INTRODUCTION
CHAPTER - I

INTRODUCTION

During the plan periods, a number of programmes have been implemented in India. Among them, some have special schemes for the rural poor. Yet, the basic problems of poverty, unemployment and underemployment, income inequalities and regional disparities in development not only remained unsolved, these have further worsened. To quote Ashok Mitra "one may suspend one's judgement on the issue of absolute impoverishment, but that some sections and regions have grown particularly poorer in relation to some other sections and regions and that over-all income distribution has become perceptibly more inequitable over the period is beyond doubt."  

India does not suffer from lack of natural and human resources. It does possess a large and well organised infrastructure of formal education; a large reserve of educated man-power and a well developed mass media.  

Schumacher was right when he said that development does not start with goods; it starts with people and their education, organisation and discipline.  

In order to reduce inequalities and step up output we should aim at utilising more effectively both the resources, human and material.\textsuperscript{4} The basic goal should be rapid increase in the standard of living of the people through measures which also promote equality and social justice.\textsuperscript{5} It is now realised that two things are essential, first bring the possibility of building up, indue course, the material conditions for the fullest development of every human being in the society and the second, being the lack of access to provide other assets which stand in the way of social progress.\textsuperscript{6} The limited impact of the plans on the well-being of the poor sections of the population is a consequence of our inability to restructure the distribution of assets and to provide a sufficiency of employment for a growing workforce.\textsuperscript{7} No wonder, even if the First Five Year Plan observed that the main purpose of planning was to initiate "a process of development which will raise living standards and open out to the people new opportunities for a richer and more varied life."

India presents a paradoxical situation: Inspite of progress, poverty and unemployment have worsened\textsuperscript{9}. Poverty is another name for lack of goods, agricultural and non-agricultural, which go to

\textsuperscript{4} Planning Commission (1953): First Five Year Plan, page. 10.
\textsuperscript{8} Commerce, Annual Number, 1980, p.6.
\textsuperscript{9} Economic survey, 1979-80, page. 79.
satisfy human wants that living creates. It is land that is the ultimate source of all these goods; it produces both food for direct consumption by man and raw materials which will lead to manufacturer of non-agricultural goods, again, for direct or ultimate use by man.

Unfortunately, India which was a net exporter of food till 1925, has become a net importer of food since the days of the Bengal Famine (1943). While the average annual imports of food over a period of 20 years ending 1970 cost us Rs. 270.8 crores, those during the last five financial years, 1971-76, cost a much higher figure, Rs. 289.2 crores. During all these years, India has also received wheat from foreign countries in the form of gift. During 1965-67, the gifts amounted to Rs. 45,76,000 tonnes and during 1975, from Canada alone, the gift came to 2,50,000 tonnes valued at Rs. 37.8 crores. Not only food even raw material obtainable from agriculture had to be imported; for example cotton which forms the raw material for clothing the most essential necessity of man next to food. Till 1971-72, the country was more or less, the top buyer of long staple cotton in the world market. It was the result of giving the top priority to industrialisation instead of agriculture.¹⁰

THE PROBLEM

The per capita income of the rural sector as a whole, compared with the urban sector, has greatly deteriorated since 1947. The gulf between the two is now far wider than what it was at the time when the foreigners left our shores.  

According to the 1981 census of India, there are 5,76,000 villages and 2550 cities and towns in India. 76.3 percent population of India lives in the villages. This percentage is too much in comparison to other countries; for example, 47 percent of population in France, 28 percent in Japan and 14 percent in Australia lives in the villages. 

Most of the rural population of India toil on land, in hot and cold weather, from early morning till late at night. They are generally ill-clothed and can not read or write. They often go to sleep on a half-empty stomach. Time has made them a fatalist. With a haunted and helplessness look, utterly resigned to their fate, they continue their life, full of crushing and ever-growing burdens, under the will of the Almighty.

