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LEVELS OF LIVING IN RURAL AREAS IN BIHAR

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The factual information presented in the paper has been obtained on the basis of an investigation conducted during the year 1961-62 in three villages, namely, (1) Damodarpur in the district of Muzaffarpur, North Bihar, (2) Mainpura in the district of Patna, South Bihar and (3) Hemantpur in the district of Hazaribagh, Chotanagpur. The basic data have been obtained from 9 holdings in each village making a total of 27 holdings. In each village 3 holdings were selected from each of the three size-groups, *i.e.*, small, medium and large corresponding to size-groups below 2.5 acres, 2.5 acres to 5 acres and 5 acres and above respectively.

Objective

In this paper an attempt has been made to throw light on levels of living of the cultivating families representing all the three main agricultural regions of the State, namely, North Bihar, South Bihar and Chotanagpur. An attempt has also been made to study the influence of caste, etc., on the levels of living in respect of selected holdings. The components of levels of living include the following on which expenses were incurred.

- (i) Food:—It includes the cost of cereals, millets, pulses, milk and milk products salt, spices, vegetables, meat and all other articles which form part of daily diet of the cultivator.
- (ii) Clothing:—It consists of the expenses on clothing and shoes. The clothes of every-day wear and those for special occasions are included in it. Expenses on account of washing, etc., are also included in this head.
- (iii) Heat and Light:—This head consists of expenses on account of fuel, i.e., cattle dung-cakes, fire-wood, dry arhar stick and other products of the farm which can be used as fuel. Lighting includes the expenditure on oil consumed, match boxes and repairs and replacements to lamps.
- (iv) Housing:—The expenses on housing consist of the cost of alterations, repairs to the residential house and the interest and depreciation on the value of the house. The expenditure incurred on furniture, if any, has also been included under this head. No interest and depreciation has been charged after the whole cost has been covered by depreciation.
- (v) Social and Religion:—Expenses incurred on social occasions such as births, deaths and marriage celebrations, etc., are included under the head "Social". The item "Religion" included offerings made at places of worship. Expenditures on account of charity, etc., also have been included under it.

^{*} The views expressed are in personal capacity of the author.

- (vi) Travelling:—It includes fares paid for visits to relations living at distance and also cost of repairs and replacements of cycles and other equipment, etc., used for riding.
- (vii) Education:—It comprises the cost of books, stationery and school fees incurred in the family.
- (viii) Health:—The expenses on account of medicines used and payments made to physicians, etc. come under this head.
- (ix) Litigation:—It includes the payments made to lawyers, court fees, etc. and all other expenses incurred on account of litigation.
- (x) Recreation:—The cost of tobacco, betels, opium and liquor consumed and expenses incurred on fairs, cinemas and other entertainments are included under this head; and
 - (xi) Miscellaneous:—Expenses not included in any of the above heads.

Living Expenses per Family

Table I shows the average size of holdings, the number of families in each size-group of holdings, the average annual living expenses per family as well as per adult male unit and the percentage of purchased item to the total.

Sr. No.	Size-group		Average size of holding in acres	Number of families	Average number of members	Expenses per family in Rs.	Expenses per adult male unit in Rs.	Percentage of purchased item to the total
1.	Below 2.5 acres	. ,	1.69	9	5.02	1,034	206	48
2.	2.5-5 acres		3.59	9	6.72	1,504	224	42
3.	5 acres and above		8.99	9	6.27	1,816	290	50
	All Holdings		4.75	(27)	6.00	1,451	242	47

TABLE 1-LIVING EXPENSES PER FAMILY BY SIZE OF HOLDINGS

The average size of holdings comes to 4.75 acres. The farmers in the large size-groups of holdings have larger families but the increase in the number of family members is not proportional to the increase in the size of holdings. The average number of family members per family calculated according to Atwator's scale is 6.00 in the whole sample. The total family expenses range from Rs. 1,034 to Rs. 1,816, the average expenses per family being Rs. 1,451. The living expenses of the family in the smallest size-group of holdings are slightly more than two-thirds of this while in case of families in the highest size-group it is 25 per cent higher than the average expenses per family. The expenses per adult male unit increase with the increase in size of holdings and amount to Rs. 206, Rs. 224 and Rs. 290 in respect of size groups below 2.5 acres, 2.5 to 5 acres and 5 acres and above, respectively. On an average it comes to Rs. 242. Slightly less than half of the expenses, being 47 per cent, on an average are incurred in cash. The percentage of cash expenses to total is lowest in the size-group of 2.5 to 5 acres. In other size-groups the percentages for cash expenses do not show marked difference.

