CHAPTER - V
SUMMARY AND CONCLUSION

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Entire fabric of life is determined by resources. Resources are the tools and talents with which people build their life styles and attain their goals. (Nickell et al., (1976). A major challenge confronting the field of family resource management is how to deal effectively with the coexistance of an abundance of certain resources alongwith crucial scarcity in other (Gross et al., 1980).

Resource management in the rural agricultural and developing society like ours assumes different dimensions as compared to the urban, industrial and developed affluent society. This is mainly because Indian rural households are endowed with meagre and marginal quantity of resources. Moreover, these are inter regional and even inter gamily desparities in socio-economic conditions, too.

Although our Indian villages today look brighter than it did for decades ago but still the standard of living of rural families in too low. Hence there is imense scope for raising the standard of living through effective resource utilization pattern. For getting the full worth, one should first know the total supply of resources at their command and how they utilize their available resources. It is necessary to study the household resource utilization pattern which is effecting the living standards of family. It was in the light of this situation the present study was proposed to be conducted with the following specific objectives.

(i) To identify and study the utilization pattern of selected household resources.

(ii) To study the impact of household resource utilization pattern on

standard of living.

(iii) To isolate the crucial factors associated with household resource utilization pattern.

The study was conducted in village Raipur and Bharian from Hisar of Block I and II respectively. A sample size of 150 respondents (75 from each village) was selected on the basis of proportionate sampling on socio-economic status. The village resource inventory was filled to identify the resources available in selected villages. Four most important resources were selected for detailed study. The selected resources were two from human - time and energy, one from non-human - Money and one from community resources - village school. The standard of living index was developed. A detailed interview schedule was designed which gives information about profile of respondents, utilization pattern of time, energy, money and village school and standard of living of rural families. The data was collected with the help of pre-tested interview schedule. The statistical tools adopted to draw inferences were simple percentages, co-efficient of correlation and multiple regression equation.

Findings : The important findings emerged out of the present investigation are as follows:

Profile of the respondents: The socio-economic profile of respondents show that majority of the respondents were from the age group of 25-50 years, of high caste, had joint family system, medium sized family, were illiterate, had low family education status, mixed type of house, nil social participation, less family outside contacts, unfavourable value orientation less liberal and less towards scientism. When economic variables considered maximum possessed small landholding and low farm power implements. In case of psychological variables maximum were less motivated, less

motivated, less prone to change less flexible, less progressive and had unfavourable attitudesin context of effective resource utilization pattern.

Time utilization pattern: The study revealed that maximum rural women spent 3 hr. 30 min. to 6 hr. on cooking, 20 min. to 45 min. on cleaning of house, 50 min. to 2 hr. on cleaning of utensils, 41 min. to 2 hr. on washing clothes, 20 min. to 30 min. on fuel gathering, 26 min. to 1 hr. onfetching water,53 min. to 4 hr. on darimaking/weaving/stitching, 10 min. to 20 min. on personal care, less than and equal to 1 hr. for rest, 15 min. to 45 min. on animal care, 29 min. to 1 hr. on milking activities, 30 min. to 1 hr. 15 min. on making dung cakes, 49 min. to 2 hr. on fodder activities and less or equal to 3 hr. on farm activities. Majority did not spend any time on child care, marketing, service, rituals and entertainment. Total time spent on household, dairy and farm activities during slack and peak season revealed that maximum number of respondents spent total time 16 hr. 20 min. to 18 hr. 15 min. during slack season and 17 hr. 15 min. to 18 hr. 45 min. during peak period. The same trend has been observed in case of all three SES categories except among high SES during peak season where majority spent less or equal to 17 hr. 15 min. per day. For household activities, maximum respondents spent less or equal to 10 hrs. during slack and only half of it (5 hr. 15 min.) during peak period except among high SES respondents where maximum respondents spent 11 hr. 15 min. to 16 hr. 30 min. and 5 hr. 15 min. to 7 hr. 30 min. during slack and peak period respectively. For daily activities majority of rural women spent 2 hr. 45 min. to 3 hr. 45 min. and 2 hr. 30 min. to 4 hr. 30 min. during slack and peak period respectively except among low SES during peak season where majority spent 1 hr. 45 min. to 2 hr. 30 min. For farm avtivities maximum respondents spent less or equal to 3 hr. and less or equal to 9 hr. during slack and peak period respectively except among low SES

where maximum spent 4 hr. to 10 hr. and 11 hr. to 14 hr. during slack and peak period respectively. An equal majority (35.56 %) of women of medium SES also spent 9 hr. to 11 hr. in farm activities during peak season.