There were 52.9 crores rural people in the country in 1981. There has been an increase of 20.8 percent in their number over 1971. The rural population of Haryana and Jind in 1981 was,

11. Charan Singh,: India’s Economic Policy. page.5.
12. I.S.Sundaram: Antipoverty Rural Development in India.; p.16.
1,00,95,000 and 8,08,618 respectively (i.e. 78.12 percent and 86.2 percent respectively is the rural population). It means the rural population of District Jind is more by 8.08 percent than the percentage of rural population in the state as a whole.\(^{13}\)

Living in the villages, where, Mahatama Gandhi said, "India really lives" these men have been working hard having few joys and little recreation. Perhaps they have been rendering their services at great suffering and sacrifice to themselves out of an expectation from the declaration of the Father of the Nation-Mahatama Gandhi - in 1919-20, "No political freedom would be complete and lasting unless it freed the tiller of soil from the oppressive system he was working under." They have grown up with the National Movement which aimed at the establishment of such a government in the country which would, as a part of its 'primary functions', "promote the well-being and progress of workers in the fields, factories and elsewhere to whom essentially all power and authority must belong."\(^{14}\)

The rural main workers (cultivators, agricultural labourers, rural artisans and household industrialists, shop-keepers, servicemen and other workers) form a large and handicapped section of our community. Therefore, their problems, some of which are interconnected with the growth the national economy, have been engaging the attention of the Government and efforts have been made from time to time to assess their problems. Specially, for

14. The historic "Quit India" resolution of the A.I.C.C. on August 8, 1942
the agricultural labourers, which is the main section of rural community, the two Agricultural Labour Enquiries and survey work carried out by the Programme Evaluation Organisation revealed that the agricultural labourers were unorganised and existed in vast numbers without any stable means of livelihood.

There is no doubt that the welfare of the nation is the primary objective of planned development. The Community Development and other programmes in rural community were introduced with the basic idea of building up democracy and bringing social and economic change from below. The rural community has not derived much benefits from the development scheme during the last 35 years undertaken by the Government, in the form of social and economic reforms, to diminish, if not abolish, the social and economic disparities in the country. Though the number of workers engaged in agriculture is many times more than those employed in industries and rural population is also being more than the urban population yet most of the welfare activities undertaken by the Centre and State Government have been for the well being of workers and population living in urban areas.

The pressure of working force in our country is much more on agriculture than that of it is in other countries like United States and Belgium. (69.73 percent of the working force in India depends on agriculture while in case of United States and Belgium it is 5.1 and 5.3 percent respectively).  

The need of raising the social and economic status of the peasants, agricultural labourers, rural artisans and household industrialists and other workers has continuously been engaging the attention of the planners. But they continue to demand thought. As a matter of fact, the vicious circle of present day stagnation in economic field begins from low agricultural production. While it is true that the development of the agricultural sector is linked with the development of non-agricultural sector, as no economy can be isolated from the rest of the national economy, no increase in agricultural production can be possible and effective without technical improvements. And the social and economic disparities and disabilities of the various sections of the rural community, which in themselves are no small part of the problem, stand in the way of the rural workers for active and efficient participation. This is the main problem and it has to be squarely faced.

MEANING AND IMPORTANCE OF STANDARD OF LIVING

"The standard of living of a person may be defined in terms of the magnitude and extent to which the person satisfies his necessities and comforts. That is to say, the standard of living is a concept directly related to the needs of the people, the needs must be satisfied in order to keep the person efficient and his family infrugal comfort, while his levels of living may be defined as the actual level and the extent to which their needs are satisfied."16

The standard of living refers to the quantum of necessities, comforts and luxuries to which a man becomes habituated and thus it constitutes his standard of living. The standard of living of the people has a significant effect on the efficiency of the people. "The Royal Commission on Labour had also come to conclude that the low standard of living and backward technology had made Indian people comparatively less efficient in comparison to people in Western Countries."17

Better the standard of living, the higher is the efficiency, other things remaining the same i.e. education, experience, etc. Income and efficiency both are related with each other and directly related with the standard of living. It may, however, be stated that income affects and determines the standard of living and produces a psychological as well as physiological effect on the people's operational efficiency. The more the efficiency, the higher the income. If income is high then the standard of living will be high and if the standard of living is high then the efficiency will be improved. So, there is a relationship between income, standard of living and the efficiency of the people.

