled caste category is 5 acres of land (only one cultivator household with 3 acres of own land and 2 acres of land taken on lease from rural artisan). Thus the size of cultivated land per cultivator household in backward class and scheduled caste category is comparatively smaller than that of in cultivators of general class category.

Only two households in the scheduled caste category are found with their own land which has been allotted to them under the Land Ceiling Act.

CASTE

The people mostly belong to the higher social strata. 69 percent of the sample households belong to general category, 11 percent belong to backward class category and the rest 20 percent belong to scheduled castes. Therefore, 31 percent of the households are those who form the socially weaker section of the rural community.

EDUCATIONAL LEVEL

Nearly 74 percent of members of the total rural sample households were found to be illiterate. Only 26.17 percent members could read and write. The level of literacy in the district under study is the lowest in the state as a whole. The males are educated to the extent of 39.5 percent of the male population, while in case of female only
11 percent are educated. Overall development of the area is not possible unless education among female population is not taken on war footings.

On deep penetration into the contents of educational level among the various categories, it was found that the rate of literacy in general category was 29.6 percent, while in case of backward class category 23.96 percent and in scheduled caste category only 15.34 percent. As far as the level of education among the members of different professions in each category is concerned, it was found that the rate of literacy among the members of small cultivator households and agricultural labour households is lower in each category, in comparison to the members of other remaining professions.

SIZE AND COMPOSITION OF THE HOUSEHOLDS

The average sample household consisted of 6.96 members, whereas the average number of members per household in respect of the district as per Census of 1981 is 6.76 (6.09 Urban and 6.9 rural). The average number per household in general category, backward class category and scheduled caste category comes to 6.95, 6.84 and 7.04 respectively. Members per household in scheduled caste category is higher than other categories. The size of family is relatively larger due to more illiteracy among the rural sample households.

ECONOMICALLY ACTIVE AND INACTIVE MEMBERS

In all, 30.85 percent of the total members in the rural sample households are economically active. Thus, out of 6.96 members in the
average sample household, 2.15 members are economically active. The percentage of economically active members in big cultivator households is the maximum and in the employee households it is the lowest.

It is also found that the proportion of economically active males is lesser (26.71 percent) than females (43.01 percent). Active members in general, backward and scheduled caste categories form 31.2, 29.56 and 28.98 percent respectively of the total members of respective categories. So, it reveals that the percentage of economically active members in scheduled caste category is the lowest. It is due to the lowest rate of literacy, not having their own agricultural land and other sources of employment.

Out of the total economically active members of all the three categories taken together 74.65 percent have their principal economic activities in agricultural field. 25.35 percent of economically active members engage themselves in subsidiary economic activities to supplement their incomes. More economically active members are likely to change their principal economic activities from the agricultural field to the non-agricultural sectors in times to come and also to engage themselves in subsidiary economic activities to supplement their incomes.

INCOMES AND EARNINGS

There are variations in incomes among the rural sample households and the major difference is caused by the number of
economically active members in the households, lack of employment in different professions and categories. The average annual income derived by each sample household of all the categories and professions taken together has been estimated to be Rs. 15859.95 during the two years i.e. 1985-86 and 1986-87. The majority of the households of all the categories and professions taken together have a monthly income up to Rs. 750 only.

According to annual income of the households according to their categories 31.30 percent households of general category, 36.37 percent households of backward class category and 67 percent households of scheduled caste category have an average annual income up to Rs.12000 only.

It means the households of backward class and scheduled caste categories have an average annual income lesser than that of the households of general category. As far as household income according to the professions is concerned, it is found that the households engaged in agricultural labour and cultivation with small size of land holding are poorer than the households engaged in other professions. So this pattern of income distribution among the households of various professions and categories is very significant from the socio-economic point of view for the planners. This pattern of distribution undoubtedly indicates the inequality of incomes among the sample households. There are many factors that effect the variations in average household income. The factors such as the big size of land holdings, use of new technology in agricultural sector are responsible for inflating
the income of certain big cultivators, whereas disguised unemployment in small cultivators, lack of regular employment to agricultural labourers through the year, lesser number of economically active members effect in reducing the income of other households.

The total income of the sample households is derived from the agricultural and non-agricultural fields. 57.14 percent of the total income on an average of 2 years 1985-86 and 1986-87 is derived from the agricultural sector, whereas 42.86 percent of the total income is derived from non-agricultural sector. If a comparative study of economically active members engaged in agricultural field and non-agricultural field with their agricultural income and non-agricultural income is done it is found that 57.14 percent of total income is earned by 74.65 percent of economically active persons from their principal activities in agricultural field and 4.66 percent of persons derive income from agriculture as their subsidiary profession, whereas 42.86 percent of the total income is derived by 25.35 percent of economically active persons as their non-agricultural principal activities and by 14.16 percent of economically active members as this being their subsidiary profession. So, the average earning of the economically members engaged in non-agricultural field is much higher than that of the persons engaged in agricultural field.

