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Economic status is highly correlated with occupation and there is a substantial difference between this correlation and its correlation with income. As is to be expected caste is more highly correlated with occupation than with income. On the other hand, contrary to expectation, food consumption is not so significantly correlated with income at all but with 'class' and occupation.

The index of economic status, worked out in this paper, for indicating levels of living, is only a rough index. Its validity has not been tested in the field, to ascertain how significantly it correlates with other aspects of levels of living like dress type, food habits, etc. However the high significance of this 'economic status' index and the 'class' index, in their correlations with other components and indicators of 'levels of living', does, to some extent, contribute to their validation.

A more refined index either for 'economic status' or 'class' could be evolved if the indices of these two concepts could be tested in the field, both for the weights assigned and for the differentiation of various levels. Computing such an index, of either type, is not without its merit, for it appears to yield a more accurate analysis than other types of indicators generally employed for determining different levels of living.

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#### LEVELS OF LIVING IN THREE VILLAGES OF WEST BENGAL A CROSS-SECTIONAL STUDY

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This paper presents a cross-sectional study of levels of living in three villages of West Bengal situated in widely differing socio-economic complexes—an attempt being made thereby to examine the manner in which levels of living are being affected in the rural society. The study is designed in two dimensions, the variables examined not only between areas but also between the broad economic groups within an area. Of the three villages, two are more or less homogeneous in caste terms while in another village that is marked by distinct social stratification, the economic categories considered fairly converge with the social groupings. An inter-group comparison, therefore, derives its significance in this context.

The study is based on data collected by the Agro-Economic Research Centre of the Visva-Bharati University under its 1956-57 programme of continuous village survey. The present writer had himself been in investigation of all the three villages and data presented in the study well-conformed to his personal observations.

The first step in our study is to introduce the village in their particular settings and at the next stage the findings thrown from the data relating to levels of living will be examined and sought to be related to the respective situations obtaining in these areas.

## II

*Villages under Study—Brief Background*

Taking Calcutta as the point of reference, Mohisgot, a village in the district of Howrah is only 14 miles from the city, the railway communication being available on a 20-25 minutes' walk. Sahajapur, in the district of Birbhum is some 105 miles from Calcutta, the railway station of Bolpur (Santiniketan) being at a distance of some 5 miles. Binanoi, a village in the North Bengal (Cooch-Bihar) is nearly 35 hours' journey from Calcutta linked by a circuitous railway system covering a distance of nearly 500 miles. The nearest town from Binanoi—Dinhata (quite prosperous by its looks) is nearly 12 miles, connected by a metalled road with regular bus and jeep services. The economy of the town is based on wholesale trade in jute and tobacco. Few big traders of Cooch-Bihar have their own plane services from Cooch-Bihar town (22 miles from Binanoi) to Calcutta and Assam which also carry a few passengers.

While Mohisgot is in the heart of the industrial belt of Howrah, Binanoi is far away from the industrial *milieu* there being no industry worth naming either in the district or in the neighbouring ones (excepting for plantation in Jalpaiguri and Darjeeling). Sahajapur, on the other hand, has within 5 miles from her borders a network of rice and oil mills developed for a long time as ancillary to the agricultural enterprise of the region. A small town at Bolpur has grown around these enterprises. Santiniketan and Sriniketan developed around Visva-Bharati University have also greatly contributed to the growth of this place. In the recent period the area has come in contact with the newly-growing industrial region of Durgapur separated by a distance of not more than 40 miles.