"The environment creates a man and if we improve the environment we improve the man."18 The conditions under which a person lives and works exert deep influence upon his health.

efficiency, psychology and the quality of work he does. Good living conditions effect the income, migratory character and state of public relations of the people. The congenial and inspiring atmosphere leads to work more than in dirty slum and healthy atmosphere. With good conditions the people remain happy, this happiness leads to increase in more production.

As mentioned earlier the standard of living has a strategic importance in determining the attitude of the people towards the work, such studies are needed to be undertaken. It is the universal truth that the better the standard of living, the higher is the efficiency. In order to maintain and raise the standard of living of the people, their income at all levels should be protected against the increase in cost of living.

**MEASUREMENTS OF STANDARD OF LIVING**

In the present study income, expenditure or pattern of consumption, cultural activities, size of family, housing conditions, health and other comforts of life play a role in determining the standard of living of a household. For the determination of income various sources of income like agriculture, services, shop-keeping, household industry etc. have been studied in detail. Similarly to know the pattern of consumption, expenditure on various items have been studied. In the field of education the study has been conducted to know the percentage of educated persons according to various levels like having education upto primary level, middle, high,
graduate or above levels etc. The size of family is an important factor which influences the standard of living of the people to a great extent. For the standard of living the size of the family is measured according to the number of persons as the household is having. The study of the housing conditions of rural people is of vital importance in measuring the standard of living. In this study size and condition of the houses are studied.

Comforts of life also play a role in determining the standard of living. Whether the household is having articles such as fan, radio, scooter, television, cooler, refrigerator, sofa set etc. or not, has also been studied in present study to know the standard of living of the people in rural areas in district Jind.

THE HYPOTHESIS

Even after 35 years of planned development it is generally believed that there are no other people in the country whose story is so pathetic, whose daily life so precarious as those of the people in rural areas. How far is this true? It can be found out by a study of the people in rural areas on the following issues:

1. What does an average member of an average rural household do for a living?

2. What are the incomes, expenditure, housing conditions, level of education and standard of living of an average people living in the rural areas?
This major hypothesis develops an analytical frame of reference which provides a bunch of minor hypotheses. The subsequent analysis in this study verifies the relevance of these hypotheses.

**PURPOSE AND OBJECTIVES**

The problems of rural poverty and standard of living have been attracting the attention of International Organisations like the UNO, ILO and the World Bank. The reports have been presenting from time to time the new approaches to rural development, particularly in developing countries. India has been stressing on minimum needs programme and area planning has been a product of studies at international level.

Beginning with Community Development Programme in the early 50s which helped to create awareness in the rural communities of the potential and means of development through basic extension and development services. India has been adopting various rural development strategies to find solutions to different rural problems. Some states like Rajasthan have launched direct attack on poverty through Antyodaya, Uplifting the poorest of the poor families by providing them subsidiary occupations.

In spite of planned economic development for three decades, India has not yet been able to solve the grave problems of poverty, unemployment, income inequalities and regional disparities.
in development. Eradication of rural unemployment and poverty has been a major objective of Indian Planning. Based on such experience, it is now realised that rural unemployment, poverty and low standard of living can be eradicated in a vast country like India, only through area planning or more specifically block plans.

District Jind has been declared educationally backward by the University Grants Commission New Delhi, since 1982, because, it has the lowest literacy rate in the state (Haryana). 81.5 percent of main workers of this district are engaged in the agricultural sector according to the census of 1981, whereas in the state as a whole it is 60.78 percent. As far as rural population inhabitation is concerned, 86.2 percent of the population is living in rural areas in this district, while this percentage comes to 78.12 percent in the state. This district is also industrially backward. So taking into consideration the above reasons the researcher has selected this district for study.

The present study has been undertaken with the purpose:

1) To know the standard of living of the people in rural areas in District Jind by studying the pattern of working, income, consumption, saving, indebtedness, education culture and their housing conditions.