The study further revealed that average time spent was maximum on cooking during the period of study (slack season) followed by farm activities, making dung cakes, rest, darimaking/weaving/stitching/cleaning of utensils, child care, fodder activities, fuel gathering, animal care/cleaniness, washing clothes, cleaning of house, milking activities, fetching water, entertainment, personal care, service rituals and marketing in descending order. When SES was taken into consideration the findings reveal that rural women of low SES spent their maximum time in washing clothes, fuel gathering, child care, fetching water, service and farm activities. The activities like cooking, cleaning of house, cleaning of utensils, darimaking/ stitching/weaving, marketing, personal care, entertainment, rest and making dung cakes consumed more time among the women of high SES. In animal care milking and fodder activities, rural women of both low SES and high SES spent less time than women of medium SES.

In general, irrespective of SES, there was a significant difference in total time spent by rural women during slack (16 hr. 17 min.) or during peak (18 hr.) season. The time spent on household activities was 10 hr. 34 min. during slack and 6 hr. 16 min. during peak season. Rural women spent 3 hr. 10 min. during slack and 2 hr. 36 min. during peak period on during activities. The total time spent on household, dairy and farm activities by women of various SES categories also varied significantly during slack and peak period. However, season-wise not much difference was found among the women of high SES for dairy activities. The total

time spent was maximum among the rural women of low SES during both the seasons. The average time spent on household activities and dairy activities was more during slack season whereas during peak season farm activities consumed maximum time. The average time spent on household activities was maximum among high SES women during both the seasons. The rural women of low SES spent maximum time on farm activities during both the season.

The study further revealed that maximum number of respondents among all sES categories felt scarcity of time due to increase of work area. It was observed that majority by among all SES categories did not perceive need to manage time resource effectively. The main reason was due to their feeling that planning is wastage of time. Only a few women (8.67 %) perceived the need to manage time resource effectively through mental plan. With increase in socio-economic status, satisfaction lend in time utilization pattern also increased.

Energy utilization pattern: The findings highlighted that in general, irrespective of SES maximum number of respondents spent less or equal to 2835 cal. per day. With the increase in SES, a shift towards less energy input was observed. The energy input was less or equal to 342.5 cal., 630-795 cal. and less or equal to 900 cal. on household, dairy and farm activities respectively during slack period. Among household activities maximum respondents spent 420-720 cal. on cooking, 60-135 cal. on cleaning of house, 100-240 cal. on cleaning of utensils, 164-480 cal. on washing clothes, 60-90 cal. on fuel gathering, 104-240 cal. on fetching water, 106-480 cal. on darimaking/weaving/stitching, 25-50 cal. on personal care and less or equal to 60 cal. on rest. Whereas majority did not spend energy on child care darimaking/weaving/stitching, marketing

rituals and entertained. Among dairy activities maximum respondents spent 53-157.5 cal. on animal care,87-180 cal. on milking activities, 120-300 cal. on making dung cakes and 171.5-420 cal. on fodder activities. For farm activities majority spent less or equal to 900 cal. per day.

When average energy input was calculated it was found that in general a rural women spent 2904.5 cal. per day. The energy input was 1460.50 cal., 680.33 cal. and 763.33 cal. on household, dairy and farm activities respectively. The total energy input was maximum for household activities among high SES, for dairy activities among medium SES and for farm activities among low SES. In general, among various activities farm activities demand maximum energy (763.33 cal.) followed by cooking (532.67 cal.), making dung cakes (276 cal.), fodder activities (171.5 cal.), washing clothes (157.33 cal.), animal care (141.17 cal.) child care (127.5 cal.), fuel gathering (126 cal.), darimaking/Weaving/ stitching (119.33 cal.) cleaning of house (112 cal.), cleaning of utensils (105.33 cal.), featching water (98.67 cal.), milking activities (92 cal.) rest (69 cal.) entertainment (38 cal.) marketing and rituals (4 cal. each). Among household activities maximum energy input was on cooking and minimum on entertainment and personal care. The energy input was negligible in marketing and rituals i.e. only 4 cal. High SES women spent maximum energy on cooking, cleaning of house, cleaning of utensils, darimaking/weaving/stitching, marketing, personal care, entertainment, rest and making dung cakes.