The villages under study not only differ in respect of the socio-economic climate in which they are set, the social composition of each of the villages also widely diverges. Binanoi's population consist mainly of Muslims and Rajbansis—the latter officially included in the scheduled castes. The Rajbansis who dominate the entire area in population terms are something more than a caste. They represent a social entity which is yet going through a process of de-tribalisation. Even now the loin cloth is a very common form of dress of the Rajbansis as long as they do not move out of the villages. Mohisgot is a mono-caste village inhabited by a caste occupationally once associated with fishermen. Some twenty villages around Mohisgot maintain a homogeneity in respect of their social character. The Caste Panchayat was found quite effectively operating in the village and the Panchayat was federated into a wider body covering the area. Sahajapur, on the other hand, represents a wide assortment of social groups. Of these the '*Sadgops*'—(one of the *Nabasaka* or nine clean castes) a peasant caste, who represent the owner cultivators dominate socially and economically not only the village of Sahajapur but also the area. In population terms, however, the depressed castes belonging to the *Lohar*, *Bagdi* and *Bayen* communities and the *Santals* (the most important tribe of the area) predominate. They represent in occupation terms the agricultural labour and landless share-croppers of the area. There are also some in-between groups—weaver, oil-presser or carpenter castes. But on the whole the society reveals a dichotomised character with the two groups (*Sadgops* and other allied castes and the depressed castes) wide apart,

## III

We will now proceed to examine a few indicators revealing (Table I) the relative positions of the three villages in respect of the level and functioning of their economies. The positions may be summed up as follows :

TABLE I—LEVEL AND FUNCTIONING OF THE ECONOMY IN THE THREE VILLAGES

	Binanoi	Mohisgot	Sahajapur
1. Working force to labour force .. .. .	58.8	75.7	84.4
2. Female working force to female labour force .. ..	7.7	28.8	51.9
3. Dependency ratio .. .. .	0.7	0.6	0.5
4. Agriculture as percentage of all occupations .. ..	89.4	64.5	80.2
5. Agricultural labour as percentage of all agricultural occupations .. .. .	9.6	22.2	38.4
6. Secondary occupation as percentage of all occupations ..	36.0	58.0	46.0
7. Attached agricultural labour as percentage of all agricultural labour .. .. .	9.1	—	49.3
8. Land-man ratio .. .. .	0.8	0.2	0.4
9. Average size of operational holding (acres) .. ..	6.01	2.4	6.7
10. Paddy as percentage of total crop .. .. .	73.6	82.2	90.0
11. Crop intensity ratio .. .. .	1.42	1.15	1.06
12. Percentage of cash crop receipts to total receipts .. ..	48.1	17.5	10.0
13. Percentage of sales to total receipts .. .. .	46.7	16.9	35.2
14. Per acre value of yield (in Rs.) .. .. .	160.2	198.7	185.8
15. Average milk yield per milch cattle (in lbs.) .. ..	1.2	0.7	1.0
16. Share of income from trade (percentage) .. .. .	5.2	12.5	4.8

All the three villages in terms of occupation were primarily dependent on agriculture though Mohisgot with its proximity to the industrial centre indicated some shifting away from it. Female working force featured prominently in Sahajapur that was dominated by depressed caste population thereby reducing the dependency load. Land-man ratio showed Binanoi's position to be most favourable; Mohisgot had in per capita terms one-fourth of the resources of Binanoi while Sahajapur came exactly in-between. Average size of operational holding,

on the other hand, placed Sahajapur on a higher position than Binanoi which only indicated the fact of concentration of land resources in few hands in the former—a feature fitting in with the social polarisation of the village. Predominance of agricultural labour (and also of attached agriculture) in contrast with its relative absence in Binanoi (attached labour being entirely absent) indicated the difference in types of farming. Binanoi's major form of land management was either of the owner-operated type or of the share-cropping type while in case of Sahajapur it was mostly operated through hired agricultural labour. In Mohisgot, marked by acute scarcity of land resources, land would mostly be operated by own labour supplemented by occasional hiring in of labour. The crop-pattern showed the predominance of paddy in all the three villages though the degree was significantly lower in Binanoi. Binanoi though situated in the remotest region showed the highest proportion of cash crop receipts to total receipts. The proportion of sales to total receipts was also naturally the highest in Binanoi and paradoxically enough it was the lowest in Mohisgot situated in an urban-industrial area. As has been earlier mentioned, Binanoi was specialising in tobacco cultivation and also to a degree in cultivation of jute. Per acre value of yield was lowest in Binanoi despite a much higher use-intensity and also a higher market orientation of the crops. Per capita income position among different occupation groups in the three villages highlights these features (Table II). The owner cultivator of Sahajapur in per capita terms enjoyed the highest