Distribution of Total Living Expenses

Table II gives the distribution of total living expenses under various heads.

TABLE II—DISTRIBUTION OF TOTAL LIVING EXPENSES PER FAMILY AND PER ADULT MALE UNIT BY SIZE OF HOLDINGS
(Rupees)

[@] I ess than one.

Food and clothing are the two important items of domestic expenditure. The expenses on food increase with the increase in size of holdings but the increase is more or less in proportion to the increase in the size of family. But increase in expenses on clothing, heat and light and education has been observed with the increase in size of holding irrespective of the average number of members in family. A considerable increase is evident on 'social and religion' in the largest size-group amounting to more than 20 times the expenses incurred on this in the remaining two size-groups. The expenditure on account of litigation is negligible.

By reducing the per family domestic expenses to per adult male unit it has been observed that the expenditure on food per adult male unit is highest in the largest size-group being Rs. 166 and it is nearly the same being Rs. 160 in the other two size-groups of holdings. On an average it comes to Rs. 162. The per adult male unit expenses on account of clothing and education increase with the increase in the size of holdings. There is no marked difference in per adult male unit expenditure under the items of heat and light, travelling, health and recreation in different size-groups of holdings. The total family expenditure per adult male unit is lowest being Rs. 206 in the smallest size-group of holding i.e. below 2.5 acres. It increases with the increase in size of holdings and is highest amounting to Rs. 290 in the largest size-group of holdings. On an average it comes to Rs. 242 per adult male unit.

Percentage Distribution of Living Expenses

Table III gives the percentages of expenditure under various heads to total living expenses.

TABLE III—PERCENTAC	E DISTRIBUTION OF	LIVING EXPENSES	BY SIZE OF HOLDINGS

						Size-grou	ip in acres	
Item	A				Below 2.5 acres	2.5—5 acres	5 acres and above	All holdings
Food	• •				77.8	71.5	57.2	67.0
Clothing					7.5	8.6	9.1	8.5
Heat and I	Light	• •			2.3	2.2	2.1	2.2
Housing		• •			1.7	8.7	0.8	3.7
Social and	Religio	on			1.6	0.9	20.3	9.2
Travelling		• •			0.6	0.7	0.3	0.5
Education	• •	• •			2.3	2.5	4.9	3.5
Health			•		2.0	2.1	1.7	1.8
Litigation	**	• •			0.3	0.1		0.1
Recreation	••				2.2	1.4	1.6	1.9
Miscellane	ous	• •			1.7	1.2	2.0	1.6
Total	•••	•••	.,	••	100.0	100.0	100.0	100.0

The percentage for food expenditure is highest being 77.8 in the lowest size-group. It decreases with the decrease in the size of holdings and is lowest being only 57.2 in the size-group of 5 acres and above. On an average it comes to 67 per cent of the total family expenses. Purchased food articles account for highest percentage, i.e., 36 per cent of the total consumed in the lowest size-group. The percentage value of purchased food items is lowest being 15 per cent in the largest size-group of holdings, i.e., 5 acres and above. It is 23 per cent on an average. The percentage expenses on clothing and education increase with the increase in the size of holdings. Social and religion accounts for about 9 per cent of the total expenditure. It is about 20 per cent in the largest size-group of holdings while in the remaining size-groups of holdings it is less than 2 per cent of the total expenses.