As far as per Capita income is concerned, it is found that 9.86 percent members of all the categories and professions taken together have a yearly income upto Rs. 1000 and 45.49 percent members
have yearly per capita income between Rs. 1001 to Rs. 2000. So, more than 55 percent of the members have an annual per capita income upto Rs. 2000 only, whereas the average annual per capita income of the persons of the sample households is Rs. 2280. About, 65 percent of the persons under study are having income below the yearly average per capita income of the persons taken together i.e. Rs. 2280. It has been also found that the average yearly per capita income of the members of small cultivator households and agricultural labour households is the lowest in each category in comparison to the per capita income of the members of households of other professions in that category.

The yearly per capita income of Haryana state was Rs.3669 at current prices in 1985-86 according to the declaration of Central Government of India. The yearly per capita income of Haryana State for the year 1986-87 has not been declared till date. The yearly per capita income of the members of the sample households was Rs.2209.32 in 1985-86 and Rs. 2350 in 1986-87 under study and the average of both the years is Rs. 2280, which is much below thst of the State of Haryana. If the per capita income of the people in rural areas in the district of Jind during the year 1985-86 is (Rs.2209.32)* assumed to be the representative per capita income of the rural masses

* As the data regarding the per capita income of the persons in rural areas is not available for comparison, therefore, the income derived in the study may be taken as base.
in Haryana, it is found that there is a difference of earth and sky between the per capita income in rural areas and urban areas in Haryana. Approximately 80 percent population lives in rural areas in Haryana. Per capita annual income of Haryana during the year 1985-86 is Rs. 3669. It means per capita income of 20 percent population living in urban areas amounts to Rs. 9508 approximately, which is more than four times of per capita income in rural areas.

The low income and earnings of households can be further considered in relation to cost of living. No doubt, there has been substantial increase in the income of the households but this was not so in terms of real income in the wake of galloping inflation - rapidly rising prices.

**SAVINGS**

Only 30 percent of the sample households of all the professions and categories taken together are able to save out of their incomes after meeting the expenditure. Out of the total households who save, 60 percent of the households occasionally save and 40 percent of the households make regular savings. 54 percent of the sample households can not save due to their higher expenditure than their incomes. Though fewer households (79) saved in the year 1986-87 than (98) in 1985-86, yet, the amount saved by each household on an average is more (Rs. 2330.90) in 1986-87 than (Rs. 1891) in 1985-86. The average saving - income ratio of all the sample households of all the
professions and categories taken together has been 2.41 percent during the year 1985-86 and 2.25 percent in 1986-87. Thus, there has been a decline of 0.16 percent in saving-income ratio in the sample households in two years. Agricultural labour households of each category have not saved any amount during the financial year 1985-86 and 1986-87, because they have no income for saving after meeting their expenditures.

The households make savings for many purposes. During the study, it is found that 8.38 percent of the households making savings save for old age, 17.83 percent save for making provisions for education and marriage of their children, 16.42 percent save for emergency purposes, 43 percent save for liquidating their old debts, 23 percent for construction and repair of their houses, 19 percent save for business purposes, 15 percent for ceremonies and 8 percent save for religious functions etc.

INVESTMENT AND ASSETS

Only 15 households (3 percent of total households) have deposited Rs. 16000 in the saving account in the post offices, 5 households invested Rs. 12000 in the National Savings Certificates and about Rs. 100000 stands to the credit of saving deposit accounts in nationalised and co-operative banks deposited by certain persons in Government services, shop-keepers and cultivators with big land holdings etc.

The average value of all the assets (including value of agricultural land) per household of all the categories and professions
taken together amounts to Rs. 65,536.66 till 31st March, 1987.

As far as the value of assets per household according to the categories is concerned, it has been found that the average value of assets per household in general category is Rs. 82,636.17 and in backward class category it accounts for Rs. 30,137 whereas in case of scheduled caste category it stands to Rs. 16,013.

The variation in the value of the assets in the different categories and professions is mainly due to the value of land in case of households of general category and variation in income among the households.

**INDEBTEDNESS**

In all, 39.6 percent of the households of all the professions and categories taken together do not incur debt. There has been no debt standing towards shop-keeper households and employee households till the period of conducting this study. Whereas the small cultivator households, medium cultivator households, big cultivator households, agricultural labour households, rural artisan households and other worker households of each category which accounts for 60.4 percent of the total sample households of various professions and categories owed the debt. There has been an increase in the number of indebted households as well as in the size of debt with in a period of 2 years.

