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LEVELS OF LIVING IN RURAL AREAS*

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Introduction

“Levels of living” is not wholly a monetary or even an economic concept. It is so comprehensive as to include the material and non-material consumption of individuals living in a family and also the collective wants of groups and communities. The factors determining levels of living are income, size of family and its earning strength, social status, individual temperament, reasons for living in a particular place and other considerations. It also depends on the cultural, social and economic environment in which one lives and is also influenced by State action.

Brief Description of the Area Studied

An attempt is made in this article to study the levels of living of different sections of population in the Samastipur and Warisnagar revenue thanas in the Darbhanga district in North Bihar. This area is more densely populated than other parts of the district. The density per square mile is 1,529. About 97.5 per cent of the total population of 7.5 lakhs (1961) live in rural areas and the remaining 2.5 per cent in Samastipur Town.

About 74 per cent of the total land area is cultivated. The per capita cultivated land is only 30 cents. Rice and maize are the principal crops and are grown over 34 per cent and 20 per cent of the gross sown area. Other cereals and pulses together account for 27 per cent. Areas under chillies, tobacco and sugarcane are 5.2 per cent, 2.9 per cent and 1.9 per cent respectively. Though the *bangar* soil and sandy loam are well suited for the cultivation of paddy, pulses and oilseeds, the yield per acre is below the national average in all the cases. At present only 7 per cent of the net sown area is irrigated—mostly by wells. Two rivers—Burhi Gandak and Bhagmati—pass through this area, but they are not yet harnessed for irrigation purposes.

Industrially the area is less developed. Except for one sugar factory at Samastipur and one jute mill at Muktapur, there is no large industry. Samastipur is connected by a net work of railway lines. The mileage of unmetalled roads is about three-fourth of the total road mileage. During rainy season, a large part of the unmetalled roads becomes impassable.

The area is covered by seven Community Development Blocks. The Bihar *Khadi Gramodyogh Sangh*, Pusa Road, has taken up this area for constructive work under the “Intensive Area Scheme.”

* This article is based on the data collected during a Sample Survey of Ten Villages in the Intensive Area Scheme, Pusa. The author is thankful to Prof. J. S. Mathur and Dr. T. P. Singh for many helpful suggestions.

Sample Study of Ten Villages

Ten villages were selected—6 from Samastipur revenue and 4 from Warisnagar thana with probability proportional to the number of villages—for an intensive study. Census enumeration of households was undertaken in all the ten villages. In all, there are 1,467 households with 8,604 persons. Of the population 4,364 are males and 4,240 are females. Adults, 15 years and above, form 60.4 per cent of the population. 93.7 per cent are Hindus (52.7 per cent upper castes, 20.5 per cent backward castes and 20.5 per cent scheduled castes) and 6.3 per cent are Muslims.

Economic Status

Nineteen persons (9 households) had no means of livelihood—living mainly on begging. All the other households are classified into eight livelihood categories. The category (Census) of non-cultivating owners is absent. Cultivating owners and their dependants formed two-fifth of the population. The percentage of cultivating labourers and their dependants to total population was 34.2 per cent. This is much above the State average (29.6 per cent) and national average (24.5 per cent).¹ A little above one-fifth of the population derived their means of livelihood from non-agricultural pursuits.

Literacy

The general literacy rate is 21.4 per cent, 33.0 per cent for upper caste Hindus, 10.6 per cent for backward Hindus, 3.1 per cent for Scheduled Hindus and 19.5 per cent for Muslims. The percentage is higher for *Bhumihars* (51.8) and Brahmins (38.1). Among the upper caste Hindus, the literacy percentage is below 10 only for *Kurmis*. The literacy rate is very low for *Chamars*, i.e., 1.4 per cent. There is not even a single literate among *Doms*. The literacy percentage is high for cultivating owner groups (33.4) and low (4.6) for agricultural labour population.

Sample Households

Ten per cent of the households in each livelihood category were selected for detailed investigation. Data relating to family composition, economic status, pattern of production, employment, income, consumption and savings, indebtedness, housing conditions were collected from all households. Since the number of samples was too small in the category of cultivating tenants and four non-agricultural categories, it is not possible to compare the levels of living in all the seven categories. It was found out that there was much difference in incomes between cultivating owners and cultivating tenants. Hence it has been decided not to combine cultivating tenant households with cultivating owner households and treat them as one category, viz., farmers. The four non-agricultural categories have been merged together. The analysis of data is given separately for cultivating owners, agricultural labourers and non-agricultural classes. In analysing the levels of living of all households tenant households are also included.