Region-wise Distribution of Living Expenses

Incidently the holdings selected for investigation in the three villages representing the three natural agricultural regions of the State are represented by different castes. In village Damodarpur in the district of Muzaffarpur, North Bihar, all the nine selected farmers are Rajputs by caste. The village Mainpura in the district of Patna, South Bihar is populated by Kurmis (a backward class). Hence all the cultivators investigated in this village belong to this caste. Out of the nine farmers studied in village Hemantpur in the district of Hazaribagh, three are Kurmis and the remaining six are Adhivasis. Therefore the variations in living expenses in different regions may be accounted to some extent due to the different farming communities besides the agricultural prosperity peculiar to each region which plays an important role in determining the levels of living in different regions of the State. Table IV shows the distribution of total family expenses in the different regions of Bihar.

TABLE IV—DISTRIBUTION OF TOTAL LIVING EXPENSES PER FAMILY AND PER ADULT MALE UNIT INDIFFERENT REGIONS OF BIHAR
(Rudges)

			Per F	amily	Per Adult Male Unit				
Item	•	North Bihar Village Damo- darpur	South Bihar Village Main- pura	Chota- nagpur Village Heman- tpur	Ave- rage	North Bihar Village Damo- darpur	South Bihar Village Main- pura	Chota- nagpur Village Heman- tpur	Ave- rage
Food		1382	855	680	972	167	172	142	162
Clothing	¥.	218	73	82	124	26	15	17	21
Heat and Light		52	28	14	32	6	6	3	5
Housing		22	. 15	126	54	3	3	26	9
Social and Religion		276	11	112	133	34	2	23	22
Travelling		12	5	6	8	2	1	1	1
Education		56	82	14	51	7	16	3	9
Health		62	12	10	28	7	2	2	4
Litigation		3	1	1	1	. 1	†	†	†
Recreation		14	18	41	28	2	3	9	5
Miscellaneous		19	23	29	24	2	5	6	4
Total		2,116	1,123	1,115	1,451	257	225	232	242

[†] Less than one.

It will be observed that in village Damodarpur in North Bihar where all the nine farmers investigated are Rajputs by caste, the total domestic expenses per family are about 89 per cent higher than those in the remaining two villages in South Bihar and Chotanagpur regions which are inhabited by Kurmis and, Adhivasis and Kurmis, respectively. In case of per adult male unit this difference has been reduced to 14 per cent and 10 per cent in comparison to South Bihar and Chotanagpur regions, respectively. It has been observed that in case of Rajputs the expenses on clothing, social and religion and health are higher than the Kurmis of South Bihar and Adhivasis and Kurmis of Chotanagpur. In case of South Bihar village (Mainpura) which is situated at a distance of 14 miles from Patna the expenses on account of education per adult male unit are two and five times higher than the North Bihar and Chotanagpur villages. In case of Chotanagpur village on account of heavy rains the per family expenses on housing are about 5\frac{1}{2} times and 8 times higher respectively than North Bihar and South Bihar villages. The expenses on recreation are also two and three times higher per family in Chotanagpur village than in North Bihar and South Bihar villages, respectively. In case of per adult male unit the difference in expenses under this head further increases. The use of liquor among Adhivasis accounts mainly for this higher expenditure under this head.

Table V gives the percentages of expenditure under various heads to total living expenses in different regions of the State.

TABLE V--PERCENTAGE DISTRIBUTION OF LIVING EXPENSES IN DIFFERENT REGIONS OF BIHAR

Item		North Bihar Village Damodarpur	South Bihar Village Mainpura	Chotanagpur Village Hemantpur	Average
Food	••	65.3	76.0	61.0	67.0
Clothing		10.3	6.4	7.3	8.5
Heat and Light	• •	2.5	2.5	1.3	2.2
Housing		1.0	1.3	11.3	3.7
Social and Religion	• •	13.1	0.9	10.0	9.2
Travelling		0.6	0.4	0.6	0.5
Education		2.6	7.3	1.2	3.5
Health		2.9	1.1	0.9	1.8
Litigation	• •	0.1	0.5	0.1	1.0
Recreation		0.7	1.6	3.7	1.9
Miscellaneous		0.9	2.0	2.6	1.6
Total (Home)	•••	52.5	72.5	35.6	53.3
Total (Purchased)		47.5	27.5	64.4	46.7
Grand Total	• •	100.0	100.0	100.0	100.0

The percentage of expenses on food is highest amounting to 76 in South Bihar village inhabited by *Kurmis*. It ranges from 61 to 65 and is lowest in Chotanagpur village populated by *Adhivasis* and *Kurmis*. The notable features are that in South Bihar village the percentage expenditure on education amounts to 7.3. While in North Bihar and Chotanagpur villages the expenditure on social and religion amounts to more than 10 per cent of the total domestic expenses. The percentage value of purchased food items is lowest being 7 per cent in South Bihar village. Purchased food articles account for highest percentage, *i.e.*, 43 per cent of the total food consumed in Chotanagpur village. In case of North Bihar village it comes to 22 per cent.