The study further revealed that in general, majority of women perceived cooking, cleaning of house, cleaning of utensils, child care, fetching water, milk churning and animal care as moderate type of activities except washing clothes and agricultural activities which was perceived as heavy and very heavy respectively. In general majority

felt tired in cooking, washing clothes, fetching water, and animal care. In agricultural activities majority feel very tired whereas cleaning of house, cleaning of utensils, child care and milk churning majority did not feel any tiredness. Majority did not possess the time and energy reducing devices. Only smokeless chulha and electric milk churner possessed by 31.33 per cent and 32.00 per cent respondents respectively. It was observed that majority of high SES women had these devices. High SES women perceived high level of satisfaction in energy utilization pattern. With the increase in SES, shift to wards more satisfaction level was observed.

Money utilization pattern: The expenditure pattern showed that in general majority spent less or equal to Rs. 1568.30 (52.67 %), less or equal to Rs. 1359.65 (56.67 %) and less or equal to Rs. 2993.40 for food items, non-food items and total respectively. For food items majority spent less or equal to Rs. 368.30 on cereals, Rs. 20.00-40.00 on pulses, less or equal to Rs. 16.95 on edible oils,less or equal to Rs. 850.00 on milk products, less or equal to Rs. 87.00 on sugar and related items, Rs. 20.45 on beverages, Rs. 24.00-35.00 on masals, less or equal to Rs.70.00 on vegetable and fruits per month. Majority did not spend on pickles/jam/chatnies etc. For non-food items majority spent less or equal to Rs. 104.15 on clothing, less or equal to Rs.20.80 on footwear, oess or equal to Rs.45.00 on education, less or equal to Rs. 53.00 on sanitary items, less or equal to Rs.95.00 on medical expenses, less or equal to Rs. 45.00 on travelling transportation, Rs.10.45-74.60 on fuel, less or equal to Rs.60.00 on electricity, less or equal to Rs.25.00 on social caremonies, Rs.8.00-14.60 on durable goods, less or equal to Rs.750.00 on domestic animal, less or equal to Rs.105.00 on

recreation and entertainment whereas expenditure on housing and petrol/ diesel/servant etc. was nil among majority of families. Only a few families of high SES had expenditure on these items where as maximum spent less or equal to Rs. 791.65 per month on petrol/diesal/servant etc. and less or equal to Rs. 27.75 on housing.

Average monthly expenditure in rupees was more for all food and non-food items in high SES than medium and low SES households and in medium SES than low SES except for edible oils which was maximum among low SES household. Percentage expenditure on vegetables and fruits increased as SES increased. The percentage expenditure on pulses, edible oil. Sugar and related items, beverages, masalas, clothing, sanitary items, medical expenses, fuel, social ceremonies and recreation and entertainment was maximum among low SES households. The percentage expenditure on milk and milk products, travelling and transportation and domestic animals was maximum among medium SES household. The percentage expenditure on cereal vegetables and fruits, housing, education, electricity charges, durable goods, pertrol/diesal/paid servant. Milk and milk products contributed the major share of its total expenditure on food items among all SES categories. Expenditure on domestic animals contributed the large share of total non-food item's expenditure among all SES categories. The average monthly expenditure on food and non-food items in rupees increases with the increase in SES. However the percentage expenditure decreases on food items and increases on non-food items as SES increased.

The average per capita expenditure in rupees for all food and non-food items increases as SES increase except for edible oils. The average per capita expenditure on edible oils was maximum among low

SES households. It was further revealed that food alone constituted the major share of total per capita expenditure. Low SES families had more percentage expenditure on essential food items. High SES families spent on many other items like on travelling, petrol/diesel/paid servant etc. which resulted in low percentage expenditure on essential food items.