11) To find out the different solutions and suggestions to maintain and raise the standard of living of people in the rural areas and to stress on area planning.
The objective, thus is utilitarian and has been carried out as an indispensable first step in taking the facts, in measuring the dimensions of a problem, situation, ascertaining its contributory cause so as to help the planners and social reformers to decide upon remedial measures at different levels of decision making.

The approach has been diagnostic and problem oriented. The design of the study, the concepts and definitions and the schedules have also been hinged to this basic objective. For the achievement of this objective, the disciplines of economics and statistics have been used.

**METHODOLOGY**

**SAMPLE DESIGN:**

The present study is concerned with the rural areas of district Jind (Haryana). It has been confined to rural areas with a view to highlight the position of persons living in rural areas as well as to assess and to give a broad indication about the rural programmes circling round the cultivators, agricultural labourers, household industrialists & rural artisans, employees, shop-keepers and other workers (workers engaged in the live stock, breeding, fishing, construction, transportation, tailoring, washing clothes, barberring, brick-kiln labour, milk selling and milk producing).

The rural area has been defined for the purpose of the study for representativeness. The rural areas consist of all places with population below 10,000 and which do not have the municipal committees, according to the present position in 1985. Thi:
concept of rural area for the purpose of this study resulted in the exclusion of all the urban areas of the district consisting of 6 municipal committees (Kalayat, Julana, Safidon, Narwana, Uchana & Jind) with a population of 129,456 persons. The overall position of the rural area which constituted the universe for this study, as per 1981 census, is as follows:

<table>
<thead>
<tr>
<th>Position of Rural Area in District Jind.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total Rural Area</td>
</tr>
<tr>
<td>Total Number of Villages</td>
</tr>
<tr>
<td>Total Rural Population</td>
</tr>
<tr>
<td>Total main workers</td>
</tr>
<tr>
<td>Total Non-worker</td>
</tr>
</tbody>
</table>

Source: Statistical Abstract of District Jind.

There are three Tehsils (Jind, Safidon and Narwana) and eight Development Blocks (Jind, Julana, Kalayat, Narwana, Uchana, Safidon, Rajaund and Pilukhera) in the District. The data regarding location, area and physical features like boundaries, natural divisions, rivers, soil, population, cultivated area and workers of different professions vary enormously from Tehsil to Tehsil and from Block to Block. The socio-economic conditions also differ significantly from one area to another. But, taken together, all the three Tehsils and eight Development Blocks from
the geographical continuity and the socio-economic homogeneity of the district, study has been conducted on sample basis.

To reduce sampling errors, the district was put to stratification. This decision, no doubt, increased the number of strata but contributed to uniform geographical continuity and greater socio-economic homogeneity in the sample design. In consideration of variations in socio-economic condition from Tehsil to Tehsil and from Block to Block, a two stage sample design with all the three tehsils as the first stage and all the eight Blocks within the Tehsils as the second stage was adopted. The definitions of Tehsils and Blocks used for the stratum are the same as used by the district authorities. The first stage selection was controlled at the district level and all the three tehsils were selected. At the second stage the control was affected at the Blocks level within a Tehsil and all the eight Blocks were selected. This selections of all the Tehsils and Blocks increased representativeness, area and socio-economic homogeneity in the sample.

**SELECTION OF SAMPLE VILLAGES**

There are 349 villages in district Jind, which are comprised in eight Development Blocks. The number of villages in each block differs widely. The smallest Development Blocks (Rajaund, Pilukhera) comprise 29 villages each, whereas the number of villages goes to 62 in Jind Block (largest). In each Block the physical
features like boundaries, natural divisions, rivers, soil, population, cultivated area, cultivators, agricultural labourers, rural artisans and household industrialists, shop-keepers, employees and other workers vary enormously from village to village. The socio-economic condition of the people also differs significantly from one area to another. The physical limitations also of the researcher in respect of time and money also do not allow to keep the size of the sample exceeding 20 villages or less than fifteen villages. Taking into consideration all the above mentioned limitations, it has been decided that at least two villages should be selected from each Block and the number of villages may be three from two largest blocks (Jind and Kalayat). Thus, on an average every nineteenth village of the total villages of the district is chosen as sample for conducting this study. Thus, in all 18 villages have been selected from all the eight development Blocks as is given in Appendix - I.

