Chapter - V

Socio-economic Profile of Sample Households

5.1 Introduction

Socio-economic condition of a household is an important indicator of the pattern of consumer expenditure. That is, the study of the pattern in consumption expenditure of a household is very closely associated with the socio-economic conditions prevalent in society. Therefore, in this chapter, an attempt is made to carry out a brief account of socioeconomic characteristics of sample households of Baksa district of Assam. The socio-economic characteristics which are going to highlight in this chapter include sex, marital status, family size, age group, educational status, occupational status, type of houses, ownership of houses, size of land holdings, source of income, savings and liabilities etc.

Table 5.1 shows the number of households in the sample villages, the population of sample villages, a number of 10% sample households and population as to the sample blocks. The population of 10% sample households from Jalah block represented 504 total sample numbers of persons and this shared of 17% to total sample number of persons of the study. Likewise, the population of 10% sample households from Gobordhana block represented 488 number of person and it shared 16.47% to total sample number of persons.

Similarly, 10% of the sample households from Tamulpur block represented 475 numbers of persons and that shared 16.03% to total sample number of persons of the study. Similarly, the 10% sample households from Goreswar, Barama and Baska blocks represented a number of 477, 500 and 519 respectively to total sample numbers of persons and in percentage it shared 16.1%, 16.87% and 17.52% to total samples.

Table 5.1 *Salient features of sample households*

Sl. No.	Name of Sub-division	Name of Block	Name of Sample Villages	No. of households (Bodo) in the Sample Villages	Population of sample villages	No. of 10% Sample households	Population of 10% sample Household	Total sample population as to the sample Blocks
01	Salbari	Jalah	Koklabari	400	2044	40	199	504 (17.01%)
			Salbari	160	800	16	83	
			Daodhara	240	1120	24	117	
			Bhebla	200	1004	20	105	
		Gobordhana	Oxigurigaon	290	1189	29	125	488 (16.47%)
			Nimua	260	1175	26	124	
			Dhekiajani	210	1092	21	110	
			Bennibari	240	1086	24	129	
02	Tamulpur	Tamulpur	Daranga Mela	50	200	05	20	475 (16.03%)
			Tetliguri	380	1748	38	175	
			Bareigaon	170	733	17	83	
			Madarbari	400	2105	40	197	
		Goreswar	Gopcher	140	504	14	50	477 (16.1%)
			Barfulchaki	190	945	19	96	
			Balahati	400	2231	40	221	
			Balabari	270	1080	27	110	
03	Mushalpur	Barama	Barimakha	170	832	17	81	500 (16.87%)
			Alokjhar	360	1908	36	193	
			Kaklabari	170	929	17	97	
			Barama	300	1270	30	129	
		Baska	Bhutan Khuti	60	506	06	31	519 (17.52%)
			Odalguri	250	1497	25	134	
			Dihira-1	190	908	19	95	
			Belguri Pathar	500	2935	50	259	
Total Sample number of persons							2963 (100%)	

Source: Compiled from primary data

The highest percentage share to total sample number of persons among the sample blocks is Baska block under Mushalpur sub-division and is closely followed by Jalah block under Salbari sub-division.

5.2 Sex-wise composition of sample household

The distribution of persons according to the sex i.e., the sex ratio has a significant impact on the growth of population, marriage, work force participation and overall employment pattern of a region. It has also have profound influence in the structure of demand for different food and non-food items as the preferences towards goods and services tend to be generally different between the male and female section of the society. Moreover, balances in the sex ratio in a region is very important in the sense that imbalances in the sex ratio may lead to different kinds of moral and social evils acts as sometimes observed in the happening of different corners of the world.

Table 5.2 *Distribution of household member according to sex*

Gender	Baksa District						Total
	Jalah Block	Tamulpur Block	Baska Block	Goreswar Block	Barama Block	Gobor dhana Block	
Male	255 (50.59)	249 (52.42)	275 52.98)	248 (52.00)	250 (50.00)	253 (51.84)	1530 (52.00)
Female	249 (49.41)	226 (47.58)	244 (47.20)	229 (48.00)	250 (50.00)	235 (48.16)	1433 (48.00)
Total	504 (17.00)	475 (16.03)	519 (17.51)	477 (16.09)	500 (16.87)	488 (16.47)	2963

Source: Compiled from primary data.
Figures in the parenthesis are percentages.

Table 5.2 indicates the sex-wise distribution of sample. Out of 2963 sample number of person, 504 are from Jalah Block which constitutes 255 (50.59%) male and 249(49.41%) female, 475 from Tamulpur Block constitutes 249(52.42%) male and 226(47.58%) female. 519 population from Baska Block constitutes 275(52.98%) and 244(47.20%) female, 477 population from Goreswar Block constitutes

248(52%) male and 229(48%) female, 500 population from Barama Block constitutes 250(50%) male and 250(50%) female, 488 population from Gobordhana Block constitutes 253(51.84%) male and 235(48.16%) female. The total number of male is 1530 (52%) and female is 1433 (48%) representing a sex ratio of 937.

5.3 Marital status

Marital status is an indicator to the demographic character and also the social well-being of a region. The marital status includes the married number of person both male and female, unmarried includes never married and yet to be married number of persons and the others includes the widow or widower and divorced.

Table 5.3 *Block-wise distribution of persons according to their marital status*

Marital Status	Baksa District						Total
	Jalah Block	Tamulpur Block	Baska Block	Goreswar Block	Barama Block	Gobordhana Block	
Married	285 (56.50)	282 (59.37)	265 (51.06)	262 (54.93)	303 (60.60)	271 (55.53)	1668 (56.29)
Unmarried	219 (44.50)	191 (40.21)	252 (48.55)	215 (44.07)	197 (39.4)	214 (43.85)	1288 (43.47)
Others (Widow/ Widower)	-	2 (0.42)	2 (0.39)	-	-	3 (0.62)	7 (0.24)
Total	504 (17.01)	475 (16.03)	519 (17.52)	477 (16.10)	500 (16.87)	488 (16.47)	2963

Source: Compiled from primary data
Percentages are in Parentheses.

Table 5.3 shows the block-wise marital status of sample number of persons. It is found that out of 504 number of persons in Jalah block, 285 (56.5%) is married and 219 (44.5%) unmarried, in Tamulpur block out of 475, 282 (59.37%) is married, 191(40.21%) unmarried and others 2 (0.42%), in Baska block out of 519, 265 (51.06%) is married, 252 (48.55%) unmarried and others constituted 2 (0.39%), in Goreswar block out of 477, 262 (54.93%) is married, 215 (44.07%) unmarried, in Barama block out of 500, 303 (60.6%) number of persons is married, 197 ((39.4%) unmarried and in Gobordhana block total out of 488, married constitutes 271 (55.53%), unmarried constitutes 214 (43.85%) and others constitute 3 (0.62%).

So far the marital status is concerned, the table reveals that the highest number of married persons is in the Barama block and whereas the lowest number of married persons is in the Baska block. Likewise in respect of unmarried, the highest number of persons is in the Baska block 488.55% and the lowest is found in Barama block 39.4%. In the entire study area, 56.29% of sample number of persons are found married, 43.47% are unmarried and the others constituted 0.24%.

5.4 Size of the family or household

The size of the family is an important demographic indicator of the household. It has a profound impact on the overall population of the country and the standard of living of the family. Moreover, as the Bodo people are concentrated in rural areas and traditionally linked with land and nature, the work participation rate is influenced by the size of the family. Besides this, consumption of a household usually increases with the increase in the size of the family however, the consumption may not linearly depend on the size of the family in some special cases or consumption items.

Table 5.4 indicates the block-wise classification of the sample households on the basis of the size of a family. The distribution of household on the basis of family size indicates that out of 100 households in Jalah block there is no household with the family size of 2, the 16 numbers of household have the family size of 3, 34 number of household have the family size of 4, 13 number of household have the family size of 5, 18 number of household have the family size of 6, 9 number of households have the family size of 7, 6 number of household have a family size of 8, 4 number of household have a family size of 9 and there are no households with a family size 10 and 11 in Jalah block.

Likewise, in Tamulpur block classification of household on the basis of family size indicates that out of 100 households there are 5 number of household with the family size of 2, the 15 numbers of household have a family size of 3, 34 number of household have a family size of 4, 21 number of household have a family size of 5, 11 number of household have a family size of 6, 7 number of households have a family size of 7, 2 number of household with a family size of 8, 2 number of household have the family size of 9 and 3 number of household have a family size of 10 and there are no households with a family size in the block.