Distribution of Expenditure on Food

As has been mentioned earlier, food is the biggest item of domestic expenditure. Its distribution has been considered in a greater detail under the following subheads: (1) rice, (2) wheat, (3) other cereals and millets, (4) pulses, (5) milk and milk products, (6) vegetables, (7) oil and vanaspati ghee, (8) salt and spices, (9) meat, and (10) miscellaneous.

The food given to hired labourers has not been included under this head as that forms a part of farm expenses, while that consumed by guests has been included under it. Under the different items all food articles consumed whether produced on the farm or purchased have been included. Rice includes its consumption in various forms, viz., rice, 'Murhi' (parched rice), 'Chura' (beaten rice) and 'Kheel' or 'Lava' (parched paddy). Actual de-husking charges paid for de-husking paddy have also been included. Similarly wheat, maize and other cereals include grain, flour, sooji and all other preparations and also the grinding charges paid for. Milk and milk products comprise liquid milk, curd, butter-milk, butter, ghee (clarified butter) and other preparations of milk. The miscellaneous item consists of sugar (gur and other raw sugar, and white (refined) sugar), pickles and other articles of food not included under any other head. Table VI shows the distribution on different food items per family as well as per adult male unit.

TABLE VI—DISTRIBUTION OF EXPENSES ON FOOD PER FAMILY AND PER ADULT MALE UNIT
BY SIZE OF HOLDINGS
(Rudees)

			Per F	amily		P	er Adult	Male Uni	t
Ya			Size-g	roup			Size-gr	oup	
Item		Below 2.5 acres	2.5—5 acres	5 acres and above	Ave- rage	Below 2.5 acres	2.5—5 acres	5 acres and above	Ave- rage
Rice			458	458	426	71	68	73	71
Wheat		100	130	81	103	20	19	13	17
Other Cereals and	Millets	110	160	140	137	22	24	23	23
Pulses		107	164	151	141	21	24	24	23
Milk and Milk Pr	oducts	34	53	61	49	7	8	10	8
Vegetables		34	36	52	41	7	5	8	7
Oils and Vanaspa	ti Ghee	20	27	34	27	4	4	5	5
Salt and Spices		13	19	24	18	3	3	4	3
Mont		12	16	15	15	3	3	3	3
Missellansons		11	13	22	15	2	2	3	2
Total		806	1,076	1,038	972	160	160	166	162

Rice forms the main staple food in all the size-groups of holdings. The consumption of milk and milk products is considerably low in all the size-groups of holdings. The expenditure on this item varies between Rs. 34 and Rs. 61 per family in case of the smallest and the largest size-groups of holdings respectively. On an average it comes to Rs. 49 per annum. Table VII gives the percentages of expenditure under different items of food to total food expenses.

TABLE VII—PERCENTAGE DISTRIBUTION OF EXPENSES ON FOOD BY SIZE OF HOLDINGS

			6		Size-groups		
Item				Below 2.5 acres	2.5—5 acres	5 acres and above	Average
Rice		•••		45.3	42.6	. 44.1	43.9
Wheat	• •	••		12.4	12.1	7.8	10.6
Other Cereals ar	d Mill	ets		13.6	14.9	13.5	14.1
Pulses	89. *			13.3	15.3	14.6	14.5
Milk and Milk P	roducts		,,	4.2	4.9	5.8	5.1
Vegetables	* *	• •		4.2	3.3	5.1	4.2
Oils and Vanaspa	ti Ghe	e		2.5	2.5	3.3	2.8
Salt and Spices			• •	1.6	1.8	2.2	1.8
Meat	• •			1.6	1.5	1.5	1.5
Miscellaneous	• •	••	••	1.3	1.1	2.1	1.5
Total		••		100.0	100.0	100.0	100.0