1. Agricultural Labour in India—Report on the Second Enquiry, Vol. 1—All India, p. 47

Size of Households

The total sample population is 879—males numbered 438 and females 431. The percentage of children (below 15 years) was 37.4 and of old persons was 11. The average size of the households was 6.01 for the entire sample, 5.8 for Hindus and 6.8 for Muslims. The average size of upper caste Hindu households was 6.3, backward Hindu households 5.3 and scheduled caste Hindu households 5.3. Nearly one-third of the households consisted of three members or less. One-tenth of the households had more than 10 persons.

Earning Strength

Self-supporting persons numbered about 290 or 33 per cent of the sample population. Earning dependants formed 6 per cent and non-earning dependants 61 per cent. The percentage of non-earners was high among cultivating owners (69) and low among agricultural labourers (50). Forty-five per cent of males and 77 per cent of females were non-earning dependants.

Forty-eight per cent of the sample households had one or more subsidiary occupations. The seasonal nature of agriculture and the low productivity of land are responsible for this. This is also due to the non-specialised character of rural workers, eager to take any gainful employment. Agricultural labourers, who socially and economically constitute the lowest strata in the rural society, find gainful employment for less than 176 days in agriculture. The availability of non-agricultural employment is limited to only 26 days for males and 10 days for females. Small farmers supplement their income by cattle rearing. Among non-agricultural households, the conditions of teachers, traders, rickshaw pullers and government servants are better than that of rural artisans, weavers, barbers, dhobis and domestic servants. The conditions of rural artisans have deteriorated owing to the lack of employment inside the village. Attracted by urban wage rates, masons, carpenters, backsmiths, goldsmiths and other skilled workers migrate to nearby town during the busy season.

Income

The average income per household was Rs. 89.50 per month, Rs. 154 for cultivating owner households, Rs. 42 for agricultural labour households and Rs. 87 for non-agricultural households. As there is much variation in the size of the households, per capita income is taken as a yardstick for comparison. For an appraisal of the levels of income within each category and for comparisons with other categories, dispersion of income is useful. Table I shows the number of persons under different income groups for all households and for the three occupational categories. The average monthly per capita income for all classes was Rs. 14.92. This is less than three-fifth of the average per capita monthly income for the country. About one-sixth of cultivating owners had a per capita monthly income of less than Rs. 10. 97.2 per cent in the agricultural labour group and 44 per cent in the non-agricultural group had a per capita monthly income of less than Rs. 10. Nearly one-third of the agricultural labour population had an income of less than Rs. 5 per month or 17 nP. per day. 17.3 per cent in cultivating owners' group and 4.5 per cent in non-agricultural group had a monthly income of Rs. 30 or more.

TABLE I

Income (Class) (Rs.)	Culti- vating Owners	Agricul- tural Labourers	Non-Agri- cultural Classes	All Persons		Cumulative Percentage of Persons in this Class	Cumulative Percentage of Income received in this Class	
				Number	Total income			
1	2	3	4	5	6	7	8	
Below 5	..	—	99	—	99	451	11.3	3.5
5 — 10	..	62	207	84	368	3,135	53.1	27.5
10 — 15	..	69	7	49	130	1,573	65.9	39.8
15 — 20	..	80	—	24	106	1,770	80.0	53.2
20 — 30	..	81	—	25	106	2,645	92.0	73.5
30 — 50	..	33	—	9	42	1,634	96.8	86.1
Over 50	..	28	—	—	28	1,846	100.0	100.0
Total	..	353	313	191	879	13,054	100.0	100.0

There was not even a single household among backward and scheduled Hindus with a per capita monthly income of Rs. 15 or more. One-third of the Muslim population and a little above half of the upper caste Hindu population had a monthly per capita income of Rs. 15 or more. All the 70 persons with a monthly per capita income of Rs. 30 or more belonged to upper caste Hindu households.

The extent of inequality in income distributions may be seen from columns 7 and 8 in Table I. The lowest 11.3 per cent got only 3.5 per cent of the total income, while the richest 3.2 per cent shared 14 per cent of the total income.

Consumption Expenditure

Per capita consumption expenditure is regarded as an important indicator of levels of living. Data were collected on different items of consumption expenditure for a period of 30 days. The average per capita monthly expenditure was Rs. 15.83 for the sample population, Rs. 22.86 for cultivating owners, Rs. 8.65 for agricultural labourers and Rs. 14.94 for non-agricultural classes.

The distribution of households and number of persons according to different economic levels of living are given in Table II.