Table 5.4 *Distribution of households according to the size of the family*

Household Size	Jalah Block	Tamulpur Block	Baska Block	Goreswar Block	Barama Block	Gobor dhana Block	Total No. of household	Percentage
2	0	5	1	1	1	0	8	1.33
3	16	15	4	22	20	10	87	14.50
4	34	34	37	31	34	42	212	35.33
5	13	21	24	22	14	17	111	18.50
6	18	11	17	7	12	17	82	13.67
7	9	7	6	8	6	10	46	7.67
8	6	2	6	6	5	3	28	4.67
9	4	2	5	1	4	1	17	2.83
10	0	3	0	2	1	0	6	1.00
11	0	0	0	0	3	0	3	0.50
Total	100	100	100	100	100	100	600	100.00

Source: Compiled from primary data

. The classification of household on the basis of family or household size in Baska block indicates that out of 100 households there is only 1 number of household with a family size of 2, the 4 numbers of household have a family size 3, 37 number of household have a family size of 4, 24 number of household have a family size of 5, 17 number of household have a family size 6, 6 number of households have a family size of 7, 6 number of household have a family size of 8, 5 number of household have a family size of 9 and there are no households with a family size 10 and 11 in the block.

In Goreswar Block, classification of household on the basis of the size of the family indicates that out of 100 households there is only 1 number of household with a family size of 2, 22 numbers of household have a family size 3, 31 number of household has a family size of 4, 22 number of household have a family size of 5, 7 number of household have a family size of 6, 8 number of households have a family size of 7, 6 number of household with a family size of 8, 1 number of household with a family size of 9 and 2 number of household have a family size of 10 and the household with a family size 11 is zero in the block.

In Barama block, classification of sample household on the basis of size of the households indicates that out of 100 households there is only one household

with a family size of 2, 20 numbers of household has a family size of 3, 34 number of households have a family size of 4, 14 number of households have a family size of 5, 12 number of households have a family size of 6, 6 numbers of households have a family size of 7, 5 number of households have a family size of 8, 4 number of households have a family size of 9, 1 number of household has a family size of 10 and there are 3 number households with a family size 11 in development block.

Similarly, in Gobordhana block out of 100 households, the household with a family size two is zero, 10 numbers of household have a family size of 3, 42 number of households have a family size of 4, 17 number of households have a family size of 5, 17 number of households have a family size of 6, 10 number of households have a family size of 7, 3 numbers of household has a family size of 8, 1 number of household has the family size 9 and there are no household with a family size 10 and 11 in the block.

As a whole, out of the total 600 sample households, 1.33% of household have a family size of 2, 14.50% of the sample household, have the family size of 3, 35.33% of the household have a family size of 4, 18.50% of sample household have a family size of 5, 13.67% of household have the family size of 6, 7.67% of household constitutes 7 family size, 4.67% of the household have a family size of 8, 2.83% of household have a family size of 9, 1% of the sample household has a family size of 10 and 0.5% of the total sample household have a family size of 11.

It is evident from the table the largest number of total sample household have a family size of 4 which constitutes 35.3% to total sample household. This implies that most of the heads of the households have adopted small family norms. Such reflection clearly shows that the nuclear family is most common in Baksa district than that of joint family.

5.5 Distribution of persons as to their age

The age structure is considered one of the basic demographic indicators of population, which influences the growth of population, age at marriage, education, occupational pattern, social security and other social services. The distribution of sample number of persons according to the age group is carried out from primary data collected from the households under different blocks.

Table 5.5 *Age-wise distribution*

Age group	Jalah Block	Tamulpur Block	Baska Block	Goreswar Block	Barama Block	Gobordhana Block	Total	Percentage
Blow 15	133	96	158	77	98	142	703	23.73
15-25	84	94	109	122	91	93	593	20.01
25-35	80	100	82	97	141	81	581	19.61
35-45	86	92	88	86	98	85	535	18.06
45-60	78	68	53	77	57	56	389	13.13
60 and above	43	25	30	18	15	31	162	5.47
Total	504	475	519	477	500	488	2963	100.00

Source: Compiled from primary data

The primary data reveals that the total number of persons of 600 sample households is 2963 and the distribution of persons according the age group reveals that 23.73% of them are under the age group of below 15 years, 20.01% are under the age group of 15-25 years, 19.61% are in the age group of 25-35 years, 18.06% are in the age group of 35-45 years, 13.13% are in the age group of 45-60 years, 5.47% are in the age of 60 and above.

This states that the highest number of persons is concentrated in the age group of below 15 years (2.73%) and the lowest number of persons (5.47%) is under the age group of 60 and above.

The block-wise analysis indicates that in Jalah block the number of persons below 15 years of age constitutes the highest in number (i.e. 133), in Tamulpur block the highest number of persons is concentrated in the age group of 25-35(i.e.100), in Baska block, the highest number of persons in concentrated in the age group of below 15 years (i.e. 158), in Goreswar block, the highest number of persons is in the age group of 15-25 (i.e.122), in Barama block the highest number of persons lies within the age group of 25-35 (i.e.141). Similarly, it is noticed that in Gobordhana block, the highest number of persons is in the age group of below 15 years of age (i.e.142) and the lowest number of population is in the age group of 60 years and above in all blocks.

Thus, from table 5.5 it is observed that highest number of persons in each of the six different blocks in concentrated in the age group of 15-25, 25-35 and 35-45 years in each block indicating that more than half that is 57.68% of the total number of persons is in the economically active age group. The overall age structure of the sample shows that there is a fast growing young generation in the area which can bring changes in consumption patterns. It is also noticed that lowest number of persons are included in the higher age group in each block.

5.6 Block-wise educational status

Literacy and educational attainment is an important element which can be termed as the key to social change and the process of socio-economic development of a society. The educational attainment is an important parameter of socio-cultural and economic development which gets reflected in the standard of living of the people and on the other hand the standard of living is determined by the consumption pattern.

The distribution of persons in various blocks according to educational standard and literacy as indicated in table 5.6 shows that in Jalah Block, 20.8% number of person are illiterate and 79.2% is literate. Out of the total literate persons 5.8% are just able to know how to read and write, 11.7% attained the primary level of education, 20.4% attained education up to M.E. level, 27.8% attained the Higher Secondary level of education, 9.3% attained the Bachelor degree level, 3.4% attained the master degree level and 0.8% attained professional education like ITI, Carpenter, cutting, etc.

It also evident from table that average number of family members per household in Jalah Block is 5.04 and on an average 1.05 number of family members per household are illiterate and 3.99 number of family members per household are literate. The highest numbers of persons is under the higher secondary (27.8%) level of education and lowest number of population is under the professional education (0.8%).

In Tamulpur Block, the percentage distribution of persons according to educational status shows that 26.3% are illiterate and 73.7% are literate. Out of the

literate persons, 8.6% are just able to read and write, 13.1% attained the primary level of education, 21.9% M.E level, 21,7% H.S level, 6.3% bachelor degree, 1.9% master degree level and 0.2% professional education. The table also indicates that the average household sizes of the sample households are 4.75 and on an average 1.25 number per family are illiterate and 3.50 number per household member are literate. Amongst the literate highest number of persons is under the M.E level (21.9%) of education and lowest number of persons are in the professional education (0.2%).

The percentage distribution of persons on the basis of education in Baska block shows that 21.8% are illiterate and 78.2% persons are literate. Amongst the literate persons 5.4% can read and write, 21% received the primary level of education, 28.1% received M.E level, 15.4% received H.S level, 6.6% received bachelor degree, 1.7% received master degree and no persons are able to receive professional education. The average household sizes of the sample households in the block is 5.19 and on an average 1.13 number of family members per household is illiterate and 4.06 number of family members per household are literate. Amongst the literate, highest number of persons received M.E level (28.1%) of education and lowest number of persons received master degree level (1.7%) whereas no persons could receive professional education in the block.

Similarly, in Goreswar block the distribution of persons on the basis of education indicates that out of 477 numbers of persons 22.9% are illiterate and 77.1% are literate. Out of the total literate, it is found that 7.3% can read and write, 15.3% attained primary level of education, 18.4% attained education to M.E level, 25.6% attained education to H.S level, 8.6% received bachelor degree, 1.7% received master degree level and 0.2 percent number of persons attained professional education. The average household size of the sample households is 4.77 in the block and on an average 1.09 numbers of persons per family is illiterate and 3.68 numbers of family members per household are literate. It is reflected in the table that among the literate highest number of persons received H.S level (25.6%) of education and lowest number of persons 0.2 percent received professional education.