TABLE II—PER CAPITA INCOME BY OCCUPATIONAL GROUPS

Occupational group	Binanoi		Mohisgot		Sahajapur	
Owner cultivator .. ..	272.53	(1962.6)	221.3	(1059.99)	334.2	(1737.85)
Share-cropper .. ..	101.10	(445.8)	114.7	(573.45)	109.6	(613.81)
Agricultural labour .. ..	97.5	(282.8)	156.5	(589.53)	142.5	(455.95)
Factory worker .. ..	—		210.2	(1059.83)	—	
Total .. ..	208.4	(1062.89)	188.7	(1002.85)	170.3	(715.13)

position—higher than their counterpart of Binanoi who enjoyed higher holdings as also a wider combination of crops. Difference in the family sizes obviously affected the per capita position. But in household terms also Sahajapur showed a better position relative to its resources. Another interesting feature emerging from the relative income data was the failure of the factory workers of Mohisgot to effect any improvement in their position over the owner cultivators. In household terms their position was twice better than the agricultural labourers but that was nearly offset by their having to maintain a larger family. Some of the paradoxical situations observed through these data will be taken up for examination at a later stage—situations that will be found to have a very important bearing on the levels of living in the villages under study.

## IV

At this stage we propose to take up the indicators that would more directly give comparative idea of the levels of living in these three villages. Only a few indicators as extent and level of literacy, school registration of children, general per capita (and per household) consumption level as also per capita consumption of some selected items have been taken up for examination. The data assembled in Tables III to VIII apart from revealing the absolutely low levels obtaining in all the three villages do also show some interesting features in relative terms.

Notwithstanding the wide divergences among the villages in respect of either their setting or their resource position, the aggregate level remained almost equally depressed for all the three villages. Percentage of literacy ranged between 23 and 26 or per capita monthly expenditure between Rs. 12 and Rs. 17. Mohisgot's proximity to the industrial belt or Binanoi's better resource position or its wide resort to cash-crop cultivation had failed to place them on a higher level of living. On the other hand, aggregate level though also depressed for Sahajapur compared favourably with those of the two other villages. To take a few glaring data, percentage of female literacy for Mohisgot stood at 2 against Binanoi's 6 or Sahajapur's 11. Per capita annual expenditure on clothing stood at Rs. 9 for Binanoi, Rs. 10.3 for Mohisgot and Rs. 13 for Sahajapur.

An occupation group-wise break-down, however, brings the position that got somewhat blurred in the aggregate picture into sharp focus. Firstly, the owner-cultivators of Sahajapur (associated with the *Sadgop* peasant community) revealed a much higher level of living than their counterparts of Binanoi or Mohisgot (belonging to backward castes). If read with the per capita income figures Sahajapur's owner cultivator group showed the highest ratio of expenditure to income and Binanoi's the lowest. Figures relating to literacy, school registration or level of education also revealed the same trend. Secondly, a one-caste village as Mohisgot showed a greater degree of homogeneity in respect of level of living than Sahajapur marked by wide social stratification. In respect of education this feature was most acutely reflected. A 100 per cent school registration in Sahajapur among owner cultivator children co-existed with a 7 per cent registration among the agricultural labourers.