It was further highlighted that majority did not perceive sufficiency of income to meet expenditure which was maximum perceived by majority of low SES households. The most common reason of perceiving insufficiency of income was "unforeseen expenditure" by medium and high SES households whereas low SES households reported "bread-winner's earning isless" - one of the major reason behind perceiving insufficiency of income. A vast majority did not plan budget among all SES categories. Only 6.67 per cent families of medium SES, 13.33 per cent families of high SES planned a budget to balance income and expenditure. The most common reason behind not making budget outlay was "prices and expenditure not fixed" among low and medium SES families whereas high SES families reported that it is difficult to plan a budget outlay. It is evident from the findings that maximum number of families did not save income for future. But in high SES families maximum saved income for future. The families who saved income reported the most common reason of saving was to meet emergencies. Low SES families reported that they do not have enough earning save In general majority did not keep records but it was observed that a significant majority of high SES kept records and in general it was kept by husband of respondents.

It was observed most of the rural families generally borrow from Jamidar or cut down their minor expenses when they run short of money. High SES families reported that they would cut down minor expenses or would take loan from bank if short of money. In cutting down minor expenses during short of money first preference was given to clothing by low SES families i.e. by buying less expensive clothes. Whereas medium and high SES families gave first preference to fresh food items i.e. by consuming less vegetables and fruits etc. Very few gave first preference to cutting down expenses for entertainment (Pan, Cigarette, Bidi, Hukka, Liquor, Naswar etc.). Only 25.00 per cent families of high SES gave first preference to entertainment in cutting down minor expenses. Medium and high SES families gave third preference to entertainment while low SES families gave it last preference in cutting down minor expenses.

A vast majority of high SES perceived high satisfaction level whereas majority of low SES had least satisfaction in money utilization pattern.

Utilization of community facility-village school: Utilization of village school by children showed that more number of boys had utilized or were utilizing the village school facility when compared to girls among all SES categories. The results further showed that more number of boys utilized or were utilizing the village school facility when compared to girls irrespective of SES. Among all SES categories viz; low, medium and high more number of boys than the girls were utilizing or had utilized the village school. The results further showed that more number of children (boys as well as girls) from low and medium SES drop out the school after utilizing it partially than the children (boys & girls) of high

SES. Maximum number of boys of high SES fully utilized the village school and after this also outside the village. Although majority of children had utilized or were utilizing the village school it was maximum by boys and minimum by girls and generally boys and girls of high SES utilized the village school more. Although girls were also utilizing the village school but still the preference was given to boys. Very few children go for higher studies which shows that rural families are still not taking education of their children seriously.

The study further reviewed that majority did not perceive benefit from schooling except those belonging to high SES where majority perceived benefit. Maximum number of boys of high SES perceived benefit. Among girls, majority did not perceived benefit but it was observed that among all SES categories maximum number of girls of low SES perceived benefit. It is evident from study that the most prevalent way of perceiving benefit to boys and girls of all SES categories from schooling was that they can manage home in a better manner as compared to those who were illiterate.

The boys who discontinued the village school facility reported the most common reason "not interested to go" followed by work load at home, unable to grasp and financial constraint. The least common was marriage and health problem. "Not interested to go" reason for boys was most common among all SES categories.

The most common reason of discontinuity of the school by girls was" work load at home", followed by time not suitable, lack of interest, marriage, financial constraint, unable to grasp and health problem in descending order. The reasons "not interested" and "marriage" were common among high SES girls. "Financial constraint" reason and health

problem" was perceived by only low SES families whereas "unable to grasp was perceived by high SES girls.

The boys who had not utilized the village school reported the most common reason for it that they had to work for the family occupation. The next it was "Education does not provide job", followed by financial problem, not interested, have to work at home/outside, no good facility in the school, traditional family occupation does not require any education and the least common was health problem "custom and traditions don't permit or "no need of education" were not reported by any of the boys of all the three SES categories.

In general, irrespective of SES, the most common reason for having never utilized the village school by girls found were "no need of education", "have to work at home and outside", "customs and traditions don't permit" and "financial problem". The least common was "not interested" followed by health problem "Education does not provide job", traditional family occupation does not require any education", "no good facility in school" and have to work for the family occupation" were the reasons which here not reported by any of three SES categories.

Maximum number of respondents perceived medium level of satisfaction by sending their children to school. With the increase of SES, shift towards more satisfaction level was observed.