The outstanding debt works out to be Rs. 5768.21 per indebted household up to the year 1986-87. It has been also found that the small cultivator households and agricultural labour households owe
on an average loan which is more than the average loan owed by all the households of respective categories taken together. The percentage of small cultivator households and agricultural labour households is also more than percentage of total indebted households in each category. The amount of average loan taken by the big cultivator households is though more than the average loan taken by all the households, yet, the percentage of such households is too below than the percentage of total indebted households under study.

Out of the indebted households of all the categories and professions taken together, 44.37 percent households owe a debt upto Rs. 5000, 48.01 percent between Rs. 5001 to Rs. 10000, 5.63 percent between Rs. 10001 to Rs. 15000 and the rest 1.99 percent carry a debt above Rs. 15,000.

Most of the indebted households of all the professions and categories pay an interest at the rate of 24 percent per annum. Banks and cooperative societies charge interest at concessional rate from the debtors which is between 10 to 15 percent per annum. The rate of interest is not uniform. It differs according to local conditions and level of risk involved. Rate of interest of the village money lender varies from 24 to 30 percent per annum under different situations.

It has been found that there is no purposeful utilisation of debt among the indebted households in view of the fact that more than 60 percent of the indebted households borrowed money to meet the consumption expenditures. This is mainly due to high cost of living and a constant rise in prices. Much of the loans incurred
by the sample households are for meeting the social needs. Some indebted households have taken the loan for the profession, they are engaged in for productive purposes but it was also observed that the entire loan was not properly utilised for the same.

According to the source of the debt it has been found that 35.94 percent of the total loans were taken from cooperative banks and cooperative societies, 24.12 percent from other banks, 15.49 percent from village money lenders, 10.62 percent from village grocers, 9.58 percent from cultivators, 3.44 percent from relatives and friends and 0.81 percent from other sources.

Various reasons have been found to be directly or indirectly affecting the growth of debt. One of the most glaring fact is that debt obtained for productive purposes has not been properly utilised for the said purposes in some cases. It resulted in repayment capacity of the households at a low level and in many cases necessitated further borrowings.

The rate of capital formation has been found to be at low ebb. Whatever capital formation has been found to be made in rural areas under study in the district of Jind is because of value of agricultural and other lands which has not been created mainly out of savings by the households. In most of the cases the agricultural land, residential houses and other pieces of non-agricultural land have been acquired by the households, by way
of inheritance. If value of these assets which have not been created out of savings is excluded from the value of the total capital assets of the households, we find that the rate of capital formation is very poor in case of rural households.

It has been observed that the cooperative banking societies are very popular source of granting loans to the rural poor. Still some persons prefer loans from other sources at a higher rate of interest because of complicated procedural formalities in getting loans from these societies, harrahsing and insulting practices adopted by the employees of the societies for the recovery of loans from those who are a bit late due to some unavoidable circumstances and in some cases not crediting the amount in the account of the loanees even after repayment of instalments. If something can be done to remove these problems the cooperative banking societies may emerge to be the most attractive source of loans to the rural households.

**CONSUMPTION AND EXPENDITURE PATTERN**

The average expenditure of all the sample households under study, works out to Rs. 16,747 per annum for the year 1986-87, whereas the average income per household per annum comes to Rs. 15,859.95. The average per capita expenditure of the households amounts to Rs. 2407.56 per annum. Categorywise per capita expenditure accounts for Rs.2600.13 in case of general category households,
Rs. 2365.16 in backward class category and Rs. 1774.28 in scheduled caste category. It has been found that in case of small cultivators and agricultural labour in each category per capita expenditure is lower than the per capita expenditure of households engaged in other professions in each category.

On an average 53.19 percent of the total expenditure is incurred on items of food alone by the sample households. The next item of expenditure is clothing claiming 7.77 percent of the total expenditure and the rest 39.04 percent is spent on other items.

The per capita average expenditure on food in general category, backward class category and scheduled caste category works out to be Rs. 111.36, Rs. 121.12 and Rs. 83.26 per month respectively. The average per capita expenditure on clothing works out to be Rs. 12.55, Rs. 15.92 and Rs. 10.84 per month respectively in the above mentioned categories. While average per capita expenditure on fuel and lighting comes to Rs. 28.33, Rs. 13 and Rs. 12.58 per annum in case of general, backward and scheduled caste categories respectively.