TABLE III—LITERACY BY OCCUPATION GROUPS

Village	Owner cultivator			Share-cropper			Agricultural labour			Factory worker			Village Total		
	Male	Fe-male	To-tal	Male	Fe-male	To-tal	Male	Fe-male	To-tal	Male	Fe-male	To-tal	Male	Fe-male	To-tal
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
Binanoi ..	58.3	17.8	36.5	18.5	Nil	11.4	Nil	Nil	Nil	—	—	—	38.8	6.2	23.3
Mohisgot ..	46.5	1.4	24.3	28.5	Nil	14.3	22.8	Nil	11.8	52.6	Nil	21.5	51.5	1.7	26.4
Sahajapur ..	76.2	27.7	53.8	12.1	6.3	9.2	2.4	2.6	2.4	—	—	—	38.7	11.3	24.2

TABLE IV—LEVEL OF EDUCATION

				Percentage to total literates		
				Binanoi	Mohisgot	Sahajapur
Primary Education	..	..	..	1.2	4.9	20.8
Middle Level	..	..	..	7.0	5.7	22.1
High School Education	..	..	..	5.8	6.5	11.7
Matriculate	..	..	..	—	0.8	1.3
Technical Education	..	..	..	—	—	—
Post-Matric	..	..	..	—	—	2.6

TABLE V—SCHOOL REGISTRATION BY OCCUPATION GROUPS (IN PER CENT)

		Binanoi			Mohisgot			Sahajapur		
		Male	Female	Total	Male	Female	Total	Male	Female	Total
Owner cultivator	..	61.4	22.2	43.7	46.6	20.0	36.0	100.0	38.0	67.0
Agricultural labour	..	25.0	—	16.7	36.8	—	23.3	7.0	—	3.0
Share-cropper	..	52.6	20.0	34.1	—	33.3	14.2	28.0	—	19.0
Factory worker	..	—	—	—	60.9	20.0	41.9	—	—	—
Total Village	..	52.7	17.8	35.4	50.0	14.5	32.6	42.0	20.0	32.0

TABLE VI—PER CAPITA AND PER HOUSEHOLD EXPENDITURE (MONTHLY)  
BY VILLAGES AND OCCUPATION GROUPS (IN RS.)

Occupation group		Total expenditure			Food expenditure		
		Binanoi	Mohisgot	Sahajapur	Binanoi	Mohisgot	Sahajapur
1		2	3	4	5	6	7
1. Owner cultivator	..	13.4 (107.7)	16.2 (77.4)	24.7 (128.7)	11.7 (122.8)	12.6 (60.5)	18.0 (93.6)
2. Share-cropper	..	10.2 (58.9)	13.2 (63.5)	13.7 (76.7)	10.9 (50.1)	10.1 (48.5)	11.3 (63.3)
3. Agricultural labour	..	7.3 (24.8)	12.2 (55.4)	14.0 (49.9)	6.5 (22.1)	11.5 (44.8)	11.3 (36.2)
4. Factory worker	..	—	17.4 (84.5)	—	—	12.3 (62.7)	—
5. Total Village	..	12.4 (77.4)	14.7 (78.2)	16.9 (71.1)	11.1 (71.0)	11.2 (59.4)	13.1 (55.0)



TABLE VII—PER CAPITA AND PER HOUSEHOLD CONSUMPTION ON SOME SELECTED ITEMS (MONTHLY) (IN RS.)

Occupation group	Milk & Milk Products			Fish, Meat & Egg			Sugar & Gur		
	Bina- noi	Mohis- got	Sahaja- pur	Bina- noi	Mohis- got	Sahaja- pur	Bina- noi	Mohis- got	Sahaja- pur
1	2	3	4	5	6	7	8	9	10
1. Owner cultivator	0.7 (5.8)	0.3 (1.7)	3.1 (16.0)	0.8 (6.1)	0.8 (3.7)	1.2 (12.7)	0.03 (0.2)	0.2 (0.8)	1.2 (6.1)
2. Share-cropper	0.5 (2.4)	0.03 (0.1)	0.2 (1.1)	0.5 (2.4)	0.6 (2.8)	0.7 (4.1)	0.20 (0.1)	0.05 (0.2)	0.3 (1.5)
3. Agricultural labour	0.4 (1.5)	0.1 (0.8)	—	0.4 (1.2)	2.8 (10.9)	0.8 (3.2)	—	0.1 (0.5)	0.4 (1.3)
4. Factory worker	—	0.2 (1.1)	—	—	0.9 (4.6)	—	—	0.2 (1.1)	—
5. Village Total	0.6 (3.7)	0.2 (1.0)	1.0 (4.3)	0.6 (3.7)	0.9 (4.8)	1.2 (5.1)	0.02 (0.08)	0.1 (0.7)	0.7 (3.1)