TABLE II

Expenditure Class (Monthly) (in Rs.)	Households		Population	
	No.	Per cent	No.	Per cent
Upto — 5	10	6.8	58	6.6
5 — 10	56	38.4	303	34.4
10 — 15	29	20.0	177	20.0
15 — 20	24	16.6	148	16.7
20 — 30	20	13.7	123	14.3
30 — 50	4	2.7	42	4.8
Over 50	3	2.1	28	3.2
Total	146	100.0	879	100.0

More than two-fifth of the population spent less than Rs. 10 per head on consumption items. Nearly one-sixth of them lived on a paltry sum of 17 nP. per day. About 37 per cent of the population spent between Rs. 10 to Rs. 20; 14 per cent between Rs. 20 to Rs. 30. Only 8 per cent of the population was able to spend more than Rs. 30 per head. The average monthly expenditure per head was Rs. 21.16 for upper caste Hindus, Rs. 9.92 for backward Hindus, Rs. 8.98 for scheduled Hindus and Rs. 11.40 for Muslims.

Food

Of the total expenditure of Rs. 15.83, Rs. 10.46 or 66.1 per cent was spent on food. The percentage of expenditure on food to total expenditure was 62 for cultivating owners, 78 for agricultural labourers and 66 for non-agricultural classes. The proportion of expenditure on food decreased from 81 per cent in the lowest expenditure group to 47 per cent in the highest expenditure group.

The average expenditure on foodgrains was Rs. 7.66 for all classes, Rs. 9.60 for cultivating owners, Rs. 5.60 for agricultural labourers and Rs. 7.51 for non-agricultural classes. The lowest expenditure group spent only Rs. 3.15 while the highest expenditure group spent Rs. 13.01 (See Table III). The consumption of fine cereals like rice and wheat was high among upper caste Hindus and Muslims. The share of rice in cereals was 72 per cent for cultivating owners, 50 per cent for non-agricultural classes and only 7 per cent for agricultural labourers. The share of maize in cereals was 91 per cent for agricultural labourers and only 16 per cent for cultivating owners. The expenditure on 'vegetables and fruits' was high for cultivating owners and low for agricultural labourers. 'Milk and milk products' formed 6.2 per cent of the expenditure on food. The percentage expenditure on this item was high for cultivating owners (8.8) and low for agricultural labourers (1.4). The proportion increased from 1 per cent in the lowest expenditure group to 18 per cent in the highest expenditure group. Non-agricultural population spent more on beverages than others.

TABLE III—PER CAPITA MONTHLY CONSUMER EXPENDITURE FOR DIFFERENT LIVELIHOOD CATEGORIES AND FOR EXPENDITURE CLASSES

(In Rupees)

S. No.	Items	Culti- vating Owners	Agricul- tural Labou- rers	Non- Agricul- tural House- holds	Per Capita Monthly Expenditure Classes (Rs.)							All Classes
					Upto 5	5-10	10-15	15-20	20-30	30-50	Over 50	
1	2	3	4	5	6	7	8	9	10	11	12	13
1.	Foodgrains	9.60	5.60	7.51	3.15	5.65	7.31	8.72	9.92	12.33	13.01	7.66
2.	Edible oil	0.51	0.21	0.32	0.13	0.21	0.32	0.36	0.54	0.79	0.96	0.35
3.	Milk and Milk Products	1.26	0.09	0.37	0.04	0.12	0.32	0.63	1.51	2.99	4.60	0.63
4.	Vegetables and Fruits	1.06	0.30	0.42	0.20	0.31	0.52	0.56	1.20	2.35	3.21	0.65
5.	Meat, Fish and Eggs	0.51	0.12	0.44	0.05	0.15	0.31	0.40	0.54	1.08	1.06	0.35
6.	Sugar and Gur	0.64	0.12	0.28	0.04	0.15	0.31	0.42	0.67	1.01	1.36	0.37
7.	Spices and Salt	0.38	0.29	0.34	0.24	0.30	0.32	0.36	0.38	0.42	0.42	0.33
8.	Beverages	0.15	0.03	0.24	0.01	0.04	0.07	0.14	0.24	0.51	0.71	0.12
Food Total		14.13	6.76	9.92	3.86	6.93	9.48	11.59	15.00	21.48	25.33	10.46
9.	Clothing and Footwear	2.54	0.61	1.55	0.27	0.63	1.31	1.77	2.77	4.78	7.65	1.65
10.	Fuel and Lighting	1.16	0.65	0.80	0.39	0.66	0.76	0.91	1.22	1.76	2.01	0.88
11.	Bidi, Cigarettes and Tobacco	0.13	0.09	0.32	0.03	0.11	0.16	0.24	0.28	0.28	0.21	0.16
12.	Cosmetics	0.35	0.02	0.21	—	0.02	0.16	0.26	0.45	0.65	1.12	0.21
13.	Education	0.55	0.01	0.15	—	0.01	0.05	0.25	0.50	1.45	2.35	0.26
14.	Entertainment	0.10	0.01	0.10	—	0.02	0.08	0.10	0.12	0.14	0.21	0.07
15.	Services	1.13	0.15	0.45	0.06	0.12	0.32	0.58	0.93	2.03	4.21	0.57
16.	Others	2.77	0.35	1.44	0.14	0.35	1.01	1.57	2.57	5.74	11.13	1.57
Non-Food Total		8.73	1.89	5.02	0.90	1.92	3.85	5.62	8.83	16.83	28.89	5.37
Total		22.86	8.65	14.94	4.76	8.85	13.33	17.21	23.83	38.31	54.22	15.83

Food and Nutrition

The Nutrition Advisory Committee of the Indian Council of Medical Research has set up an objective, a dietary standard "which would provide the essential nutrients in adequate measure to ensure maintenance of good health."² This standard is taken as a measuring rod for comparison. The nutrition requirements in ounces per day per "equivalent adult" and the actual position for all classes and three occupational groups are given in Table IV.