Thus, due to inflationary trends most of the income (60.96%) of the households in rural areas is spent only on food and clothing and very lesser amount of their income is left to meet their professional, educational, medical and social needs.
HOUSEHOLDS WITH DEFICIT

The analysis of the income and expenditure of the households under study shows a deficit of Rs. 395.15 per household during the year 1986-87. Approximately 62 percent of the households have expenditure than their incomes. It is also observed during the study that the deficit is mainly in case of those households of all the categories who are engaged in the profession of agricultural labour and cultivation with small land holdings. However, the households engaged in the profession of shop-keeping and services in all the categories were in better position having no deficit or having surplus income over expenditure.

HOUSING AND LIVING CONDITIONS

All the sample households of each category and each profession have their own houses. The total space occupied in a house on an average varies from about 900 to 1200 sq. ft. Nearly 80 percent of the sample households in all the professions and categories taken together have only one house per household in which they keep their animals, store bhusa and also live in it. The remaining 20 percent households have separate houses for animals and bhusa etc. Such households are those, which have income more than Rs. 21000 per annum.

During the study it has been found that 10.67 percent of the total houses occupied by the sample households are kachcha houses.
The number of kachcha houses in case of households of scheduled caste category is proportionately the maximum which accounts for 34.58 percent. In case of households of backward class category 14.06 percent houses are kachcha houses whereas the households of general category have more than 95 percent pacca houses. In each category the households engaged in professions other than cultivation with small land holding and agricultural labour have proportionately more pacca houses.

The absence of windows and ventilation facilities makes the rooms semi-dark. The occupants have to sit throughout the night in rains and the condition becomes worse when the livestock also is taken inside along with the family members during rains. There is overcrowding which leads to unhealthy conditions, as about 7 members live in a single house in case of 80 percent households. The absence of facilities like water, lavatories and lack of sanitary habits result in heaps of rotting garbage lying here and there. Outside the dwelling is often found a narrow channel which receives waste water and refuse giving forth horrible smells. Flies and other insects abound.

Only a few persons(5) were found to be taking the benefit of village housing scheme meant for households of the scheduled caste category. Other were reluctant in availaing this facility because (A) The space in the houses was not sufficient (B) The material used in the construction of house is of such a poor quality that the houses collapsed in some cases before the completion
of construction itself. (C) The scheme has not been implemented in every village. However, it has been observed that people are willing to have their own houses constructed with necessary facilities therein, if Government provide them some financial assistance at easy terms for the purpose. The need is felt more in small cultivators and agricultural labourers of all the categories.

STANDARD OF LIVING

The pattern of consumption and expenditure which constitute living of the people brings out the fact that the importance of food is far greater than education and housing etc. for the households engaged in agricultural labour and cultivation with small land holdings in each category. The struggle of the agricultural labourers and small cultivators to make both ends meet is sharper and its consequent misery and discontent are deeper.

A community is said to produce as much as it can consume, but agricultural labourers and small cultivators are not capable of consuming more than what they can afford to purchase. The households engaged in agricultural labour and cultivation with small land holdings do not have the purchasing power even to buy most essential necessities of life. As they have extremely limited purchasing power, they lack effective demand for goods which they need.

The results of our study suggest that the employees, shopkeepers and big cultivators households are leading in respect of
most of the aspects of living, on other hand the agricultural labourers and small cultivators seems to be below the line. Medium cultivators, rural artisans and other worker households are having better standard of living than agricultural labourers and small cultivators in each category. The more number of households was noticed below standard of living in each category in those professions in which income of the households has been found comparatively lesser.

The chief cause of low standard of living of the agricultural labourers and small cultivator households is the low income of the households and the high cost of living. It is due to the decreasing size of land holdings and unemployment. The agricultural labourers specially get employment on low wages. The cumulative effect of all these factors is that the standard of living of the agricultural labourers and small cultivators falls below the desired minimum standard of living in comparison to the households engaged in big cultivation, rural artisans and household industry, shopkeeping, services and other profession etc.

As far as economic condition and standard of living of the people in rural areas is concerned, it can be concluded that decreasing savings, excessive borrowings for unproductive purposes, and in increase in income not in the proportion to increase in whole sale price index indicate the worse economic condition of the people living in rural areas. Economic condition directly affect the levels of standard of living upto some extent. Due to the worse economic condition the standard of living of the people in rural areas
is below normal or normal in most of the cases.

As far as the preference revealed by the households in terms of consumable items, it broadly emerged that people care more for better clothes and less of food.

PLANNING AND OTHER SCHEMES

Nearly 46 percent of households engaged in different professions reported that their economic position has worsened during these years of planned development. 28 percent of households have not experienced any change in their socio-economic position during the past years. Only 23 percent of households have a better economic position today than they had a few years back.

