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Investigating Infrastructure, Socio-Economic Conditions and Agriculture of Passi Kandi, Punjab: A Village Survey

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ABSTRACT

India is considered as one of the influential countries in the world with its tag of being a regional power. Despite of this, India is a land of villages and majority of the country's population still resides in villages. According to 2011 Census, the total number of villages in India is 640,867 comprising of 68.84 per cent of total population. There are wide disparities among rural and urban areas, especially, with respect to infrastructural facilities, health facilities and socio-economic conditions. Moreover, these disparities occur even at intra-regional level. The availability of adequate infrastructural facilities is vital for the acceleration of the economic development of any area. This study deals with a small village, Passi Kandi in the prosperous state of Punjab. The aim of the study is to investigate the infrastructural facilities, agricultural characteristics and socio-economic conditions of the village along with giving effective solutions to the common identified problems there. The present study is completely based on primary data collected through questionnaires. For the purpose, a sample size of 40 households, out of total 285 households, was taken on the basis of convenience sampling. The study revealed that health facilities in the village were poor and required attention along with educational facilities.

Keywords: Passi Kandi, Village survey, Infrastructure, Socio-economic condition, Agriculture.

1. INTRODUCTION

India is seventh largest country in the world in size with area of 3.28 million square kms. It stands second in terms of population having a staggering population of 1.21 billion people according to 2011 census. It is one of the big and vast countries in the world and also the largest democracy. It is considered as one of the influential countries in the world with its tag of being a regional power. Despite of this, India is a land of villages and majority of the country's population still resides in villages. According to 2011 Census, the

total number of villages in India is 640,867 which comprise of 68.84 per cent of total population. India is a country where most of the people are directly or indirectly dependent on agriculture. Most of the Indian population is still engaged in agricultural sector. Indian agriculture supports almost 17 per cent of world population from 2.4 per cent of world geographical area and 4.2 per cent of world's water resources (Pandey, 2009).

There are wide disparities among rural and urban areas, especially, with respect to infrastructural facilities, health facilities and socio-economic conditions. Moreover, these disparities occur even at intra-regional level. The availability of adequate infrastructural facilities is vital for the acceleration of the economic development of any area. Although, since independence government has spent huge amount in creating and maintaining vast infrastructural facilities, yet the gap between urban and rural areas does not seem to be reduced.

Punjab is one of the most progressive states of the country and is considered to have the best infrastructure in the country. The agriculture of the state has undergone massive transformation since green revolution and has become highly developed and commercial in nature. The state has very high Gross Domestic Product (GDP) as well as per capita income which have resulted in very high standard of living among the masses. But, even within the state, vast intra-regional disparities occur with respect to the availability of basic infrastructure, socio-economic conditions of population and agriculture. It is generally observed that central Punjab has most prosperous agriculture owing to deep fertile soils and rich ground water resources, thus, leading to better infrastructure and socio-economic status of population. On the other hand, the north-eastern and south-western parts of the state are affected by soil erosion on account of heavy seasonal rains and sandy soils, respectively, which adversely affects the agrarian economy. This study deals with a small village, Passi Kandi in Hoshiarpur district located in the north-eastern part of Punjab. This study is, primarily, a village survey which investigates the availability of infrastructural facilities, agricultural characteristics and socio-economic condition of its population.

Objectives

1. To analyse the socio-economic status of the people of Passi Kandi village.
2. To find out the availability of various infrastructural facilities in the village.
3. To investigate the agricultural characteristics of the village.
4. To give effective solutions to the problems faced by the residents of the village.

Database and Methodology

The present study is completely based on primary data collected through questionnaires. For the purpose, a sample size of 40 households, out of total 285 households, was taken on the basis of convenience sampling. For computing agriculture related data, 31 households had been considered as nine households in the sample size did not own any agricultural land. Investigation along with observation survey and interviews were conducted wherever needed. Besides, some additional information, was also collected from the official websites of various government organizations. The collected data had been analysed and interpreted using percentage method.

Study Area

Passi Kandi is a small village situated in Dasuya tehsil of Hoshiarpur district of Punjab bordering the state of Himachal Pradesh. The geographical coordinates of the village are 31.8309549 latitude and 75.7356953 longitude. It is located 183 kilometres from State capital Chandigarh. Passi Kandi lies in Doaba region of Punjab which means between two rivers as 'do' means two and 'aab' means river. This village is located in the *Bist Doab* region i.e. the area lying between Beas and Sutlej rivers.