The villages so selected make 5.16 percent of the total villages in the district. While selecting 18 villages, only those villages have been selected in each block which comprise approximately 5.16 percent of the total households in that Block according to 1981 Census. Care has been taken that these villages so selected comprise households of each profession and category.

1. Profession: The households under study have been divided in the following professions (a) Cultivation (b) agricultural labour (c) Rural Artisans and household industry (d) Shop-keeping (e) Services (f) others.

2. Category: All the households have been divided in three categories:
   I. General Category
   II. Backward Class Category
   III. Scheduled Caste Category.
in sufficient, the profession or category under which we have divided the households for this study. The selected villages are both of small and big size. Some of the villages selected are situated near the cities or towns, whereas others are situated far away from the cities.

**SELECTION OF HOUSEHOLDS**

The total villages selected for the study consist 6063 households as per Census of 1981. But the actual number of households at the time of collection of data in 1986-87 was found to be 6500. Seeing the limitations of the researcher pertaining to time and resources needed for the purpose, it is not possible to study all the households in the selected villages. Therefore, to conduct an in-depth study only 500 sample households have been selected on stratified sampling basis. The total households selected as sample amounts to 7.69 percent of the total households in the selected villages.

While specifying the exact number of households to be taken as sample in each village, we have applied this percentage (7.69) because the number of households in each village differs widely in terms of their absolute number as well as in number of households according to their profession and category. Therefore, households have been selected proportionately in all the villages.

While selecting the sample households in each village care has been taken that the households in each category and each profession are taken in the same ratio as the total number of house-
holds in each category and each profession bear to total number of households in that village. The number of sample households selected in each village according to category has been given in Appendix-2 and number of sample households according to profession in each category is given in Appendix - 3(A), 3(B) and 3(C).

**SIZE OF THE SAMPLE**

The sample households of all the professions and of all the categories taken together amounts to 69 percent, 11 percent and 20 percent in general category, backward class category and scheduled caste category respectively. The number of households selected as sample engaged in different professions in all the three categories and in all the villages taken together amounts to 63 percent, 18 percent, 8 percent, 2 percent, 4 percent and 5 percent, in cultivation, agricultural labour, rural artisan & household industry, shop-keeping, services and other profession respectively. If the number of sample households in all the villages taken together are divided according to their professions in each category then it is found in case of households of general category, 88 percent, 0.9 percent, 2.1 percent, 3.1 percent, 3.9 percent and 2 percent, are engaged in cultivation, agricultural labour, rural artisan and household industry, shop-keeping, services and other profession respectively. In case of households of backward class category this percentage of households according to their professions amounts to 18 percent, 20.7 percent, 30 percent, 3.4 percent and 27.9 percent,
in cultivation, agricultural labour, rural artisan and household industry, services, and other professions respectively. Whereas the percentages of households in scheduled caste category according to their professions are 0.6, 76.5, 15.9, 4 and 3, in cultivation, agricultural labour, rural artisan and household industry, services and other professions respectively.

While selecting the sample households in each village, in each category according to profession, lottery system of sampling has been adopted.