It may, thus, be observed that the development plans have not helped the majority of the households of rural areas in improving their economic position or social status and standard of living. Most of the households on the contrary feel that their economic position has become worse during the plan periods.

This, however, does not mean that the people are not aware about the various programmes under the plans. 70 percent of the people are aware of some or the other aspects of various plan programmes. Out of these only 15 percent are aware about the Five Year Plans in the country. 20, 30 percent about prohibition programmes, 50 percent about family planning programmes, 20 percent about the scheme for saving, 30 percent about IRDP scheme and 15 percent about rural industrialisation scheme. These people became aware about developmental
scheme through community radios, mobile cinema vans, community dramas, speech of leaders, news papers and through their personal discussion. Success of various programmes under the plans depends on their acceptance by the people. The test of acceptance can indicate the success of the programmes. Out of 70 percent of the people who were aware about welfare programmes, only 45 percent were found to adhere to one of the other programmes in actual practice.

The effects of various agrarian reforms and programmes of social welfare that have been introduced in Haryana State from time to time have been mostly negligible. It was found in majority of the cases that the people are very bitter in their hearts about their plight and their dissatisfaction is increasing with greater consciousness among them with the impact of various programmes, elections etc. However, the dissatisfaction has also generated the feeling to improve their position. But this was possible, as they exposed, only when they get the opportunities to do so.

A RESUME

This study of standard of living, of the people engaged in different professions and belonging to various categories according to the castes, brings out the socio-economic problems with which they are faced at the moment. The rural households in each category are found to be handicapped socially and economically in many ways. As a matter of fact, these sections of rural communities seem to be motionless in the present age of space flights. The causes responsible
for this position are varied, complex and deep rooted. As it is the direction and speed of change which matter and not the statistical position at a particular moment, the basic causes and factors that emerge out of this study may be summed up briefly as follows:

The people of rural areas engaged in cultivation, agricultural labour, rural art and household industry, shop-keeping, services and other professions suffer from any social handicaps and majority of these handicaps are inter connected with economic problems. The economic problems overshadow other problems.

A majority of people in rural areas are not able to eke out a living inspite of their sweating labour. Their low incomes only enable them to have a very low level of living. The low level of living of these people causes social disabilities and malnutrition. This ultimately results in low productivity. There is a cumulative deterioration out of cause effect relationship, which proves the saying "unless man halts living decay, living decay will halt production." This prevents the people to get employment or from working the whole time or even when they are working from working so hard and so efficiently as is required and desired.

If the position of the people in the lower ranges of income is hopelessly vulnerable, that of others at some higher level is none too bright. The average incomes of the households engaged in different professions, specially the agricultural labourers and small cultivators are pitifully low and as a result their expenditure is generally in excess of their earnings.
There is again a wide disparity between the incomes of the people living in urban areas and that of rural areas. The disparity in the standard of living between them and the better off rural community and urban community is basically a violation of the fundamental concept of socialistic pattern of society in the country.

The people in rural areas, despite the efforts made by the Government's through land reforms and other social justice measures, continue to have, by and large, a low standard of living. Their potentialities are crippled by meagre employment opportunities, low wages, natural calamities, shrinking the size of land, lack of irrigation facilities, lack of financing and training for rural industries, lack of marketing for the production of rural industries, lack of purchasing power and low prices of agricultural production in comparison to the industrial production which is sold by the industrialist under monopoly and black marketing. The economic pressures have the cumulative and alarming impact on their lives. In the above said problems most of them are created due to the insincerity of the authorities and wrong policies of the Government.

A welfare State pledged to socialism cannot neglect any section of the population. Yet, the plight of the rural people is desperate. The rural people have always constituted an important section of both the body politic and the body economic. But it is this section of community which is steadily and remorselessly depressed and that this class is being destroyed by the above said problems and cost of living.
The persistence of large inequalities in incomes and opportunities creates a deep current of grievance and discontent - a growing resentment arising from the gap between a desire for equality and the experience of inequality. The fact is that all developmental and reform movements have to come to grips with the reality of their poor living conditions. In spite of the impact of several measures - social and economic - in general and in agricultural field in particular, in recent years, the lives and living conditions of rural people still almost remain an obvious cause for embarrassment of the authorities, leaders, Government and Social Welfare workers.