Punjabi is the local language here. Passi Kandi is a medium sized village having 285 households. As per 2011 Census, the total population of the village is 1355 of which 677 are males while 678 are females. The child population in the age group of 0-6 years is 126 which makes up 9.30 per cent of total population of village. The average sex ratio of the village is 1001 which is higher than State average of 895 while the child sex ratio is 726 which is far below the State average of 846. The total literacy rate of the village, as per 2011 Census, is 88.45 per cent as compared to 75.84 per cent of Punjab as a whole. The male literacy rate of Passi Kandi is 91.56 per cent while the female literacy rate is 85.44 per cent. Mr. Shamsheer Singh is the Sarpanch of the Village for the last three years.

This area has semi-arid type of climatic condition due to which in summers, the maximum temperature goes up to 43°C and rainfall is mainly received during monsoon from July to middle of September, while winters are mostly dry.

Satellite Imagery of Passi Kandi Village



Source: Google Maps.

Infrastructural Facilities available in Passi Kandi Village

The availability of basic infrastructural facilities is very important for smooth functioning of any settlement, be it a village or a city. The basic facilities include domestic supply of electricity, post office, education facilities, public health facilities, veterinary hospital, banks, roads and communication network, among others.

Table 1
Availability of Basic Infrastructure Facilities

<i>Facilities available</i>	<i>Yes</i>	<i>No</i>
Electricity	✓	
Post Office	✓	
Education Facilities		
(i) Primary School		✓
(ii) Middle School		✓
(iii) Secondary School	✓	
Public Health Facilities		
(i) Primary Health Centre (PHC)	✓	
(ii) Community Health Centre (CHC)		✓
(iii) Hospital		✓
(iv) New born baby vaccination		✓
Veterinary Hospital	✓	
Bank		
(i) Government	✓	
(ii) Private		✓
Roads		
(i) Metalled	✓	
(ii) Non-metalled or Kucha		

Source: Primary survey conducted by the researchers, 2017.

It was observed that on the whole, the basic infrastructure of the village was good, however, there were variations with regard to different facilities. The study area had 100 per cent electrification and all the houses had domestic electricity connection. There was only one government secondary school which also had primary and middle classes. There were a total of 111 students in the school, out of which 57 were boys and the remaining 54 were girls. The school provided education till class 10 and after that the student had to go out of village for further studies. The respondents had no complaint against the education infrastructure as the fee charged was nominal, teaching staff was available, the school building was in good shape with provision of electricity and separate toilet for girls. The books were provided by the school itself and there was not need of transportation facility as the school was at walking distance. However, not all the children went to the village school. Many residents were sending their children to public schools situated in nearby villages or towns.

The health facilities were not satisfactory as there was only one Public Health Centre (PHC) which remained opened from 10 A.M. to 4:00 P.M. The centre provided very basic medication only and even the new-born vaccinations were unavailable in it. There was no nursing home or hospital in the study area and respondents revealed that, although, they preferred institutional deliveries but they had to go to nearby

town to avail the facilities. More than three-fourth of the households i.e. 77.50 per cent (31) were unsatisfied with the health facilities in the village. However, the health status in the study area was found to be good as none of the surveyed households witnessed any case of malnutrition, any common disease, chronic disease and contagious disease, water borne disease or any other health problem in the last 12 months.

The village had one post office and one government owned bank which was sufficient to cater to the needs of the residents. The main roads in the village were metalled while the subsidiary roads providing connectivity between the houses were made up of bricks (Table 1).

Communication

In modern times, means of communication have become one of the basic necessities. The common means of communication are newspaper, radio, television, telephone, mobile network, internet facility etc. These means have become an integral part of our daily lives (Saini, 2012).

Table 2
Availability of Communication Facilities

<i>Communication Facilities</i>	<i>No. of Households</i>	<i>Percentage of Households</i>
Telephone	5	12.50
Mobile Phone Connection	40	100
Newspaper	7	17.50

Source: Primary survey conducted by the researchers, 2017.

In the study area, all the households had mobile phone connection while landline telephone connection was available in 12.50 per cent of the households (5). Interestingly, only 17.50 per cent of the households (7) were having newspaper supplied to them (Table 2). The common newspaper in circulation in the study area was Hindi daily 'Punjab Kesari'.