TABLE IV

(In ozs. per day)

Item	N. A. C. Requirements	All Classes	Cultivating Owners	Agricultural Labourers	Non-Agricultural Classes
Cereals	14	15.7	16.5	14.8	15.5
Pulses	3	2.2	3.0	1.2	2.2
Vegetable Oils and Ghee ..	2	0.3*	0.5*	0.2*	0.3*
Milk and Milk Products ..	10	1.7†	3.4†	0.2†	1.7†
Sugar and <i>Gur</i>	2	0.5	0.8	0.2	0.5

* Excluding ghec.

† Excluding milk products.

There is deficiency in all items except cereals in the case of agricultural labourers and non-agricultural classes. The dietary standard of cultivating owners is better than that of others. Analysing the data under different expenditure groups we find that consumption of foodgrains is below the standard only in the case of the lowest two groups. There is shortage in the consumption of vegetable oil in all the groups. The requisite quantity of milk and milk products is consumed only by the highest expenditure group. Consumption of sugar and *gur* is below the requirement in all groups whose per capita monthly expenditure is below Rs. 30.

Non-Food Items

The percentage expenditure on non-food items is 34 for all classes, 32 for cultivating owners, 22 for agricultural labourers and 34 for non-agricultural classes. The lowest expenditure group spent 19 per cent on non-food items while the highest expenditure group spent 53 per cent. Clothing ranked first in non-food items. Agricultural labourers spent on an average only Rs. 7.32 per annum on clothing. "Fuel and lighting" came next in importance. Non-agricultural classes spent more on bidi, cigarettes and tobacco than others. The proportion of expenditure on cosmetics, education and services rose as the total expenditure increased.

Savings and Indebtedness

Seven out of ten rural households did not save anything. Two-thirds of cultivating owner households and three-eighth of non-agricultural households had savings. About 63 per cent of the households were indebted. The percentage of indebted households to total households was 57 for cultivating owners and 58 for agricultural labourers. The average debt per person was Rs. 77 for cultivating owners, Rs. 34 for non-agricultural classes and Rs. 14 for agricultural labourers. The low debt per person in agricultural labour category is due to their weak borrowing position. Purpose-wise, cultivating owners borrowed 48 per cent for marriage, 28 per cent for production and 24 per cent for consumption. The corresponding percentages for agricultural labourers were 5, 0, and 95.

Housing

Pucca houses numbered 83 or 6 per cent of the total houses; 81 belonged to upper caste Hindus and two to Muslims. About one-fifth of the houses are huts, known as '*foos ki jhophri*'. The plinth area of these houses is mud without lime or cement plaster. Walls and roofs have been built of grass, leaves and reeds. Bamboos, 'khar' and dry arhar are generally used for walls and roofs. All the other houses are *katcha* structures.

Community Facilities

Levels of living depend also on the cultural, social and other amenities available within the village. Freedom of choice is restricted when the range of goods and service available are limited. Of the 10 villages surveyed, 2 are easily accessible by bus. The nearest bus route is two miles for 4 villages and more than three miles for 4 villages. Seven villages depend on wells for drinking water, two on rivers and one on tube well and wells. Eight villages have primary schools; 2 have middle schools. The nearest high school is within a distance of three miles for 7 villages and 4 miles for 3 villages. Only one village has a dispensary. Qualified doctors are available in two villages. The nearest hospital is within a radius of three miles for 6 villages, four miles for 2 villages and more than seven miles for 2 villages. Four villages have reading rooms and 2 possess community radio sets. Street lights are available in only 1 village. Only 2 villages have post offices. The nearest telegraph office is at a distance of one mile for two villages, two miles for 2 villages, four miles for 3 villages and about seven miles for 2 villages. The nearest cinema theatre is within a radius of one mile for 1 village, four miles for 2 villages, seven to eight miles for 3 villages and more than ten miles for 4 villages. All the villages are covered by Panchayats.

It may be concluded that absence of irrigation facilities, lack of finance, and primitive methods of cultivation have retarded agricultural productivity. The prospects of the vast majority of population in this area hinge largely on rapid increase in agricultural production and rural industrialisation.