LIMITATIONAL FACTORS

There is no doubt that there are some limitational factors which are having their impact on the people living in rural areas. These limitational factors are both internal and external. The most important internal limitational factor is land. The low yields, the limited possibility of additional acreage for cultivations, the seasonal character of agricultural operations, the small size of land holdings and excessive supply of labour at times are some of the other factors that narrow down the range of earnings to agricultural labourers and small cultivators. The lack of training and financing at the appropriate time, marketing competition with large scale industries narrow down the range of earnings to the rural artisan and household industrialists. Shopkeepers and employees living in rural areas almost are not facing too many problems.
The people engaged in other profession, other than the above mentioned professions are dependent upon the community as a whole.

The external limitational factors are generally associated with adverse agricultural condition in the country, because all the professions depend upon the agricultural production. The externalities, as a matter of fact, are the result of direct and indirect factors.

**NEED FOR IMPROVEMENT**

The study brings out the fact that economic conditions which affect the standard of living of the people call for immediate and urgent steps for betterment and drastic improvements. This is necessary because of the following reasons:

These people living in rural areas, sunk in abject poverty, are one of the formidable obstacles to the planned economic development in the country.

When the need is to maximise the agricultural and other production an increase is impossible till the feeling of injustice prevails among those on whose wholehearted efforts alone depends all improvements.

There is a positive correlation between standard of living and the skill of working force. Due to the lack of proper facilities, necessary for the upkeep of body and mind of the people working in different professions in rural areas, no spectacular gain in agricultural and non-agricultural production can be possible.
The untapped major force of the people engaged in different professions, for economic growth has not only retarded the development in the country but also created acute social and economic strains in the rural economy.

Reduction of glaring inequalities among different classes of workers is as legitimate an aim as the reduction of inequalities between class and class of the planned development.

The economy of the country is an indivisible totality. The economic growth is inseparably linked up with the distribution of purchasing power and to this end all the available human and material resources are to be utilised.

Therefore, no discussion of possibilities of improvement in agricultural and non-agricultural field in rural areas in particular and the general economy of the country in general can ignore the need for structural changes in the economic and social conditions of the people. Besides, there is a good case for planning for the betterment of the people and their families not as an investment to pay off within a decade, but as a constituent of the secular economic and social change which would transfer this down trodden community into a more active group. It would yield security and betterment for these insecure people. So in view of pivotal importance of socio-economic stability and democratic socialistic pattern of society, the Government will be wiser to provide appropriate and required relief to the rural community of unfortunate people.
SUGGESTIONS

It is universal fact that better the standard of living, the higher is the efficiency. So efficiency is directly related with the standard of living and standard of living to a great extent is related with the income. In order to maintain and further raise the standard of living of the people in rural areas, first professionwise then in general the following suggestions may be given.

1. The socio-economic condition and standard of living of the small cultivators is as bad as of the agricultural labourers in the rural areas of district Jind. The small land holding is the main reason for it. Presently the surplus land under the Land Ceiling Act is distributed among the landless households of the scheduled caste category. In this regard it is suggested that if any surplus land is to be distributed in rural areas, it must be allotted only to small cultivators (of any category) so that their size of land holding increases to become a bit more profitable. Because allotment of land to the landless households means generating other group of cultivators with small land holdings; which is too expensive to be profitable at all.

2. Seeing the present inflationary trend in the prices of all commodities, the cost of living has increased manifold for cultivators in particular and for everybody in general. Therefore, the small cultivators must be supplied with the basic inputs for cultivation at subsidised rates. Besides,
it must also be ensured that income generating sources other than agriculture are also created for small cultivators of each category by providing interest free loans and even by providing subsidies. Since the small cultivators have the tendency to cling to their main occupation of cultivation even if it is not profitable to them. Therefore, they are the most needy lot for generating subsidiary source of income for them.

3. The areas where irrigation through canal system is inadequate maximum electricity should be supplied for running the tubewells.

4. No stone should be left untumed in reclamation of soil which is lying waste in abundance. The technical know-how and the material needed for reclamation of soil should be supplied by the Government either free of cost or at the highly subsidised rates.

5. Since agricultural sector is the base of the rural areas and it depends to a large extent on nature and natural calamities, therefore, it has become a very risky business. To cover such risks crop insurance scheme must be implemented to the extent possible.

6. The agricultural price commission should be made as an autonomous body, which must ensure that cultivators get remunerative price for their agricultural produce. The decision of the commission in respect of fixation of price of the agricultural produce must be based on data of last
four or five years concerning production of the agricultural produce; collected by the commission, by a continuous process through its research and data cell. There must be a advisory board in the commission in which the representatives of agricultural farmers and agricultural scientist should be appointed. The bureaucrats having no specialised knowledge of the field, must as far as possible be avoided from the membership in this commission.