Socio-Economic Conditions in Passi Kandi Village

The primary survey tried to investigate about the socio-economic status of the villagers which was found to be quite varied. It was found that majority of the households i.e. 47.50 percent (19) had a family size between 4 to 6 members, 32.50 percent of the households (13) had family size of less than 4 members while remaining 20 percent of the households (8) had more than 6 members in their family (Table 3). Interestingly, despite being a rural area where joint family culture prevails, it was found that maximum households (29) were nuclear family while the remaining 11 households had joint family system.

Table 3
Family Size

<i>No. of Family Member</i>	<i>No. of households</i>	<i>Percentage of households</i>
Below 4	13	32.50
4 – 6	19	47.50
More than 6	8	20
Total	40	100

Source: Primary Survey conducted by the researchers, 2017.

The village presented a stark contrast in the socio-economic status of the households when their annual income was compared. Majority of the respondents i.e. 32.50 percent (13) had income level between two to four lakh rupees annually. Further, 30 percent of the respondents (12) had annual income level between one lakh to two lakh rupees, 17.50 percent of the respondents (7) had annual income level less than 50,000 rupees and 12.50 percent of the respondents (5) had income level between 50,000 to one lakh rupees annually. Only 7.5 percent (3) of the respondents had annual income more than 4 lakh rupees (Table 4).

Table 4
Annual Income

<i>Annual Income (Rs.)</i>	<i>No. of Households</i>	<i>Percentage of Households</i>
Less than 50,000	7	17.50
50,000 - 1 lakh	5	12.50
1 lakh - 2 lakh	12	30
2 lakh - 4 lakh	13	32.50
More than 4 lakh	3	7.50
Total	40	100

Source: Primary survey conducted by the researchers, 2017.

A meaningful indicator of socio-economic status of population, wealth can be classified as fixed and mobile. The fixed wealth common in the villages is house and agricultural land. Depending on the income and status of the villagers, the size of these properties varies greatly. Poor villagers may have a small *kutchha* house and may or may not own agricultural land while the houses of rich and affluent people are *pucca* and may be multistoried. Similarly, they may have multiple large-sized agricultural lands. The survey revealed that all the respondents owned *pucca* house, though, of different size. The number of rooms in these houses was between two and seven. Majority of the households i.e. 35 percent (14) had three rooms (excluding kitchen and bath room) in their houses, one-fourth (25 percent) of them had five rooms while another 22.50 percent of the households (9) had four rooms. Further, 20 percent of the households (8) had two and six rooms each excluding kitchen and bathroom and only 5 percent of the households (2) were very large sized which had seven rooms.

As far as agricultural land was concerned, it was found that nine households didn't own any land while, though, remaining 31 households owned landholdings. The size of landholdings has much effect on the agricultural productivity since large landholdings allow mechanization resulting in the ease of cultivation, harvesting and increased productivity. In the study area, more than 70 per cent of households (22) had agricultural land between 2 to 5 acres, 16.12 per cent of households (5) had less than 2 acres of land while only 12.90 per cent of households (4) had more than 5 acres of land implying that majority of the respondents had either marginal or small landholdings (Table 5). It was further found that few households had kept their land fallow owing to the shortage of water in *daedal* canal from where the farmers took water for irrigation purpose. Moreover, stray cattle ate the standing crops which compelled some households to abandon their agricultural fields.

Accessibility to clean drinking water is very essential for healthy life and forms one of the basic amenities available to households of any settlement. In the study area, the main source of water was hand pump which pumps out water from the underground water table. It was found that 50 per cent of the households (20) used hand pump as the source of drinking water, 35 per cent of the households (14) used

taps while the remaining 15 per cent of the households (6) used both taps and hand pumps as the sources of drinking water.

Table 5
Size of Landholdings

<i>Area (In acre)</i>	<i>No. of Households</i>	<i>Percentage of Households</i>
Less than 2	5	16.12
Between 2-5	22	70.96
More than 5	4	12.90
Total	31	100

Source: Primary survey conducted by the researchers, 2017.

Improving access to affordable and reliable energy services for cooking is essential for developing countries in reducing adverse human health and environmental impacts hitherto caused by burning of traditional biomass (Malla and Timilsina, 2014). According to census 2011 for Indian Household Energy Scenario, over 85 of household in rural areas depend on traditional fuels for cooking, with only 9 percent using LPG, Kerosene, Bio Gas, or electricity.