Rice alone forms about 44 per cent of the total expenses on food. The cereals and millets combined account for 68.6 per cent of total food expenses. Milk and milk products account for only 5.1 per cent of the total expenses incurred on food items. The different size-groups do not show any marked variation in percentage expenditure under different food items. The percentage value of purchased rice is highest being 33 per cent in the lowest size-group of holdings. It decreases with the increase in size of holdings and is lowest amounting to 7 per cent in the largest size-group of holdings, i.e., 5 acres and above. It is 19 per cent of the total rice consumed on an average. The percentages of purchased wheat increase with the increase in size of holdings. It varies between 25 and 38 per cent with an average of 30 per cent. Milk and milk products consumed were mainly home produced in all the size groups of holdings.

Region-wise Distribution of Food under Different Items

Table VIII gives the distribution of expenditure on food under different items in the different regions of Bihar.

Table VIII—Distribution of Expenses on Food per Family and per Adult Male Unit in Different Regions of Bihar

(Rupees)

		Der F	amily		*	Per Adul	t Male Ur	it
							-	
Item	North Bihar	South Bihar	Chota- nagpur	Ave- rage	North Bihar	South Bihar	Chota- nagpur	Ave- rage
Paddy	499	435	346	426	61	87	72	71
Wheat	174	126	10	103	21	26	2	17
Other Cereals and Millets	262	37	112	137	32	8	24	23
Pulses	220	111	91	141	26	22	20	23
Milk and Milk Products	82	62	4	49	10	13	i	8
Vegetables	62	26	34	41	7	5	7	7
Oils and Vanaspati Ghee	31	24	26	27	4	5	5	5
Salt and Spices	17	17	21	18	2	3	4	3
Meat	17	1	25	15	2	*	5	3
Miscellaneous	18	16	11	15	2	3	2	2
Total	1,382	855	680	972	167	172	142	162

^{*} Less than one.

It may be observed that consumption of wheat is lowest in Chotanagpur village and amounts to Rs. 10 per family per annum. The consumption of milk and milk products being only Rs. 4 per family per year is also lowest in Chotanagpur village. While North Bihar village accounted for largest consumption of milk and milk products being Rs. 82 per annum per family. On the basis of per adult male unit it is highest being Rs. 13 in South Bihar village. The consumption of meat has been observed highest in Chotanagpur village and amounts to Rs. 25 per family per annum against Re. 1 per family in case of South Bihar village. The use of pulses is about double in North Bihar village in comparison to the remaining two regions. The percentage distribution of expenditure under different sub-heads of food in different regions of the State is given in Table IX.

TABLE IX—PERCENTAGE DISTRIBUTION OF EXPENSES ON FOOD IN DIFFERENT REGIONS OF BIHAR

Item		North Bihar	South Bihar	Chotanagpur	Average
Paddy		 36.1	50.9	50.9	43.9
Wheat		 12.6	14.8	1.4	10.6
Other Cereals and M	illets	 18.9	4.3	16.5	14.1
Pulses		 16.0	13.0	13.5	14.5
Milk and Milk Produ	icts	 6.0	7.3	0.5	5.1
Vegetables		 4.5	3.0	5.0	4.2
Oils and Vanaspati C	ihee	 2.2	2.9	3.8	2.8
Salt and Spices .		 1.2	1.9	3.1	1.8
Meat		 1.2	0.1	3.7	1.5
Miscellaneous .		 1.3	1.8	1.6	1.5
Total .		 100.0	100.0	100.0	100.0

A notable feature is that in case of South Bihar village the main food items, *i.e.*, rice, wheat, other cereals and millets, pulses, milk and vegetables, etc., consumed by the family were entirely home produced. In case of North Bihar village the percentage value of purchased grains amounted to about half and one-fourth in respect of wheat and rice consumed in the family. In Chotanagpur village the value of purchased grains amounted to 31 and 100 per cent in case of rice and wheat respectively and about half in case of other cereals and millets and pulses.