TABLE VIII—PER CAPITA AND PER HOUSEHOLD EXPENDITURE IN CLOTHING (IN RS.) (ANNUAL)

Occupation group	Binanoi				Mohisgot	Sahajapur
1	2				3	4
1. Owner cultivator .. .. .	9.6 (77.9)				12.6 (60.4)	23.7 (123.1)
2. Share-cropper .. .. .	8.1 (39.1)				10.7 (51.3)	7.1 (39.9)
3. Agricultural labour .. .. .	5.5 (18.6)				8.3 (33.3)	8.5 (27.2)
4. Factory worker .. .. .	—				12.2 (62.2)	—
5. Village Total .. .. .	9.0 (52.7)				10.3 (54.4)	13.0 (54.8)

The relative position of the three villages, so far indicated by these figures could be summed up as follows:

(1) Nearness to an urban-industrial *milieu* in case of Mohisgot failed to have any influence on its level of living. The expected demonstration effect was not there.

(2) A much better command over resources as well as a wider crop combination and a higher cash crop orientation failed to reflect itself in the level of living of Binanoi owner cultivators. The traders' town of Dinhata had little influence over the rural area in respect of living.

(3) Sahajapur, on the other hand, revealed a distinctly higher level of living among the owner cultivator group—belonging to a social group much higher in status than the groups of the other two villages. But it was also observed that within this village with wide social stratification the striving for improvement in level of living tended to get contained rather than permeate.

All these would indicate the very strong pull of social factors particularly caste factors in determining the level of living in our rural society. What seems, however, more important in this context is to attempt to analyse the complex processes in which these social factors operate and help either maintaining or breaking this stagnation.

Binanoi and its neighbourhood that belonged to a feudatory state merging with West Bengal in 1950 is inhabited by a population marked by its social backwardness. The land economy of the region showed (though it was not properly reflected in Binanoi) a large incidence of share-cropping—the share-croppers on the whole, belonging to the Rajbansi community while the large land owners (*jotedars*) belonging mainly to the rich taluqudars coming from lower Bengal. On a backward society thriving on a low level of enterprise and inhibited by institutional bottlenecks was superimposed cash-cropping by outside traders that found not only in the soil but also in the people a very fertile ground for profit. Tobacco growers of the area were unaware of the market; a large section would take advance loans against their crop. All these deprived them of any bargaining position. Towns grew as trades prospered. But these towns did not grow as an extension of the level of the rural economy. Such towns as Cooch-Behar and Dinhata that were basically alien to the rural society failed therefore to influence by any demonstration the level of living of the indigenous population. There were few among the Rajbansis who had thrived in the process of trade or rent-receiving from land. It was precisely here that the social factors were operative.

A community living in its own world had no group within itself that had grown to be able to throw an image of a higher level of living and hence a higher economic drive. A low level of living and a low level of enterprise under the circumstances combined themselves in a vicious circle.

Mohisgot revealed the same process at work though in a different context. Though originally fishermen by caste these people had obviously failed to avail of fish trading on a big scale in this industrial region where big trade in fish had already

passed on to hands with large capital. Land economy not only suffered from acute land scarcity but also from such rack-renting system as '*goolo*' or produce rent. (The produce rent was fixed at 9 mds. of paddy per acre which was nearly 50 per cent of the gross produce). The land owners invariably belonged to higher castes. Acute land scarcity, rack-renting, insufficient income from fishing—all these had driven a section of the population to jute industries itself again marked by a depressed level of wages and insecurity of employment. A jute worker of the region living in the *bustees* could hardly set any standard before these workers in industries.