7. There should be freedom to the farmers, to sell their agricultural produce in any state of the country, so that they can get the maximum amount by selling their agricultural produce. Therefore foodgrain zonal system should be done away with.

8. The Government must ensure that the wages are paid to the agricultural labourers at minimum wage rates fixed for the purpose. The agricultural labourers are not exploited, to ensure this, the Government must make propaganda through radios, newspapers, pamphlets, advertisement, notices and public announcements, so that the agricultural labourers are aware of their rights in demanding wages at the given rates and consequences born by the persons not paying the wages at the fixed rates.

9. The scheme of food for work must be implemented for small cultivators and agricultural labourers during the slack season so that their minimum requirements for food etc., are
met easily and some developmental schemes may be undertaken in rural areas without contributing to the inflationary trends in the prices of commodities.

10. The exploitation of the weaker section in the rural economy can be effectively controlled and checked by Co-operatives. There is a great need for establishment and formation of labour co-operatives of labourers which should have sufficient capital to take up work contracts so as to engage and organise the unemployed labour in the rural areas. The credit co-operatives should tackle the problem of debt.

11. The basic infrastructures must be provided in rural areas for the establishment of heavy and small scale industries so that more and more employment and development opportunities are created in rural areas.

12. Government should provide maximum opportunities to the rural youth for having self employment under the self employment scheme run by the Government. The persons should be trained for different jobs so that they can start their own cottage and small scale rural industries. Also the Government should ensure that the industries so started do not have to face the competition with large scale industries. To achieve this objective either the Government should purchase the total produce of such industries or it ensures that some articles are produced only by such industries. District Rural Development Agencies should play vital role in propagating,
training, and distributing the loan without any limit of household's income to start such type of industries in maximum number, for rural youth. So, Government should encourage the people to start the rural industries instead of heavy industries. Heavy or large scale industries should be started in that case where the production of such type is not feasible by rural industries only. In India where the population is more and unemployment is increasing day by day so to reduce the pressure of the people from agricultural sector, and unemployment there is a great need of rural industries to absorb the disguised unemployment in rural industries instead of large scale industries.

13. Government should establish a milk plant at least one in each district and the milk purchasing centre in every village to facilitate supply of the milk in these plants, so that the people of rural areas can increase their incomes by milk selling along with their main professions.

14. The water resources of the country must be nationalised. Steps should be taken to ensure that water resources of the country are utilised to the maximum. Arrangements must be done so that if possible, dry rivers and new rivers may be linked with the areas where the turmoil of flood is almost every year.

15. Some provisions for up-lifting educational standard be made and in this regard the adult education can be strictly implemented in a proper way necessarily in the rural areas which will lead to all
round development of their personality and mental horizon. So, for the awareness of the people of rural areas, Government should start a scheme of more high schools for boys and girls and necessary adult education scheme should be implemented for old persons. There is a great need of women colleges in rural areas because the people of rural areas are not sending their female wards in the cities. Women education play a vital role in raising the standard of living of the household. If we want to equip rural people with the latest development in the field and their overall awareness, library facilities must be provided by the Panchayats.

16. To remove the caste system, the private schools and colleges must be nationalised. Because most of the private schools and colleges in Haryana are linked with castes. The managing committees of these colleges and schools give appointment to the candidates of a particular caste, keeping the merit considerations in abeyance. While Government is providing 95 percent of the salary of the total staff then there should not be any hesitation in taking over these institutes by the Government.

17. The people are needed to be enlightened about the liabilities of a large family and introduced about the use of family planning devices. The law against early marriage must be strictly followed. To control the size of the family women education can play a vital role. Therefore, Government must stress on the women education in the state in general and in rural areas in particular. The couples having one child may be given incentives like job guarantee to their wards according to the qualification.
18. Primary hospitals for people and animals should be opened within three kms. of every village.

19. The social welfare rural boards should be established so as to bring about a change in the living habits and social customs of poor class of people in rural areas.

20. The rural masses must be supplied articles of daily need at reasonable prices. For this fair price shops should be opened in every village and the functioning of such shops must be checked from time to time by supervisory staff so not that the salesmen of these shops may/sell the articles in the open market at higher rate. These shops should be operate by the Government. The functionaries in the shops must be Government employees. It should not be in the private sector.

21. Haryana Government has started the village housing scheme. But there is a need of improvement in this scheme. Because at present the Government gets the houses constructed on contract basis. The contractors do not use building material in proper ratio and as a result the houses fall down before the construction of the house is complete. So, as a alternate, Government should provide interest free loan to the households having low income instead of built the houses. Such loans should be provided on the income basis instead of caste of the household.
22. Government should provide the maximum matching grant to the village panchayats for the development of the villages, so that the facilities of sanitations, construction of pucca streets, libraries public television etc. are provided to the rural masses to a satisfactory level.