Table 6
Type of Cooking Fuel used in Houses

<i>Type of cooking fuel</i>	<i>No. of Household</i>	<i>Percentage of Households</i>
Fuel Wood/Cow dung cakes	11	27.50
LPG	10	25
Fuel Wood/Cow dung cakes and LPG	19	47.50
Total	40	100

Source: Primary Survey conducted by the researchers, 2017.

Majority of the households i.e. 47.50 percent (19) were using fuelwood/cow dung cakes along with LPG as cooking fuel, 27.50 percent of them (11) were using only fuelwood or cow dung cakes while one-fourth of the households (10) were making use of LPG for cooking purposes. It was found that none of the surveyed households used kerosene as cooking fuel (Table 6).

Sanitation generally refers to the provision of facilities and services for the safe disposal of human urine and feces. Inadequate sanitation is a major cause of disease world-wide and improving sanitation is known to have a significant beneficial impact on health both in households and across communities (World Health Organization, 2017).

Table 7
Type of Toilet Facility

<i>Toilet Facility</i>	<i>No. of Household</i>	<i>Percentage of Households</i>
Attached toilet with flush tank	6	15
Separate toilet with flush tank	25	62.50
Separate toilet without flush tank	9	22.50
Total	40	100

Source: Primary survey conducted by the researchers, 2017.

Majority of the households i.e. 62.50 percent (25) had separate toilet with flush tank while only 15 percent of the households (6) had attached toilet with flush tank. It was found that only new built houses had toilet attached to the bedrooms while in the rest of the houses, toilet was constructed away from the rooms and kitchen. Further, 22.50 percent of the households (9) had separate toilet without flush tank (Table 7).

Motor vehicles

In modern times motor vehicles have become more prevalent and important because they are an easy mode of transportation and it takes less time to move from one place to another.

Table 8
Motor Vehicles Owned by Households

<i>Types of Motor Vehicles</i>	<i>No. of Households</i>	<i>Percentage of Households</i>
Cycle	15	37.50
Scooter/Motor cycle	26	65
Autorickshaw	7	17.50
Car	5	12.50
Tractor	4	10

Source: Primary survey conducted by the researchers, 2017.

In the study area, 65 per cent of the households (26) owned scooter or motor cycle, 37.50 per cent of the households (15) owned cycles, 17.50 per cent of the households (7) owned autorickshaw, 12.50 per cent of the households (5) had cars while only 10 per cent of the households (4) had tractor (Table 8).

Status of Women

Status of women in society is reflective of socio-economic conditions in any area. The status of females can be assessed by the age at marriage, age at which first child was born, literacy level, educational attainment and their involvement in family decisions among others.

According to the law in India, the marriageable age of a girl is 18. Child marriage has been an issue in India for a long time, which has been hard to fight because of its root in traditional, cultural and religious practices. In study area, more than two-third i.e. 70 per cent of the women (28) out of the total surveyed households got married between 18 to 25 years of age, 17.50 per cent of them (7) got married after 25 years of age while 12.50 per cent of the women (5) were married before attaining the legal age of married as per the Indian law.

Bearing a child is a very big responsibility and one has to be both physically and mentally prepared for it. The average child bearing age in females range between 15-45 years though with the advancement in science and technology even older females are also able to give birth to children. Although, there is no defined appropriate age to have a child but it is generally believed that conceiving and delivering a child either in very young or old age can lead to many complications, thereby, putting at risk the health of both mother and child. More than two-third of women i.e. 70 percent of the total households (28) gave birth to their first child in the age group of 21 to 25 years, 20 percent of women (8) gave birth to their first child

after attaining 25 years of age while only 10 percent of the women (4) attained motherhood in the age group of 15 to 20 years.

The literacy status of females in the surveyed households was found to be unsatisfactory as nearly two-fifth of the households (17) reported to have illiterate females. About three-fifth of the households (23) which had literate female members, displayed wide disparities in educational attainment where out of the total 23 literate females, 9 females (39 percent) had passed matriculation, 7 females (31 percent) had passed senior secondary, 4 females (17 percent) were graduates while only 3 females (13 percent) were post-graduates.

The role that women play in family decisions reveals her status in the family. There is an active participation of women in family decisions where she has been given a high status and vice versa. The study revealed that 60 percent of the females (24) in surveyed households actively participated in taking family decisions whereas remaining 40 percent of the females (16) were not involved in the decision making process in the family.