The city-folk were socially and culturally too distant to be able to disturb the stagnant pool. There was not a single person from Mohisgot in the year under study who would commute to the city for earning. There were, however, a few who went to further south in the district of Midnapore for trade in fish. The result was a growing insularity among these people trying to defend themselves in their own caste organisations.

Sahajapur, on the other hand, offered an instance in contrast where the owner-cultivators mainly associated with the *Sadgop* community or castes of equal ranks were making increasing efforts to raise their level of living, the standard having been set by the section of the same group or the group of the same level of the neighbouring Burdwan district that had been able to raise their economic level particularly during the post-war years.

Land economy in this region in contrast with the other two provided a relatively stable base of peasant farming from which there was, as situation permitted, extension to trade and service by the more enterprising of the farmers. Bolpur, a small town of the region, represented to a large extent this growing urge of the more substantial of the farmers to extend. The rice or oil mills or the trade of the region were mostly concentrated in the hands of these enterprising farmers. In the recent years in particular the facilities of canal irrigation, a much better price of crops (particularly paddy that is grown in the region) and also increasing trade facilities have definitely stimulated a section of the owner farmers. The growing urge of this section to raise their level of living, particularly in respect of education, health and clothing, has to a large extent been supported by the exogenous factors in the period. The town of Bolpur by the nature of its growth acted as an effective transmitter for the rural areas.

This is how the social and economic factors combined themselves in a complex process in our rural society in determining the level of living.

The cross-sectional study that we had taken in hand therefore seems to suggest that the problem of improving level of living and level of enterprise by planned efforts in the rural areas has to be seen in a much wider context than Community Development programmes on village level. The findings of the study also point out to the need for appreciating specific problems of an area and evolving programmes accordingly instead of following a general pattern in a mechanical way.

Binanoi poses the problem of development of a community that is not contained within a village but that cuts further across it—a community that is charac-

terized by its specific problems of backwardness. Organisation of co-operative trading in cash crops on a wide scale, removing the institutional bottlenecks in land alongside vigorous efforts for extending education will, in its process be able to throw a leadership from within the community which alone can set the ball rolling.

Sahajapur, on the other hand, underlines the existence of communities rather than a community within the rural society. Without a planned intervention on behalf of the economically and socially handicapped section the gap within the rural society is sure to widen.

Mohisgot and such communities around big cities raise yet another issue, viz., the need for providing a link between the city and the village. Planned development of townships integrated with the rural economy will perhaps provide that link.

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## LEVELS OF LIVING IN RURAL INDIA

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### INTRODUCTION

A precise analysis of 'levels of living' requires a wide range of indices covering the following basic socio-economic factors: (1) real income, (2) level and structure of consumption, (3) provision of employment, (4) length of working day and working conditions, (5) housing and living conditions, (6) public health services, (7) education and cultural services and (8) social security and child care. As no comprehensive data relating to real earnings of the different groups are available we propose to restrict ourselves here mainly to the level and structure of consumption of various strata of rural people. Information as regards the type of amenities available in the villages together with a picture of rural employment and housing are also provided to serve as an effective background.<sup>1</sup>

### BASIC AMENITIES OF RURAL LIFE<sup>2</sup>

Statistics on this aspect were gathered during the village enquiries. Periods of enquiry being close to one another no significant advance in this respect could be noted though in certain fields indications of some progress were there. These throw a flood of light on the environmental standards of living of the rural people

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1. Results presented here are based on NSS data collected over different rounds covering both the villages and households in the rural areas of India. References : NSS Reports—Nos. 39, 45, 51, 52, 84 and 97 (draft).

2. Refer to 13th Round (*i.e.*, September, 1957—May, 1958) unless otherwise specified.