Table 5.6 *Distribution of persons on the basis of educational standard and literacy of the sample household under various blocks of the study*

Education Level	Jalah Block		Tamulpur Block		Baska Block		Goreswar Block		Barma Block		Gobordhana Block		Entire block	
	Total	Percent	Total	Percent	Total	Percent	Total	Percent	Total	Percent	Total	Percent	Total	Percent
Illiterate	105 (1.05)	20.8	125 (1.25)	26.3	113 (1.13)	21.8	109 (1.09)	22.9	109 (1.09)	21.8	111 (1.11)	22.7	672 (1.12)	22.7
Literate	29 (0.29)	5.8	41 (0.41)	8.6	28 (0.28)	5.4	35 (0.35)	7.3	27 (0.27)	5.4	39 (0.39)	8	199 (0.33)	6.7
Primary	59 (0.59)	11.7	62 (0.62)	13.1	109 (1.09)	21	73 (0.73)	15.3	110 (1.10)	22	81 (0.81)	16.6	494 (0.82)	16.7
M.E	103 (1.03)	20.4	104 (1.04)	21.9	146 (1.46)	28.1	88 (0.88)	18.4	104 (1.04)	20.8	110 (1.10)	22.5	654 (1.09)	22.1
H.S	140 (1.40)	27.8	103 (1.03)	21.7	80 (0.80)	15.4	122 (1.22)	25.6	94 (0.94)	18.8	106 (1.06)	21.7	646 (1.07)	21.8
Bachelor Degree	47 (0.47)	9.3	30 (0.30)	6.3	34 (0.34)	6.6	41 (0.41)	8.6	38 (0.38)	7.6	32 (0.32)	6.6	222 (0.37)	7.5
Master Degree	17 (0.17)	3.4	9 (0.09)	1.9	9 (0.09)	1.7	8 (0.08)	1.7	18 (0.18)	3.6	8 (0.08)	1.6	69 (0.12)	2.3
Professional	4 (0.04)	0.8	1 (0.01)	0.2	0	0	1 (0.01)	0.2	0	0	1 (0.01)	0.2	7 (0.01)	0.2
Total Literate	399 (3.99)	79.2	350 (3.50)	73.7	406 (4.06)	78.2	368 (3.68)	77.1	391 (3.91)	78.2	377 (3.77)	77.3	2291 (3.82)	77.3
Total family members of households	504	100	475	100	519	100	477	100	500	100	488	100	2963	100

Source: Compiled from primary data

Figures in the parentheses indicate average number per family.

In the Barama block, out of the total sample number of persons from the block, 21.8% are illiterate and 78.2% are literate. Of the total literate persons 22% received the primary level of education, 20.8% received the M.E level of education, 18.8% attained education to H.S level, 7.6% received bachelor degree, 3.6% received master degree level and whereas no persons attained professional education. Similarly, the individuals distribution of the number of family members showed that on an average 1.09 number of persons per family are illiterate and 3.91 numbers of family members per household are literate. It is also evident that among the literate highest number of persons (22%) received primary level of education and lowest number of persons (3.6%) percent received the master degree education among the sample number of persons.

Likewise, the percentage distribution of sample on the basis of education in the Gobordhana block shows that 22.7% are illiterate and 73.3% are literate. Amongst the literate persons 8% can read and write, 16.6% received the primary level of education, 22.5% received the M.E level, 21.7% received H.S level, 6.6% received bachelor degree, 1.6% received master degree and 0.2 percent received professional degree. The average household size of the sample households in the block is 4.88 as a whole and the individuals distribution of the number of family members showed that on an average 1.11 number per family are illiterate and 3.77 number of family members per household are literate. Amongst the literate highest number of population received M.E level (22.5%) of education and lowest number of persons (1.7%) received professional degree.

From the block-wise distribution of educational status of the number of the persons, it has become clear that as a whole in the entire blocks of the study, 22.7% are illiterate and 73.3% are found literate. Amongst the total literates 6.7% knows only how to read and write, 16.7% have attained the primary level of education, 22.1% completed M.E level of education, 21.8% completed higher secondary level of education, 7.5% completed bachelor degree, 2.3% of population completed master degree level of education and only 0.2% could complete professional degrees. This reflects that priority is given to school education amongst the sample households in the study area.

Again, the distribution of persons according to the number of the family members indicates that on an average 1.12 number of persons per family of a sample household is illiterate and 3.82 numbers of persons per family are found to be literate. Meanwhile, it is inferred from the table that out of the total literate persons in the entire block of the study area, 0.82 number of persons per family received primary education, 1.09 number of members of the family per household received M.E level of education,1.07 number of family members per household received education to H.S. level, 0.37 number of persons per family received bachelor degree, 0.12 number of population per family received education to master degree level and 0.01 number of persons per family received professional education. Thus it is evident from the table that a maximum number of family member per household in the study area is confined to M.E level of education.

From the discussion, it can be inferred that the highest number of literate persons and the lowest number of illiterate persons are in Jalah block and whereas the lowest number of literate persons and highest number of illiterate persons are found in Goreswar block. Further educational level analysis of number of persons in each block clearly indicates that out of the total literate persons in Jalah development block the highest number of persons attained H.S level of education, in Tamulpur and Baska block highest number of persons attained M.E level of education, in Goreswar the highest number of persons are recorded to have H.S level of education, Barama and Gobordhana blocks are recorded to have highest number of persons attaining M.E of education.

Moreover, the results of the entire block show that the M.E level of education is dominating in the field of number literates persons and is followed by H.S level and primary level and the number of persons having a professional degree is the least in the entire block of study.

5.7 Male-Female occupational distribution

The work participation rate and occupational pattern is vital indicator towards socio-economic functioning of a particular region. The prevailing work participation rate and occupational pattern among the people of a region distinctly reveal the economic status and the system of social organization. Besides this the

occupational pattern of the members of a family determines the level of income and consumption expenditure pattern of the family. Thus, it stands as an indicator of the standard of living of the people.

Table 5.7(A) shows the block-wise male-female occupational distribution of persons and it clearly indicates that occupations of persons of various blocks of the study area are classified into agriculture, industrial labour, business, employed under the government sector, employed under the private sector, self-employed, unemployed and students. The occupation of agriculture refers to the number of people engaged directly or indirectly in agriculture, the occupation of industrial labour refers to the number of persons engaged in firm or organized sector, business refers to the buying and selling activities, employed under government sector means service holders under the different department of the government, employed under private sector means service holders under the different department of the private institutions or departments, self-employed means the employed in the activities other than agriculture, unemployed means the people out of work and student refers to people pursuing degrees or education at different levels.

The occupational distribution of persons in various blocks according to male and female as indicated in the table 5.7(A) shows that in Jalah Block out of the 504 sample number of persons (male 255 and female 249) from 100 sample households 38.89% of males and 14.5% female are engaged in agriculture,3.13% of male and 0.46% are industrial labour, 8.3% of males and 5.09% of females do businesses, 7.29% of males and 3.07% of females are employed under the government sector, 3.13% of males and 3.07% of females are employed under the private sector, 8.68% of males and 12.04% of females are self-employed, 8.68% of male and 33.33% of females are unemployed and the occupation of 21.88% of males and 27.31% of females are student under the Jalah development block.

The comparisons between male and female as per their occupations indicates that participation of males members are more in agriculture, industrial labour, business, government employee, private employee and in number of students whereas female participation are found more than males in the field of self-employment and unemployment.

In Tamulpur Block, out of the 475 total number of persons (male 269 and female 206) from 100 sample households 43.87% of males and 22.33% female are engaged in agriculture,8.55% of male and 1.94% of females are industrial labour, 3.72% of males and 4.85% of females do businesses, 6.32% of males and 3.88% of females are employed under government sector, 2.97% of males and 2.91% of females are employed under private sector, 5.95% of males and 11.65% of females are self-employed, 11.15% of male and 33.01% of females are unemployed and the occupation of 17.47% of males and 19.42% of females are student in the block.

The comparisons between male and female as per their occupations in the Tamulpur block indicates that participation of males members are more in agriculture, industrial labour, government employee, private employee whereas female participation are found more than males in the occupation i.e. business, self-employment, unemployment and student.

In Baska block, the percentage distribution of persons according to occupation states that out of 519 persons (male-275, female-244) from 100 sample households, 39.27% of males and 22.95% female are engaged in agriculture, 2.91% of male and 2.46% of females are industrial labour, 7.27% of males and 5.33% of females do businesses, 8.36% of males and 4.92% of females are employed under government sector, 4.36% of males and 3.28% of females are employed under private sector, 2.91% of males and 9.02% of females are self-employed, 8.73% of male and 24.59% of females are unemployed and the occupation of 26.18% of males and 27.46% females are student under the Baska development block. The occupational distribution indicates that participation of males members are more in agriculture, industrial labour, business, government employee, private employee and in number of students whereas female participation are found more than males in self-employment and most of the females are found unemployed.