**CONCEPTS AND DEFINITIONS**

The important concepts and definitions used in this study are cultivator, agricultural labourer, household industry, rural artisan, other workers, employee, shop-keeper, family, household, income, household income, earning, children and so on. Many of these terms carry multiple meanings. To remove any confusion these terms have been defined clearly so that each term may only refers to a single phenomenon. In adopting the meaning of concepts and definitions, the definitions adopted by the Haryana Statistical Department and the First and Second Agricultural Labour Inquiry were considered with an idea to isolate and recombine those elements which will be useful in the study. An attempt however, has been made, to be concrete and precise in the generalisation of the concepts with full consideration that they may continue to represent the general. This has helped to give clarity in the concepts and an assurance that they would mean the same thing to all persons. The concepts and definitions in detail are presented in Appendix - 4.
SURVEY DESIGN

Use of both the sources; documentary and field survey has been made in this study. The documentary information was collected from both the primary and secondary sources. It consisted the collection of information and data contained in the published and unpublished documents, reports, statistical abstract etc. at the state, block, district, tehsil and development/level. Also a general village survey was conducted by using a broad schedule for each sample village as a whole to gain the necessary background, knowledge of the problem and preliminary orientation.

In the last, the data was collected from the sample households selected for the study by filling schedules in the sample villages at the residences of the households. The schedule was filled in English by the personal interview method though these were duly explained to the respondents in Hindi as well as in the regional dialect. Hence, the possible defects of questionnaire method were minimised by the present technique.

SETTING OF STANDARD OF LIVING

As has been stated in the preceding pages that income, expenditure, education, culture, size of the family, housing conditions, food, clothing and other comforts of life play a vital role in determining the standard of living of the people. Therefore, on the basis of the extent to which the households in the rural area in the present study are in the position to satisfy the basic needs, the standard of their living has been determined.
According to standard of living the rural households under study have been divided in four categories.

1. **THE HOUSEHOLDS HAVING LOW STANDARD OF LIVING:**

   In this category those households have been included who are not in a position to spend the minimum amount to satisfy their basic needs of food, clothing, medical, housing and education.

2. **THE HOUSEHOLDS HAVING NORMAL STANDARD OF LIVING:**

   In this category those households have been grouped which are in a position to spend at least that much money which is just sufficient to satisfy their basic needs in respect of food, clothing, housing, education, and medical.

3. **HOUSEHOLDS HAVING GOOD STANDARD OF LIVING:**

   Those households have been taken in this category who are in a position to spend more on their basic needs than the minimum required as well as who are spending on satisfying their other comfortable needs like, radio/transistor, cycle, watch, fan, pucca and electrified house, modern education to the children etc.

4. **HOUSEHOLDS HAVING HIGH STANDARD OF LIVING:**

   Households satisfying their needs of luxury items like, television, refrigerator, sofa set, car, cooler, very big and beautiful house, along with their basic and comfortable needs have been treated as having high standard of living.
The minimum needs and the minimum expenditure needed to be incurred for satisfying them have been set as follows:

1. Need for Minimum Food: Nutritional experts have suggested that 2250 calories are the normative requirement per adult per day. To have such a food which may provide this much calories to a person is the minimum requirement of food. According to a very important study, "poverty in India - Trends and Dimensions," conducted by Dandekar and Rath of Indian School of Political Economy, Poona, a person needs to incur Rs. 15 per month at 1960-61 prices in rural areas to take food giving him the minimum required calories of 2250 per day. The National Sample Survey, Minhas, Burdhan, Jha and Planning Commission of India have also been using the norms of calories consumption for measuring the minimum requirement of food for a person.

Taking the same norms for food, the amount required to be spend at Rs. 15 per month according to 1960-61 prices, the person shall have to spend Rs. 97.50 according to average consumer price index in 1986-87 (650). Therefore, the minimum amount to be spent on food per adult, per annum amounts to Rs. 1170.

2. Need of Minimum Clothes: Though no study has so far been conducted for setting the minimum requirements of cloth of the people living in rural areas. Therefore, the minimum need of clothing has been set after having discussed with the persons for whom the standard is to be set. The researcher himself being the resident of rural

areas of Haryana also is in close touch of the minimum requirements
of such persons under study. Thus, the minimum need of cloth per
person, per annum in terms of quantity of cloth and foot wear and
in terms of money needed for the same at current prices (1986-87)
is given below:

