

A Study aimed at raising the ^{& Indians in the} LEVELS OF INCOME AMONG LOWER INCOME GROUPS. The I.A.C. is concerned about the low levels of income of ^{moves aimed at raising} Any attempt to raise levels of income must (of necessity) be preceded by a detailed analysis of the actual situation ^{income patterns and possible reasons for the discrepancy} ^{between the present & the target} ^{income} ^{flow} When such information is related to existing norms regarding the minimum income required ^{to reach certain standards of living} per family or per individual person to provide for his/her basic needs such as food, clothing, accomm., and whatever may be deemed ^{essential}. ^{From the results} Say, the nature and scope of the problem will emerge. It will eg. reveal ^{(the no. of) families living below particular levels} it will eg. be clear how many families live below specific ^{standards of living} It will eg. be possible to determine the no. of families ^{below particular standards of living} Furthermore, the results obtained ^{will} provide a valuable guide in determining ^(the no. of families living below desirable standards of living) how much ^{(Salaries) incomes will have to be raised in order to reach & maintain the desired standards of living which in turn} could be used in setting goals for the future. ^{(Reasons for low levels of income yielded by the analysis of relationships between income a.o. variables will} ^{possibly} serve as a guide in deciding upon remedial measures to ^(remedy, rectify, etc.) enhance earning capacity of earners. or to reduce dependency ratios (raise the income of families within the lower income group.)

It is evident therefore that a large amount of material will have to be collected & analysed in order to ^{(prepare a} ^{strong} ^{report} for presentation to) provide authorities with information needed to act & ^{in the absence of the data needed to} ^{improve} ^{undesirable} ^{conditions}. The aim of this memorandum however, is to suggest a framework for the prepar. of a final report as soon as suitable staff and funds to cover expenses become available.

The following sections and variables are suggested for consideration in the preparation of the report: -

Levels of income among lower income groups - an approach towards a proper identification of the problem and measures required to alleviate the situation.

Any attempt to improve ^{or raise} levels of income must of necessity be preceded by a full analysis of the actual situation, and possible reasons for ~~understanding~~ it. When such inform. is re-

lated to ^{existing} norms (laid down) regarding the mini. income re-
quired ^{by a family or an indiv.} to provide for essentials such as food, clothing, accom. ^{such as food, clothing, accom., educat., etc.}, the scope of the problem will be evident. Furthermore, ^{the results obtained} will provide a valuable guide to set goals (for the future) and to (design or) ^{decide} suggest remedial measures. required to ^{improve} raise the econ. status of families ^(concerned) within the lower income group.

It is evident therefore that a large amount of inform. will have to be collected in order to prepare a care and analysis in order to prepare a report for presentation to authorities. The aim of this memorandum is to suggest a framework for the preparation of a detailed report.

a) A detailed analysis of the income patterns among Inds. will require consideration of the following variables:

1. Income per wage earner. (Total personal income)
2. Income per family.
3. Income per household.
4. No. of earners per family.
5. No. of dependents per family.
6. No. of dependents per earner.
7. Average per capita income.
- 8) Unemployment.
- 9) Reasons for unemployment.
- 10) Kind of unemployment.
- 11) Frequency of unemployment.

In order to offer possible explanations to the situation, it is necessary to consider the following relationships.

1. Personal income by type of employment.
2. " " by ^{occupation} sex.
- " " by age.
- " " educ. (level of)
- " " period of employment.

b) In an attempt to determine desirable levels of income it is necessary to consider and update information on:

norms such as:

1. The Poverty datum Line.
2. The minimum Subsistence level.
3. The min. Humane Standards of living.

c. Relating the income patterns among Inds to levels defined by these norms will illuminate the nature and scope of the problem encountered among the lower income groups. In addition it will serve as a guide in setting goals for the future.

d. The results obtained from (a) (b) and (c) above supplement with measures introduced elsewhere in the world to solve similar problems will suggest measures required to improve econ. situat. of the lower income avail. Some surveys still in progress suggest that some of the conditions could be improved through:

1. Rationalization of the spatial distribution of Inds.
2. Revision of training facilities for lower educ. Inds. to increase ^{their} productivity, wages, salaries, and earnings.
3. Higher activity ratios.
4. Fewer changes in jobs.
5. Higher educ. to qualify for better jobs - other than manual work.

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1. No doubt - low income - insufficient :- (i) Dis. income - economy
can not take shock. (ii) Smaller no. employed. Will not achieve
much. - rather look at: ^{(a) Identifying the} ~~value of problem.~~ ^(Ref. found)

(b) Resources to low income - educ. - (p. 7) ^{(b) (Setting goals) →}

Age.
Dist. distrib.
High dependency ratios.

(c) Solution ^{Remedial measures.} to improvement:-

- ✓ (i) Learning facilities -
- ✓ (ii) Rationaliz. of spatial distrib.
- X (iii) Higher activity ratios - Smaller.
- X (iv) Fewer changes in jobs - conditions & salary.
- the longer, the higher salary.
- (v) Self-help. - Ind. lowest salaries.
- o (vi) Research - Factors regarding econ. progress & measures
required to improve econ. level of low.
- X (vii) Register - unemployment.

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Levels of income among lower income groups - an approach towards a (comprehensive, ^{full} understanding) identification of the true nature of the problem.

Levels of income among low ^{lower paid} householders -
 Measures to higher salaries

Rekeningen van de aanbeveling (aan Stap) moet op in zijn laatste basis komen. De van aanbeveling (aanbeveling) Salaries gepaard word is inform. of levels of income en min required for living or a mensuurlijke bestaan nodig. In het Study aimed at raising levels of income of low householders is dit de labour nodig om die situatie te analyse en aanbeveling te doen, waarmee we de aanbeveling te doen, waarmee we te doen van de aanbeveling en dan aanbeveling over verbetering te doen. To this end it will be necessary to devote attention to the following:

(a) Identification of the nature of the problem and factors related to it. ^{In the report a full understanding of the present situation is necessary to} The following should be considered: consider the following:

1. Income per wage earner. (Total personal income)
2. Income per family.
3. Income per household.
4. No. of earners per family.
5. No. of dependents per family.

{ Type of employment.

{ Period of employment.

{ Unemployment - period, frequency, & reasons.

{ Occupation.

{ Sector.

Relationships.

Income acc. to sex of earner.

" " " age " "

" " " educ. " "

" " " period of employment.