In Goreswar block, from the percentage distribution of persons according to occupation, it has been brought to notice that that out of 477 persons (male-248, female-229) from 100 sample households, 40.47% of males and 10% female are engaged in agriculture, 1.95% of male and 2.27% of females are industrial labour, 5.06% of males do businesses, 10.12% of males and 2.27% of females are employed

under government sector, 5.06% of males and 4.55% of females are employed under private sector, 5.84% of males and 3.18% of females are self-employed, 5.84% of male and 41.36% of females are unemployed and the occupation of 25.68% of males and 36.36% are student under the block. The male and female comparisons as per their occupations shows that participation of males members are more in agriculture, business, government employee, private employee and self-employment, whereas female participation are found more than males in industrial labour and in number of students.

Likewise, in Gobordhana Block the percentage distribution of persons from primary data according to occupational pattern results that out of 488 (male-253, female-235) in the block 33.46% of males and 19.23% female are engaged in agriculture,5.91% of male and 0.85% females are industrial labour, 7.48% of males and 3.85% of females make business, 8.66% of males and 3.85% of females are employed under government sector, 4.33% of males and 4.27% of females are employed under private sector,5.91% of males and 8.97% of females are self-employed, 7.87% of male and 33.33% of females are unemployed and the occupation of 26.38% of males and 25.64% of females are student under the block. The comparisons between male and female as per their occupations indicates that participation of males members are more in agriculture, industrial labour, business, government employee, private employee, and in number of students whereas female participation are found more than males in the occupations of self-employment.

The results of the discussion in the entire study area show that in the occupational distribution of persons according to sex males outnumber females in the occupation of agriculture, industrial labour, business, employment under government, employment under private institutions or organisations when compared to females. Whereas, females outnumber males in the case of self-employment, unemployment and in the number of students when compared to males.

The difference in the occupational distribution of persons between males and females is high in rural areas due the prevalence of traditional economy. In most of the remunerative activities male are more engaged than female.

Table 5.7(A) *Block-wise distribution of occupational status of sample number of persons according to sex*

Nature of Occupation	Jalah			Tamulpur			Baska		
	Male	**Female**	**Total**	**Male**	**Female**	**Total**	**Male**	**Female**	**Total**
Agriculture	112 (38.89)	31 (14.5)	143 (28.37)	118 (43.87)	46 (22.33)	164 (34.53)	108 (39.27)	56 (22.95)	164 (31.6)
Industrial labour	9 (3.13)	1 (0.46)	10 (1.98)	23 (8.55)	4 (1.94)	27 (5.68)	8 (2.91)	6 (2.46)	14 (2.7)
Business	24 (8.3)	11 (5.09)	35 (6.94)	10 (3.72)	10 (4.85)	20 (4.21)	20 (7.27)	13 (5.33)	33 (6.4)
Govt. employee	21 (7.29)	8 (3.07)	29 (5.75)	17 (6.32)	8 (3.88)	25 (5.26)	23 (8.36)	12 (4.92)	35 (6.7)
Pvt. employee	9 (3.13)	8 (3.07)	17 (3.37)	8 (2.97)	6 (2.91)	14 (2.95)	12 (4.36)	8 (3.28)	20 (3.39)
Self-employed	25 (8.68)	26 (12.04)	51 (10.12)	16 (5.95)	24 (11.65)	40 (8.42)	8 (2.91)	22 (9.02)	30 (5.8)
Un-employed	25 (8.68)	72 (33.33)	97 (19.29)	30 (11.15)	68 (33.01)	98 (20.63)	24 (8.73)	60 (24.59)	84 (16.2)
Student	63 (21.88)	59 (27.31)	122 (24.21)	47 (17.47)	40 (19.42)	87 (18.32)	72 (26.18)	67 (27.46)	139 (26.8)
Total	288 (57.14)	216 (42.86)	504 (100.00)	269 (56.63)	206 (43.37)	475 (100.00)	275 (52.98)	244 (47.02)	519

Source: Compiled from primary data

Figures in the parenthesis indicates percentage.

Table 5.7(B) *Block-wise distribution of occupational status of sample number of persons according to sex*

Nature of occupation	Goreswar Block			Barama Block			Gobordhana Block			Entire Block (male and female)		
	Male	**Female**	**Total**	**Male**	**Female**	**Total**	**Male**	**Female**	**Total**	**Male**	**Female**	**Total**
Agriculture	104 (40.47)	22 (10.00)	126 (26.40)	80 (30.77)	34 (14.17)	114 (22.80)	85 (33.46)	45 (19.23)	130 (26.60)	607 (20.49)	234 (7.90)	841 (28.38)
Industrial labour	5 (1.95)	5 (2.27)	10 (21.10)	16 (6.15)	0 (0.00)	16 (3.20)	15 (5.91)	2 (0.85)	17 (3.50)	76 (2.56)	18 (0.61)	94 (3.17)
Business	13 (5.06	0 (0.00)	13 (2.70)	25 (9.62)	3 (1.25)	28 (5.60)	19 (7.48)	9 (3.85)	28 (5.70)	111 (3.75)	46 (1.55)	157 (5.30)
Govt. employee	26 (10.12)	5 (2.27)	31 (6.50)	31 (11.92)	3 (1.25)	34 (6.80)	22 (8.66)	9 (3.85)	31 (6.40)	140 (4.72)	45 (1.52)	185 (6.24)
Pvt. employee	13 (5.06)	10 (4.55)	23 (4.8)	4 (1.54)	1 (0.42)	5 (1.00)	11 (4.33)	10 (4.27)	21 4.30)	57 (1.92)	43 (1.45)	100 (3.37)
Self-employed	15 (5.84)	7 (3.18)	22 (4.60)	9 (3.46)	14 (5.83)	23 (4.60)	15 (5.91)	21 (8.97)	36 (7.40)	88 (2.97)	114 (3.85)	202 (6.82)
Un-employed	15 (5.84)	91 (41.36)	106 (22.20)	15 (5.77)	108 (45.00)	123 (24.60)	20 (7.87)	78 (33.33)	98 (20.10)	129 (4.35)	477 (16.10)	606 (20.45)
Student	66 (25.68)	80 (36.36)	146 (30.60)	80 (30.77)	77 (32.08)	157 (31.40)	67 (26.38)	60 (25.4)	127 (26.00)	327 (11.04)	451 (15.22)	778 (26.26)
Total	257 (53.88)	220 (46.12)	477 (100)	260 (52.00)	240 (48.00)	500 (100)	254 (52.05)	234 (47.95)	488 (100)	1535 (51.81)	1428 (48.19)	2963

Source: Compiled from primary data .
Figures in the parenthesis indicates percentage.

It is observed that a significant proportion of women populations are engaged in various activities under informal sector which remain mostly invisible. The women-folk help men in agricultural activities, they keep themselves busy in many activities like weaving, fishing and marketing etc. They make the attires for themselves as well as for other members of the family. These roles of women reduces the expenditures of the household, therefore their role cannot be ignored into the economy of the family. Besides these it is seen that seen that women are the custodians of the granary, poultry and piggery of the family. The pigs and chickens are seemed to be the individual property of the female and hence the income earned from these sources directly goes to the purse of the females.

However, from the field survey it is observed that the work participation of males and females outside home has been gradually increasing due to the socio-economic transformation of the society. It is a fact that due to the economic compulsions, absences of social rigidities and restrictions and due to the impact of development of communication facilities the work participation rate in the rural areas have been improving gradually. Many young generations of the rural areas have switches over to various non-agricultural activities because of low return from agricultural activities and landlessness. This phenomenon is because of the increased educational attainment among the rural people.

5.8 Distribution of occupation based on the level of education

Education contributes to income and economic wellbeing or development in a family and society. The education of the members of the households determines the occupation and the then the level of income. The levels of education of the members of the family of the households have significant influence on the consumption expenditure pattern. The analysis of occupation based on the level of education is carried out from the primary data collected from the sample households.

The percentage distribution of sample number of persons based on the educational attainments indicate that out of the total illiterates the occupation of 49.26% of persons is agriculture, occupation of 1.34% of persons is industrial labour, occupation of 3.27% of illiterates is business, 4.91% of illiterates are self-employed, and 41.22% of illiterates are unemployed. It is found that the occupation

of the highest number of persons is agriculture and is followed by unemployment and none of the illiterates are government and private employee.

Like this, the percentage distribution of persons on the basis of education shows that out of the total sample number of persons (2963) the numbers of family members who can read and write is 199 which constitute 6.7% to total sample number of person in the study area. The table clearly represents that 41.71% of total literate are engaged in agricultural sector, 4.02% of persons are industrial labour, 6.53% of population are engaged in business, 1.01% are employed in private sector, 5.53% are self-employed, 26.13% are unemployed and 15.08% are student.