<table>
<thead>
<tr>
<th>S.No.</th>
<th>Particulars</th>
<th>Quantity</th>
<th>Rate</th>
<th>Total Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>1 pair Dhoti/ 2 pair pajamas/ Salwars</td>
<td>9 mtrs</td>
<td>Rs. 5/- per Mt.</td>
<td>Rs. 45/-</td>
</tr>
<tr>
<td>2</td>
<td>2 shirts/Kurtas/Kamphars</td>
<td>5 mtrs</td>
<td>Rs. 8 per mt.</td>
<td>Rs. 40/-</td>
</tr>
<tr>
<td>3</td>
<td>2 pair shoes/chappals</td>
<td>2</td>
<td>Rs. 25 per pair.</td>
<td>Rs. 50/-</td>
</tr>
<tr>
<td>4</td>
<td>1 Khcs/blanket/shawl</td>
<td>1</td>
<td>(Rs. 50/- for four years)</td>
<td>Rs. 12.50</td>
</tr>
<tr>
<td>5</td>
<td>1 Quilt(Once in 5 years)</td>
<td>1</td>
<td>(Rs.1000/- for five years.)</td>
<td>Rs. 20-00</td>
</tr>
</tbody>
</table>

**Total** | | | **Rs. 167.50**

3. **Minimum Need of Housing:** The standard of housing need has
been set in terms of minimum covered area required per household.
In this connection also the researcher has taken the minimum need
of the household as base for setting the standard, since no standard
has been set in any study conducted earlier in rural areas.
On an average member needs the minimum covered area of 100 sq.fts. for residential purposes. The equally minimum covered area is needed for one cattle and storing Bhusa etc. Since, every household is keeping cattle of one type or the other, therefore, the minimum covered area required in the rural areas is 200 sq.ft. per person and animal to the minimum standard. Thus, minimum standard of housing has been set only in terms of covered area not in money.

4. Minimum Need of Education & Medical Health:

Though the primary schools and primary health centres have been provided by the Government almost in every village where education and medical facilities are provided free of cost; yet, the households are required to incur some expenditure to avail these facilities. For example in case of providing education to the children the household have to spend something on books, stationary and other things for the children. Therefore, minimum amount needed for the purpose has been set to be Rs. 15 per child per month, or Rs. 180 per year on an average for all level of education. Similarly, the minimum amount needed to be spent on medicine etc. per person has been fixed as Rs.30/- per annum.

SCOPE AND LIMITATIONS OF THE STUDY:

This study is, not without a limited attrai. But it is significant as an attempt has been made to primarily collected data and to assess the position on its basis. The data in this study can be safely taken as representative at the district level in drawing
generalisations. However, its representativeness can only be taken in some cases on certain problems, which are relatively similar to those prevailing in the district, as the state or all India level, because the problems of the rural community in Jind district may be said to reflect the problems of all the sections of the rural areas at the state and all-India level only to some extent.

This enquiry covers the rural areas and the backward masses. Therefore, an enquiry of this type faces several difficulties. These difficulties may not deter the researcher in the field but do impose certain limitations from which we are afraid, this study also may not be free.

It would not be out of place to mention that no attempt has been made in this study to classify as to who is a self supporting member in the rural household and who is not. It is a fact that rural households have no accounts. In absence of such accounts any common standard to readily measure either the value of the household output or the magnitude of contribution by any member to that output was not free from gross fallacies.

The researcher had to work under considerable handicaps and limitations. The constraints of time and finance available with the researcher for carrying out the study necessarily linked with the scope of the study. In the present study data regarding expenditure incurred by the households on various items has been taken for the year 1986-87 only, whereas incomes, savings and debts
have been taken for two years i.e. 1985-86 and 1986-87. The data pertaining to income and expenditure for the past several years has not been taken because neither it is feasible nor any such study has been conducted in the past to reach some comparable results. Households in the rural areas being illiterates do not have proper records are memories of their income and expenditure of past years. Therefore, the standard of living of the households has been determined on the basis of data available for 1986-87 only.

Due to the above limitations a large sample and data for several years could not be taken. A large sample and data of several years would have yielded more meaningful results. Hence, conclusions and informations drawn are specifically applicable to this area and in general the rural areas of similar character.