Agriculture in Passi Kandi Village

Agriculture was the main occupation of people in Passi Kandi and maize, sugarcane, wheat and rice were the main crops grown in the village.

Irrigation

Irrigation refers to the process of supply of water through artificial means such as ditches, pipes sprinklers, etc. Irrigation is of most importance for an agriculture based country like India. To feed a population over one billion people, there is need for production of crops round the year. The irrigation system helps the farmers to have less dependency on rain-water for growing of crops (Bose, 2013).

Table 9
Source of Irrigation

<i>Source of Irrigation</i>	<i>No. of Households</i>	<i>Percentage of Households</i>
Tube well	28	90.32
Canal	2	6.45
Rain Other	1	3.22
Total	31	100

Source: Primary survey conducted by the researcher, 2017.

It was found that 90.32 per cent (28) of the households used tube wells, 6.45 per cent (2) of households used canals and only 3.22 per cent (1) household used rain water for irrigating their fields (Table 9).

Agricultural Inputs

Access to the modern agricultural inputs is the basic foundation of any agricultural revolution. These inputs positively affect the agricultural production and range from irrigational facilities, improved seeds, manures and fertilizers, chemicals for protecting crops to farm machinery and knowledge (Sahel, 2014).

Table 10
Agricultural Inputs

<i>Agricultural Inputs</i>	<i>No. of Households</i>	<i>Percentage of Households</i>
Compost	23	74.19
Certified Seeds	25	80.64
Fertilizers	25	80.64
Pesticides	18	58.06
Electric Pumps	20	64.51
Oil engines /Thrasher	5	16.12
Sugarcane crusher	6	19.35
Tractor	25	80.64
Draft Power	1	3.22

Source: Primary survey conducted by the researcher, 2017.

Most of the households used multiple inputs in the field. 80.64 per cent of the households (25) were using certified seeds and fertilizers. More than half of the households i.e. 74.19 per cent (23) were making use of compost on their fields and 58.06 per cent of households (18) used pesticides. Another 64.51 per cent (20) of the households made use of tractor and electric pumps, 19.35 per cent (6) of households used sugarcane crushers (as it is an important crop grown in the area) while 16.12 per cent (5) households used oil engines or threshers. Further, 80.64 per cent (25) households used tractor in the agricultural land and only 3.22 per cent (1) of the household used draft power (Table 10).

Crops and Livestock

The hot and dry summer season, wet rainy season and mild and humid winters coupled with rich, deep soils allows the cultivation of diversity of crops in the study area. The agriculture is commercial in nature and farmers grow cash crops like maize, sugarcane, wheat and rice. The study revealed that about 84 per cent of households (26) cultivated maize, 74 per cent of households (23) cultivated sugarcane, 48 per cent of households (15) grew wheat while only 29 per cent of households (9) grew rice in their agricultural land. Livestock plays significant role in the socio-economic life of India. It is an important source of high quality foods such as meat, milk and eggs and a source for livelihoods to millions of rural farmers, especially women. In the study area only 26 per cent (8) of the households owned cow while 13 per cent of the households (4) had buffaloes. However, majority of the households, i.e. 90 per cent (28) did not own any livestock. Moreover, none of the households had poultry.

Trend of Agricultural Productivity

In the study area, agricultural production has decreased in last five year mainly on account of the variety of factors. 90 per cent of the households (28) had witnessed decrease in agricultural production in last five years whereas only one household reported increase in the production during the same period, primarily, due to improved irrigation facility.

The main reason for decline in agricultural production as quoted by majority of the households 90.32 percent (28) was the destruction of standing crops by stray cattle trampling the crops while grazing on the

fields where the ripened crops stood. Besides, lack of labor 84 per cent (26) of the households), lack of transport (58.06 per cent or 18 households), lack of agricultural inputs (25.80 per cent or 8 households) and use of draft power (3.22 per cent or 1 household) were the other reasons. Only one household quoted no problem which adversely affected the agriculture of the study area (Table 11).

Table 11
Agriculture Related Problems

<i>Agriculture related problems</i>	<i>No. of Households</i>	<i>Percentage of Households</i>
Standing crops destroyed by stray cattle	28	90.32
Lack of Labour	26	83.97
Lack of Transport	18	58.06
Lack of inputs	8	25.80
Use of Draft power	1	3.22
None	1	3.22

Source: Primary survey conducted by the researchers, 2017.