The number of total family members who have achieved primary level of education is 494 (16.7%) to total sample number of person. The percentage distribution of persons on the basis of educational attainment shows that 31.98% of persons who have achieved primary level of education are engaged in agriculture, 1.82% are industrial labour, 2.23% are businessmen, 0.61% are government employee, 1.62% are private employee, 2.63% are self-employed, 11.54% are unemployed and 47.57% of are student. It can be inferred from the discussion that the occupation of majority of persons achieving primary level of education are student and is followed by agriculture. On the other hand, the lowest number of individuals of this category of educational level is government employee.

The number of total family members from 600 sample households who have achieved M.E level of education is 654(22.1%) to total sample number of persons. The percentage distribution of the occupation of individuals who have attained M.E level of education exhibit that 23.70% of sample are industrial labour, 5.50% are businessmen, 5.81% are government employee, 1.68% are private employee, 8.72% are self-employed, 16.06% are unemployed and 34.10% are student or pursuing education to next higher level.

It is inferred from table that the occupation of majority of persons achieving M.E level of education are student that means individuals who have completed M.E level of education have already joined in next higher class of education level and is followed by agriculture. On the other hand, the occupation of the lowest number of individuals of this educational level is industrial labour.

The households family members who have attained H.S level of education is 646(21.8%) to total sample number of persons. The percentage distribution of the occupation on the basis of education achievement of individuals indicates that individuals who have attained H.S level of education 13.93% of them are engaged in agriculture, 4.49% are industrial labour, 8.82% are businessmen, 10.68% are government employee, 6.97% are private employee, 9.75% are self-employed, 14.55% are unemployed and 30.80% are student or pursuing education to next higher level.

The result shows that the occupation of highest number of person achieving H.S level of education is student which means that the individuals who have completed H.S level of education have already joined in next higher class of education level and the number of unemployed constitutes the second largest. On the other hand, under the same category the occupation of the lowest number of individuals is industrial labour (4.49%) to total sample number of persons.

The percentage distribution of the occupation of persons according to educational achievement of individuals indicates that out of total sample number of persons 222 (7.5%) of individuals attained Bachelor degree and 9.91% graduates are engaged in agriculture, 4.50% are industrial labour, 5.41% are businessmen, 24.32% are government employee, 11.26% are private employee, 8.11% are self-employed, 7.66% are unemployed and 28.83% are student or pursuing education to next higher class. The student constitutes the largest occupation group and the government employee constitutes the second largest and the lowest number of persons constitutes the occupation of industrial labour.

Similarly, the percentage distribution of the occupation according to educational achievement of individuals indicates that out of total sample number of persons 69 (2.3%) of individuals attained Master degree and 2.90% master or post graduate degree holders are engaged in agriculture, 7.25% are businessmen, 30.43% are government employee, 13.04% are private employee, 8.70% are self-employed, 5.80% are unemployed and 31.88% are student or pursuing other degrees. Students form the largest occupation group.

The professional education includes electrician, cutting, parlour, tailoring etc. the distribution of the occupation of individuals according to professional

educational achievement indicates that out of 7 (0.2%) numbers of individuals attained professional qualifications, 14.29% of them are engaged in business and 85.71% are self-employed.

Table 5.8 represent that in the entire study area out of the total sample number of persons 672 (22.7%) are illiterate and 199(6.7%) are literate. From literates, 494 (16.7%), 654 (22.1%), 646 (21.8%), 222 (7.5%), 69(2.3%) and 7 (0.2%) numbers of persons have achieved Primary, M.E., H.S., Bachelor degree, Master degree and professional education respectively. From the discussion, it could be inferred that out of the total illiterates the occupation of 49.26% of persons is agriculture, occupation of 41.71% of literate is agriculture, occupation of 31.98% primary level educated is agriculture and M.E., H.S., Bachelor degree, Master degree level educated constituted 23.70%, 13.93%, 9.91%, 2.90% from the respective total sample number of persons and none of the professional educated person were found engaging in agricultural sector.

From discussion, it could also be inferred that out of the total illiterates the occupation of 1.34% is industrial labour, occupation of 4.02% of literate is industrial labour, occupation of 1.82% of primary level educated is industrial labour and M.E., H.S., Bachelor degree level educated constituted 4.43%, 4.49%, 4.50% and none of the Master degree, professional educated person were found in the occupation.

The occupation of 3.27% of illiterate individuals is business, occupation of 6.53% of literate is business, occupation of 2.23% of primary level educated is business and M.E.,H.S., Bachelor degree, Master degree and professional educated constituted 5.50%, 8.82%, 5.41%, 7.25% and 14.29% respectively.

It is observed that 0.61% of primary level educated individuals are employed under government sector, 5.81% of M.E. level educated is employed under the government sector, and H.S., Bachelor degree, Master degree or post graduate level educated constituted 10.68%, 24.32%, 30.43% respectively. None of the illiterate and professional educated persons were found working under the government sector.

Table 5.8 *Occupational distribution of persons based on the level of education for the entire households of the of the study*

Level of occupations	Educational Level								
	Illiterate	Literate	Primary	M.E	H.S	Bachelor Degree	Master Degree	Professional	Total
Agriculture	331 (49.26)	83 (41.71)	158 (31.98)	155 (23.70)	90 (13.93)	22 (9.91)	2 (2.90)	0 (0.00)	841 (28.40)
Industrial Labour	9 (1.34)	8 (4.02)	9 (1.82)	29 (4.43)	29 (4.49)	10 (4.50)	0 (0.00)	0 (0.00)	94 (3.20)
Business	22 (3.27)	13 (6.53)	11 (2.23)	36 (5.50)	57 (8.82)	12 (5.41)	5 (7.25)	1 (14.29)	157 (5.30)
Govt. Employee	0 (0.00)	0 (0.00)	3 (0.61)	38 (5.81)	69 (10.68)	54 (24.32)	21 (30.43)	0 (0.00)	185 (6.20)
Private Employee	0 (0.00)	2 (1.01)	8 (1.62)	11 (1.68)	45 (6.97)	25 (11.26)	9 (13.04)	0 (0.00)	100 (3.40)
Self-employee	33 (4.91)	11 (5.53)	13 (2.63)	57 (8.72)	63 (9.75)	18 (8.11)	6 (8.70)	6 (85.71)	202 (6.80)
Unemployed	277 (41.22)	52 (26.13)	57 (11.5)	105 (16.06)	94 (14.55)	17 (7.66)	4 (5.80)	0 (0.00)	606 (20.62)
Student	0 (0.00)	30 (15.08)	235 (47.57)	223 (34.10)	199 (30.80)	64 (28.83)	22 (31.88)	0 (0.00)	773 (26.09)
Total	672 (22.70)	199 (6.70)	494 (16.70)	654 (22.10)	646 (21.80)	222 (7.50)	69 (2.30)	7 (0.20)	2963 (100.00)

Source: Compiled from primary data. Figures in the parentheses indicate percentage.

Since the significance value of χ^2 is (0.000) less than 0.05 therefore it can be concluded that there is a significant association between occupation and educational achievements in the study area.

Table shows that 1.01% of literate person is private employee, 1.62% of primary educated is private employee and M.E., H.S., Bachelor degree, Master degree level educated constituted 1.68%, 6.97%, 11.26%, 13.04% respectively. It is observed that none of illiterate, professionally qualified persons were found as private employee.

Unemployment is a big challenge in any society. The 41.22% of illiterate persons are unemployed, 26.13% of literate are unemployed and Primary, M.E., H.S., Bachelor degree, Master degree level educated constituted 11.54%, 16.06%, 14.55%, 7.66% and 5.80% respectively. None of the professionally qualified persons is found unemployed.

Student is an important constituent of occupations. It represents the number of young person in the society and the development of the society depends on the growing generation like student that exists in a particular society. In the entire sample households it is found that out of the total literate 15.08 % is student, 47.57 % of has attained primary education and admitted to next higher class and like this student under M.E constituted 34.10%, H.S. constituted 30.80%, Bachelor degree constituted 28.83%, Master degree constituted 31.88% and professional 71.43% respectively to total number of student in the entire study area.

Therefore, it can be envisaged that except student each of the occupations are very closely related with the educational attainment of the individuals. It is noticed from the table that the highest numbers of persons of the sample households are illiterate and highest numbers of illiterate persons are engaged in agriculture. The involvement of the number of persons goes on decreasing from 49.26% to 2.90% which implies that less number of educated people get involved in agricultural and allied activities as their occupation. Similarly, in the case of the unemployment it is found that more number of less educated people are unemployed than the higher educated people. On the contrary, in the occupations like industrial labour, business, employment under government, employment under private and self-employment continues to increase along with the educational attainment of the individuals. In other words, more number of educated people chooses the occupations like industrial labour, business, employment under government, employment under

private and self-employment as their occupation as these sectors are more remunerative.