23. Government should provide the facilities of drinking water in the needy villages by constructing the water works and instead of installing the water taps on common places in the village, the private connection should also be allowed. Because the common taps do not serve the purpose adequately and there is always a possibility of quarrel between the persons. So, to avoid such incidents private water connections will prove to be very helpful. The water charges should be collected by the concerned department twice a year at the time of harvest.

24. The cooperative societies are playing a vital role in the development of rural areas, even then there is a need of improvements in the role of cooperative societies which are given as under.

a) The procedural formalities for taking loans must be reduced to the minimum as far as possible, because it is observed that people in rural areas consider it better to take loan from the village money lenders comparatively at a higher rate of interest than to go to the society for several times to perform procedural formalities for taking loans. The benefit of the scheme may be availed by the people for whom it is meant only when the procedure is simplified.
b) If the loanee is not in a position to repay the instalment of loan on due date, on account of genuine problems it is better to charge extra interest at the rate of 2 to 3 percent for the delayed period instead of insulting him publically and compel him to repay the amount on the due date itself by hook or by crook.

c) The maximum limit of loan available to the landless persons in rural areas in the present scheme is Rs.2000/- . In view of the inflationary trend the amount seems to be very small and the needy person has to go again to the money lender for satisfying his immediate need of money. Therefore, it is suggested that the maximum limit of loan of Rs.2000/- to the landless persons in rural areas under the credit cooperative societies or mini banks must be raised to Rs.5000/- at the minimum.

d) Sometimes the employees of cooperative societies do not give the receipt to the loanees in consideration of repayment of their loan because in most of the cases the loanees are illiterates. So, the receipt of repayment of loan must be given compulsorily and employees found negligent in this respect should be severely punished.

25. Haryana Government has started the scheme of old age pension, in the state since 17th June, 1987. All the persons who have attained the age of 65 are entitled to a pension of Rs.100 per month under the present scheme. The present old age pension
scheme needs to be improved further. The age limit of 65 must be reduced to 58 like all Government services. Moreover, the amount of pension should be increased proportionately as and when instalment of dearness allowance are released by the Government in case of its employees. This scheme will help our elderly people to live with self respect, dignity and independently.

26. Government should also start a Contributory Deposit Scheme for the old persons specially in rural areas in which Government and the old persons must contribute equally so that the old persons may get additional source of income in the form of interest on such deposits and they are no more dependent on their children. The amount of deposit may range from Rs. 5000 to Rs. 10,000 each by Government and the beneficiary.

27. Haryana Government has started a scheme for the educated youth that no freight (fare) will be charged in the buses from them if they are going to attend an interview and are with their interview cards. This type of concession should be permitted by the Central Government also in respect of journey by trains. Government must ensure that no fee is charged from the unemployed candidates for applying for any post. Government should make earnest efforts to provide jobs to all the educated youths whose name is registered in the employment exchanges. If the Government can not provide the jobs to such registered educated candidates upto the age of 28, it should provide the unemployment allowance to the candidates according to their qualifications.
28. Government should make a Debt Relief Act for giving relief to the small cultivators, landless labourers and small shopkeepers up to Rs. 20,000 and there should not be a condition irrespective of the fact that whether the debts are taken from cooperative banks or nationalised banks. Reserve Bank of India should send the directions to the concerned banks about this relief recommended by the state Government on the pattern. Reserve Bank of India has given this relief of debt to some sick industries and this scheme will help the poor persons to get the benefit of exemption from old debts and their standard of living will be raised to a large extent.

29. Government is utilising more than 50 percent of the yearly budget for the development of urban areas whereas eighty percent of the population is living in the rural areas. So, there is a need of allocating proportionate amount of budget for rural areas. Most of the colleges and universities are also located in the urban areas. The poor people of rural areas cannot afford the education expenditure in the cities. So, the colleges and universities should be opened in the rural areas also. Due to the inadequate educational facilities the students of rural areas are not in a position to face the open competitions for jobs in comparison to the students of urban areas. Government should provide 80 percent of the total facilities in the rural areas or alternatively 80 percent seats
in jobs should be reserved for the candidates of rural areas. Out of seats allocated for rural and urban areas 20 percent seats should be reserved from weaker section of the society on the basis of their income irrespective of their caste and creed.

These are some of the suggestions that indicate the direction in which appropriate measures can be adopted to improve the standard of living of the people as a whole and the people engaged in different professions in rural areas. This change can only be possible when the central Government, State Government and the administration is also streamlined to meet these challenges.