Financial Burden

The agrarian crisis has become quite widespread in India in recent times, which has even engulfed the most agriculturally prosperous states of Punjab and Haryana. The farmers have been pushed to the limit of even taking their own lives on account of increasing indebtedness. In view of this, farmers in the study area were asked about the financial burden they had. It was revealed that majority of households (29) had not taken loan from any source while only 5 per cent of the households (2) had taken a loan from a bank. Although the farmers did not prefer to take loans, however, the provision for the same was available in the local bank in the study area. On being asked which source they would prefer to take loan from, 74.19 per cent of the respondents (23) were completely uninterested in taking loan from banks while 25.81 per cent of the households (8) quoted government or cooperative banks for getting financial support. In fact, people had a very negative perception about the loans as they were of the opinion that taking loan once started the vicious cycle as repayment of one loan required taking another one.

Government Policies

Policies are made for welfare of the people and Government of India has made several policies for Indian agriculture. As agriculture is the backbone of Indian economy. There are several policies for farmer but due to lack of awareness, most of them are not able to take that advantage.

Table 12
Agricultural Policies provided by Government

<i>Policies provided by Government</i>	<i>No. of Households</i>	<i>Percentage of Households</i>
Yes	6	19.35
No	25	80.64
Total	31	100

Source: Primary survey conducted by the researchers, 2017.

In the study area, only 19.35 per cent of the households (6) had knowledge about the various policies of the government for farmers while 80.64 per cent of the households (25) were completely ignorant about the same due to lack of awareness (Table 12).

2. CONCLUSION

Passi Kandi, a small village in the agriculturally prosperous state of Punjab and having the best infrastructure in the country, was found to have a fair level of infrastructural facilities. The village had cent per cent rural electrification as Punjab was the second state in India to achieve 100 per cent rural electrification, after Haryana, in 1970. The village had one government school providing education till higher secondary (matric) after which students had to go out to other villages or towns for further studies. It had a veterinary hospital, post office and a government bank. The main roads in the village were metalled while the connecting lanes were made up of bricks. However, the health infrastructure of the study area was found to be inadequate as only bare minimum health facility was present. It was found that there was only one Primary Health Centre (PHC) which remained open from 10 A.M. to 4 P.M. There were no hospital or nursing homes in the village and people had to go to nearby villages or towns to seek these services. Even the new-born vaccinations were unavailable.

Majority of the households had annual income in the range of Rs. one to four lakh per annum. All the houses were either single storied or double storied and were *pucca* and made up of bricks, marble, concrete and tiles. Majority of the houses had toilet facility with flush tank either attached to the rooms or separated from them. All the households had accessibility to clean drinking water supply.

Passi Kandi area had total area of 100 acres and farmers mainly had marginal or small landholdings. The irrigation facilities were well developed in the village and tube-wells were the most used source of irrigation. Maize and sugarcane were the most popular crops grown here with more than half of the sample households cultivating them. Milch cattle was the only livestock in the study area. In last five years, the agricultural productivity stray cattle eating the standing crops, lack of transport, lack of agricultural inputs and use of draft power. In fact, stray cattle posed the biggest nuisance in the study area. One of the most interesting findings of the study was that people had negative notion about taking loan from banks for they believed that repayment of one loan required taking another loan. Hence, even under financial distress, they preferred to take money from other sources than banks. Also, it was found that most of the households were not aware of Government policies which had been framed for the benefit of the farmers.

Suggestions

Although a small and quite prosperous village, Passi Kandi requires vast improvement, especially, in education and health facilities. There is a need to set up a public school in the village itself as many families were sending their children to these schools in the neighbouring settlements. The setting up of new public school can attract students from outside the village apart from generating employment for the eligible qualified residents of Passi Kandi village. The government needs to ensure the adequate availability of health institutions especially a nursing home or a hospital with all the important vaccinations readily available.

The government needs to educate farmers about the provisions of easy loans and give up all the myths which they had regarding the same. Moreover, the Government should adopt new ideas and methods to

advertise the policies and easy terms of loans in order to bring awareness among the masses. Government can engage Non-Governmental Organizations (NGOs) for disseminating this information since they can engage the interest of the masses better by way of street plays, folklore, etc. With the initiatives by the State Government and cooperation of people, Passi Kandi village can become a model for other villages in Hoshiarpur district and Punjab state which will help in making rural villages in India highly progressive.

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