5.9 Housing facilities

Housing facilities refers to the type of houses and other facilities acquired by the households. The facilities housing of the household acquired by each sample household is broadly categorized into type of house, type of roof, ownership of house and source of household construction. In addition, it also refers to the other facilities like the availability of well furnished drawing rooms, bedroom, lobby etc. which indicates the standard of living. Table 5.9 represents the housing facilities accessed by each of the sample households.

It may be mentioned here that only a few households of the villages located near to the urban centre have neatly arranged and furnished with modern furnitures like sofa, carpets, television and other modern electronic devices. So far as the type of houses is concerned, it is observed that 28.5% of the total sample household have pucca houses with a minimum one room, 6.83% of household have semi-pucca houses and 64.67% of household have Kutcha houses.

In respect of type of roof it is found that 4% of the sample household has the roof made of Thatched, 94.5% of the roof of sample household is made of Tin and 1.5% of the roof of total sample household is made of concrete.

Similarly, so far as the ownership of the households are concerned the table shows that 87.33% of the sample household have their own house, 2% of the household stay in rented house and 10.67% of the household stay in the parental house or houses achieved from ancestors.

Regarding the source of construction of the houses it is found that 83.33% of the sample household built their houses by their own source and 16.67% of the houses of the sample household were provided by the government.

From the reflection of the table, it has been come to know that in rural areas majority of households stay in Katcha houses whereas a few numbers of households have Pucca and Semi-Pucca houses. This signifies the low level of economic status of the majority households in the study area. Again, so far as the source of

construction of dwelling houses of the household is concerned, 16.67% of the sample households are able to enjoy the benefits of individuals' beneficiary scheme introduced by the government of India from time to time with a view to providing shelter to needy people.

Table 5.9 *Details of housing facilities*

Housing Facilities		**Jalah Block**	**Tamulpur Block**	**Baska Block**	**Goreswar Block**	**Barama Block**	**Gobor -dhana Block**	**Total**	**Percentage (%)**
Type of houses	Pucca	34	28	33	18	33	25	171	28.5
	Semi-pucca	7	5	9	4	0	16	41	6.83
	Kutcha	59	67	58	78	67	59	388	64.67
	Total	100	100	100	100	100	100	600	100
Type of roof	Thatched	3	10	2	3	0	6	24	4.00
	Tin	94	90	95	96	100	92	567	94.5
	Concrete	3	0	3	1	0	2	9	1.5
	Total	100	100	100	100	100	100	600	100
Ownership of house	Owned	83	87	84	94	99	77	524	87.33
	Rented	8	1	0	0	0	3	12	2.00
	Parental	9	12	16	6	1	20	64	10.67
	Total	100	100	100	100	100	100	600	100.00
Sources of household construction	Owned source	84	87	71	92	89	77	500	83.33
	Provided by Govt.	16	13	29	8	11	23	100	16.67
	Total	100	100	100	100	100	100	600	100

Source: Compiled from primary data

5.10 Lighting and cooking details

The type of lighting and fuel used for cooking and also the manner, how the households under study availed these facilities is also an indicative of economic status and degree of modernity. The block-wise details of fuel used for lighting and cooking of the households are presented in table 5.10.

Table 5.10 *Lighting and cooking details of the households*

Lighting and cooking details		Jalah Block	Tamulpur Block	Baska Block	Goreswar Block	Barama Block	Gobor dhana Block	Total	Percentage
Type of light used	Kerosene	99	99	100	100	100	100	598	99.67
	Solar	24	15	18	0	0	17	74	12.33
	Electricity	100	100	100	100	100	100	600	100
Type of fuel used for cooking	Firewood	99	97	98	99	100	98	591	98.5
	Kerosene	0	0	2	0	0	2	4	0.67
	Cooking Gas(LPG)	100	79	75	59	97	87	497	82.83
Type of source of cooking gas (LPG)	Owned Purchased	69	64	56	48	75	59	371	61.83
	Provided by Govt.	31	26	31	43	22	29	182	30.34
	No Gas	0	10	13	9	3	12	47	7.83

Source: Compiled from primary data

Table 5.10 depicts that for the purpose of lighting household uses Kerosene, Solar and Electricity. It is observed that 99.67% of households still use Kerosene as a source of light, 12.33% of the household use Solar as a source for lighting purposes along with the Kerosene, while the whole of household uses Electricity for the purpose of lighting among the sample households.

Regarding the fuel used for cooking the field survey indicates that 98.5% of the household use firewood as a fuel for cooking foods, 0.67% of the sample households uses Kerosene alog with firewood, and 82.83% of the households use LPG as a fuel for cooking purpose along with firewood and Kerosene.

In case of LPG, it is found that while 61.83% of household are able to purchased LPG connection from their own source it is reported that 30.34% of the sample household got LPG connection under the scheme of ***Pradhan Mantri Ujjwala Yojana*** and the rest 7.83% of the household were not able to get LPG

connection neither by own source nor any other government schemes during the time collection of data.

From the study, it is reflected that still in the entire area of the study out of the total 600 sample households 99.67% of the household use Kerosene as a source for lighting which indicates that although all the sample villages and households are electrified under the ongoing ***Rajeev Gandhi Rural Electrification Scheme*** unfortunately the government is unable to provide power as per the need of the households in the study area.

In respect of fuel used for cooking the field survey indicates that majority of households use firewood as a source of cooking for their daily food and LPG acts just as a supplementary fuel for the entire households of the study area.

Likewise, in the field of LPG connection the field survey results that 30.34% of the sample household are connected under the Pradhan Mantri Ujjwala Yojana which shows that the scheme has played a crucial role in providing LPG connection to many households in the entire study area.

5.11 Sanitation facilities of sample households

Facility of sanitation is an important ingredient of standard of living of the household. On the basis of availability of nature of sanitation facilities of a household, it is classified as open air (no sanitation facility), covered pit and flush.

The table 5.11 represents that 2% of the sample household does not possess sanitary facility during the time of data collection, 95.17% of the household have the covered pit type sanitation facilities and rest 2.83% of the sample household have the sanitation facilities of flush type.

Regarding the source of construction of the sanitation, the primary data indicates that in the study area 42.83% of sample household constructed sanitation from their own income while 55.17% of the sample household could achieved sanitary facility from ***Swachh Bharat Mission*** a scheme lunched by the Prime Minister of India for the welfare of the nation to provide toilet or sanitary facilities to the households of rural and urban areas of the country where sanitay facilities are not available.

Table 5.11 *Details of sanitation facilities used by the households*

Details of toilet facilities		Jalah Block	Tamulpur Block	Baska Block	Goreswar Block	Barama Block	Gobordhana Block	Total	Percentage
Type of sanitation facilities	Open air	1	2	4	3	0	2	12	2
	Covered pit	86	95	95	97	100	98	571	95.17
	Flush	13	3	1	0	0	0	17	2.83
	Total	100	100	100	100	100	100	600	100
Source of constructions	Owned	55	46	36	40	46	34	257	42.83
	Provided by Govt.	44	52	60	57	54	64	331	55.17
	Not having sanitation	1	2	4	3	0	2	12	2
	Total	100	100	100	100	100	100	600	100

Source: Compiled from primary data

From table it can be inferred that majority of the household in the study area have sanitary facility and most of the households' toilet facilities are provided under the scheme of ***Swachh Bharat Mission*** a scheme lunched by the Prime Minister of India on 2 October, 2014 which aims to clean up streets, roads and infrastructure of Indian cities, smaller towns and rural areas. One of the main objectives of this mission is to eliminate open defecation through the construction of household-owned and community owned toilets. The missions aim to achieve an **Open Defecation Free India** by 2 October 2019 by constructing 90 millions sanitations in rural India.

5.12 Drinking Water Facility

Drinking water facility is a composite of housing facility. It is the most important and necessity element in human life. The survey reveals that majority of household (94.33%) collects drinking water from own well, 4.83% of household collects drinking water from neighbouring well and 0.84% of the household collects drinking water from PHE departments and no household collects drinking water from river. None of them consumed water from river.

Table 5.12 *Drinking Water accessed by households*

Source of drinking water	Jalah Block	Tamulpur Block	Baska Block	Goreswar Block	Barama Block	Goborhana Block	Total	Percentage
Own well	100	93	83	100	100	90	566	94.33
Neighbouring well	0	7	13	0	0	9	29	4.83
PHE water supply	0	0	4	0	0	1	5	0.84

Source: Compiled from primary data

5.13 Distribution of sample household as to the size of land holdings

The households possess both physical and financial assets. The land, buildings, livestock and other household durables assets are considered as the physical assets of the households while savings, insurance, jewellery, govt. securities and other deposits in banking and non banking institutions etc. are considered as the financial assets of the households. In rural areas most of the assets of the households are available in the form of physical assets and very little in the form of financial assets. Therefore, out of the different assets, the assets available in the form of physical assets, the land is considered as the main asset because the availability of land determines the level of living of the people living in rural areas. In rural areas the size of agriculture cultivable land has a significant influence on the consumption pattern of foods and non-food items of the households.