Standard of living and impact on it: The study revealed that in general majority of rural families had low family's living standard but slight shift towards high standard of living with the increase in SES was observed. Not a single family of low and medium SES had high standard of living. Only 26.67 per cent families of high SES had high standard of living. The

rural families had low standard of landholding, education, housing, material possession, clothing, food and sanitation whereas they had medium standard of family income and health. In low SES family majority had low standard of all these parameters of standard of living. In medium SES families majority had low standard of education material possession, clothing, food and sanitation whereas they had medium standard of family income, landholding, housing and health. High SES families had no low standard in each case of parameters and majority of high SES had medium standard of education, material possession, health clothing, food and sanitation whereas high standard of family income, landholding and housing which are physical menifestations of standard of living.

It was found that resource utilization pattern had a singnificant impact on standard of living. Coefficient of correlation data showed that satisfaction level in resource utilization pattern was positively and significantly correlated with standard of living. The multiple regression equation showed that four resources namely, time, energy, money and village school are the significant predictors of standard of living. The crucial factors viz; socio-economic status, family outside contact, value orientation,motivation, change proneness and attitudes were positively and significantly correlated with standard of living.

Association of crucial factors with resource utilization pattern: The data highlighted that the crucial factors like the socio-economic status, family outside contact, motivation, change proneness and attitudes were positively and significantly correlated with resource utilization pattern.

Conclusion:

1. Rural women were less prone to change, less flexible and less progressive in context of effective resource utilization pattern. Lack of motivation and unfavourable values and attitudes towards the effective utilization of resources were also found.

2. It was found that on an average a rural women spent maximum time on cooking. Among three SES categories high SES women spent comparatively more time on cooking.

3. The total time spent on household, dairy and farm activities by women of various SES categories also varied significantly during slack and peak period. The average time spent on household activities was maximum among high SES women during both the seasons. The rural women of low SES spent maximum time on farm activities during both the season.

4. Rural women felt scarcity of time due to increase of work area. Moreover they did not perceive need to manage time resource effectively.

5. Regarding energy consumption it was found that the total energy input for household activities was maximum among high SES, for dairy activities it was maximum among medium SES whereas the average total energy input for farm activities was maximum among low SES.

6. Among household activities maximum energy input was on cooking and minimum on entertainment and personal care.

7. Rural women perceived washing clothes as heavy and farm activities as very heavy whereas they felt tired in cooking, washing clothes, fetching water and animal care. In agricultural activities rural women felt very tired.

8. Rural women did not possess the time and energy reducing devices. Only a few high SES women possessed these devices

9. Regarding money utilization pattern, the average monthly expenditure in rupees was more for all food and non-food items in high SES than medium and low SES families, except for edible oil which was maximum among low SES households.

10. It was found that Milk and Milk products contributed the major share of its expenditure on food items among all SES categories. Expenditure on domestic animals contributed the large share of total non-food items expenditure among all SES categories. It was further revealed that food alone constituted the major share of total per capita expenditure.

11. It was found that rural families perceived insufficiency of income. They did not plan budget, did not save for future and did not keep records. A few high SES families planned budget, saved income for future and kept records of monthly expenditure.

12. When a rural family run a short of money they borrow from Jamidar or cut down their minor expenses. Entertainment was given last preference by low SES families whereas medium and high SES families gave it third preference.

13. Boys were given preference over girls for education. Boys and girls of high SES had utilised/were utilizing the village school more as compared to medium and low SES.

14. The satisfaction level in resource utilization pattern varies among all SES categories. With the increase in SES, satisfaction level in resource utilization pattern also increases.

15. The standard of living of rural families was found to be low.

16. The satisfaction level in resource utilization pattern was found to be positively and significantly correlated with standard of living. Multiple regression equation showed that all the resources viz; time, energy, money and village school were the significant predictors of standard of living.

17. The crucial factors like socio-economic status, family outside contact, value orientation, motivation, change proneness and attitudes were positively and significantly co-related with standard of living and resource utilization on pattern.

Recommendations:

1. There is need to create awareness among rural women regarding need for efficiency inresource utilization pattern.

2. Women should be given adequate training to follow effective resource utilization pattern in the use of available resources. Better level of awareness can be obtained through introducing some adult education classes to rural women.

3. There is need to create awareness amongst rural women that by using available resources to the fullest extent and effectively, one can achieve maximum satisfaction level from the minimum resources.

4. If we find out and propagate means to augment the village poor income and adopt measures to make our villages literate, then the standard of living will automatically inprove.

5. Rural women should be motivated to give education to their children to the full extent.

6. There is need to create awareness amongst rural women that utilization of resources effectively can serve as an aid to raise their standard of living.