Table 5.13 indicates the block-wise acquisition of land by the household in the study area. It is evident from the table that in Jalah block 3% of households are landless, 55% of the sample households have upto 1 hectare of land, 24% of the households possess land <1 but less than equal to 2 hectare, 16% of the households possess land <2 but less than equal to 5 hectare and 2% of the household possess land <5 hectare. Like-wise in Tamulpur block 6% of households are landless, 50% of the sample households have upto 1 hectare of land, 33% of the households possess land <1 but less than equal to 2 hectare, 7% of the households possess land <2 but less than equal to 5 hectare and 4% of the household possess land <5 hectare.

Similarly, in Baska block 5% of households are landless, 44% of the sample households have upto 1 hectare of land, 30% of the households possess land <1 but less than equal to 2 hectare, 21% of the households possess land <2 but less than equal to 5 hectare and none of the household possess land <5 hectare. In Goreswar block 7% of households are landless, 58% of the sample households have upto 1 hectare of land, 33% of the households possess land <1 but less than equal to 2 hectare, 2% of the households possess land <2 but less than equal to 5 hectare and none of the household possess land <5 hectare. In Barama block 3% of households are landless, 76% of the sample households have upto 1 hectare of land, 18% of the households possess land <1 but less than equal to 2 hectare, 3% of the households possess land <2 but less than equal to 5 hectare and none of the household possess land <5 hectare. In Gobordhana block 4% of households are landless, 53% of the sample households have upto 1 hectare of land, 26% of the households possess land <1 but less than equal to 2 hectare, 14% of the households possess land <2 but less than equal to 5 hectare and 3% of the household possess land <5 hectare.

Table 5.13 *Distribution of households as to the size of land holdings*

Size of land	Jalah Block	Tamulpur Block	Baska Block	Goreswar Block	Barama Block	Gobor dhana Block	Total
No Land	3 (3.00)	6 (6.00)	5 (5.00)	7 (7.00)	3 (3.00)	4 (4.00)	28 (4.67)
Upto 1 hectare(Marginal)	55 (55.00)	50 (50.00)	44 (44.00)	58 (58.00)	76 (76.00)	53 (53.00)	336 (56.00)
More than 1 but equal to 2 hectare(Small)	24 (24.00)	33 (33.00)	30 (30.00)	33 (33.33)	18 (18.00)	26 (26.00)	164 (27.33)
<2 but less than equal to 5 hectare(Medium)	16 (16.00)	7 (7.00)	21 (21.00)	2 (2.00)	3 (3.00)	14 (14.00)	63 (63.00)
<5 hectare (Large farm)	2 (2.00)	4 (4.00)	0 (0.00)	0 (0.00)	0 (0.00)	3 (3.00)	9 (1.50)
Total no. of Households	100	100	100	100	100	100	600

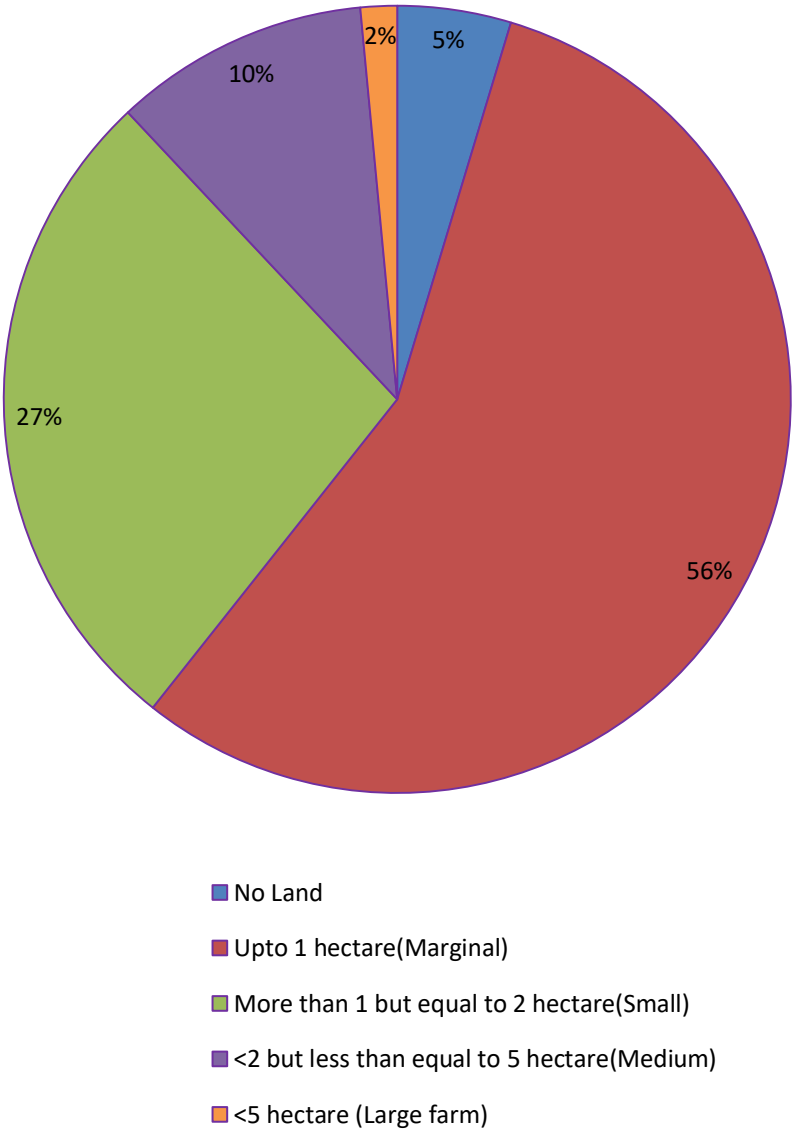
Source: Compiled from primary data

Thus, the block-wise details of the size of agricultural land owned by the households indicates that most of the sample households cultivate their own land for

subsistence and it can be envisaged that while Goreswar block has the highest number of landless households, the Barama block has the highest number of marginal farmers and Tamulpur block has the highest number of large farmers.

The percentage share of households according to the size of land holdings for the entire study area is presented with the aid of following pie chart.

Fig. 5.1 *Distribution of households according to the size of land holdings*



5.14 Distribution of sample household as to their monthly income

Income is an indicator of standard of living of the people because consumption pattern of the households on which standard of living of the households is supposed to depend is a proxy means of measuring income. The income of the households depends on the occupation of the members of the family and the assets held by the households both in the form of financial and physical assets. The table indicates the distribution of sample households on the basis of monthly income. It is found that 22.5% of sample households fall in the category of monthly income range of below Rs.5000, 22.33% of sample households in the monthly income range of Rs.5000-10000, 13.83% of sample households in the range of Rs.10000-15000, 7.5% of the households monthly income fall in the range of Rs.15000-20000, 7.67% of the households monthly income in the range of Rs.20000-25000, 6.33% sample households' monthly income are in the range of Rs. 25000-30000, 6.33% of households monthly income fall in the range of Rs. 30000-35000,5.83% of the households' monthly income fall in the range of Rs. 35000 - 40000, 3.18% of the sample households monthly income in the range of Rs. 40000-45000 and 4.5% of the sample households earns monthly income of Rs. 45000 and above.

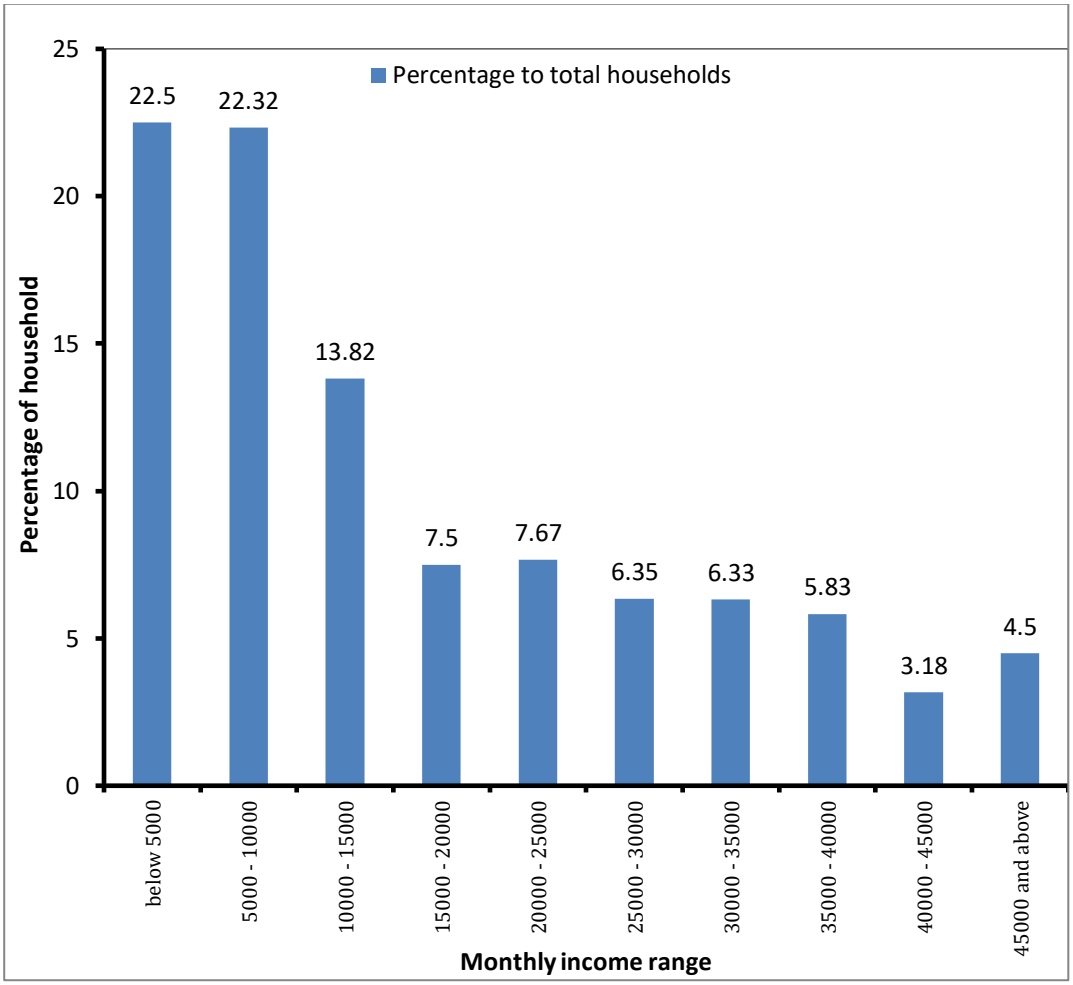
Table 5.14 *Frequency distribution of monthly income of sample households*

Monthly income range	No. households	Percentage share to total households
Below 5000	135	22.5
5000 - 10000	134	22.33
10000 - 15000	83	13.83
15000 - 20000	45	7.5
20000 - 25000	46	7.67
25000 - 30000	38	6.33
30000 - 35000	38	6.33
35000 - 40000	35	5.83
40000 - 45000	19	3.18
45000 and above	27	4.5
Total	600	100

Source: Compiled from primary data

The distribution of sample households on the basis of monthly income is quite asymmetrical. It is evident from the discussion that highest number of households (22.5%) is in the monthly income range of below Rs.5000 and is followed by the households (22.33%) of monthly income range of Rs. 5000-10000. The lowest number of households (3.18%) falls in the monthly income range of Rs. 40000-45000. Therefore, it is ascertained that there are inequalities in the distribution monthly income of households and lesser and lesser numbers of households are concentrated in the higher income rage of monthly income. Observing the trend of inequality prevalent in the distribution of monthly income among the sample households attempt has been made to study the extent of inequality in the distribution of income by using the statistical tools like Deciles group analysis, Lorenz curve and Gini Ratio.

Fig. 5.2 *Distribution of household as to their monthly income range*



5.15 Decile group analysis of households' disposable income

The decile group analysis of the households' monthly income reveals that while the top 10% of households' monthly income accounts 28.01% of the total monthly income of the entire sample households the bottom deciles the bottom groups shares 1.87% of the total monthly income of the households. Similarly, while the top 20% of the households shares 48.12% of total monthly income the bottom 20% of the households shares 4.46% of the total monthly income of the households. Likewise, when the top 50% of the households accounts for 82.4% of total monthly income the bottom 50% of the households reveals the share of 17.6% to total monthly income of the total sample households. Such a high level of gap among the top and the bottom deciles groups reveals that a high level of inequality exists in the distribution of monthly income among the households.

Table 5.15 *Decile group analysis of households' disposable income*

Deciles group of households	Total monthly disposable income as per deciles	Percentage share to total monthly disposable income	Average monthly disposable income per households as per deciles
0 - 10	184984	1.87	3084
10-20	256352	2.59	4273
20-30	318865	3.23	5314
30-40	411253	4.16	6854
40-50	568288	5.75	9471
50-60	768400	7.77	12807
60-70	1110075	11.23	18501
70-80	1510640	15.28	25177
80-90	1988397	20.11	33140
90-100	2769517	28.01	46159
All groups	9886771	100	164780

Source: Compiled from primary data

The level of inequality between the top and the bottom deciles of the deciles group can be revealed by the ratio of average monthly income of the households. The table 5.15 shows that the ratio of average monthly income of top 10% of households to bottom 10% of the households is 1:15 (3084:46159), the ratio average monthly income of top 20% to bottom 20% of the households income is 1:11

(7357:79299), and the ratio between top 50% and the bottom 50% of the average monthly income of households is 1:5 (28996:135784). This implies that the households of top 10% average monthly income is 15 times higher than that of bottom 10% of households and the households of top 20% earns 11 times more than the bottom 20% of the households, whereas the top 50% of the households earns 5 time more than the households of bottom 50% of the households in the study area. The reasons for such high inequality in the distribution of monthly income of households may be due to inequalities in the possession of physical assets, financial assets and differences in the nature of occupations amongst the sample households of the study area.

5.17 Per capita income of sample households

Per capita income of is an indicator of standard of living of the people. The C. Rangarajan Committee (2011-12) committee fixed poverty line India and accordingly, those spending below Rs. 32 per day per persons in rural India and below Rs. 47 per day per person in urban India are termed as poor and the person spending Rs. 32 or above and Rs. 47 or above in rural and urban areas respectively are considered as non-poor as per the report of the committee submitted in 2014. Accordingly, the sample households are classified into APL and BPL after taking into account, the yearly rate of inflation taking in the country. It is quite evident from the table that, on the basis of per capita income, out of 600 sample households 406 number of sample households are categorised as APL. Likewise, 194 number of sample households are categorised as the BPL households on the basis of per capita income taking into account the annual rate of inflation.

Table 5.17 *Per capita income of sample households*

Economic Category of Households	No. of Households	Total annual income for all households	Total monthly income for all households	Avg. income per household	Total no. of person all households	Average annual Per capita income	Average monthly per capita income	Avg. Per capita income per day
APL	406	107731415	8977618	22112	2016	57307	4776	159
BPL	194	10909825	909152	4686	947	11694	974	32

Source: Compiled from primary data

It can be inferred from the table that there are inequalities in the distribution of per capita income among the socio-economic categories of households. While the average monthly per capita income of APL households is Rs.4776 and per-day per capita income is Rs.159, the average monthly per capita income of BPL households is Rs.974 and per-day per capita income is Rs. 32.

From the discussion it could be envisaged that there are inequalities in the distribution of average monthly per capita income between the two socioeconomic categories of households. Such inequalities in per capita income differentiate in the pattern of consumption expenditures among the households.

5.18 Inequality in the distribution of income among the sample households

There are several ways of measuring the disparities in the distribution of income or some other variables such as variations, co-efficient of variations etc. But the most common measure of inequality is Gini-coefficient which is based on the Lorenz curve.

5.18.1 Lorenz curve

Lorenz curve developed by Max O. Lorenz in 1905 graphically shows the cumulative percentage of total income of the households and cumulative percentage of the corresponding populations on the other. It thus represents the associations that exist between cumulative proportion of income and the cumulative proportion of individuals that receive income.

The 45^{o} line which joins the points (0, 0) and (1, 1) is called the egalitarian line or line of equality and this represents that every individual receives equal income. Therefore, when the Lorenz curve coincides with the 45^{o} line, then there is no inequality in the distribution of income. Whereas, further away of the Lorenz curve from the 45^{o} line represents the existence of higher inequality in income. In table 5.18 an arrangement is made to calculate the inequalities in the distribution of disposable income among the sample households for estimating the Lorenz diagram.

Table 5.18 shows that 106 (17.67%) number of households earn 3.65% of total disposable income, 251(41.83%) number of households earns 12.22% of total disposable income, 336 (56%) number of households earns 20.69% of household total disposable income. Like this, it is observed that 520 (86.67%) number of household earns 61.6% of total household disposable income, 541(90.67%) number of households earns 69.04% of total household disposable income.

Table 5.18 *Calculation of income for drawing the Lorenz diagram*

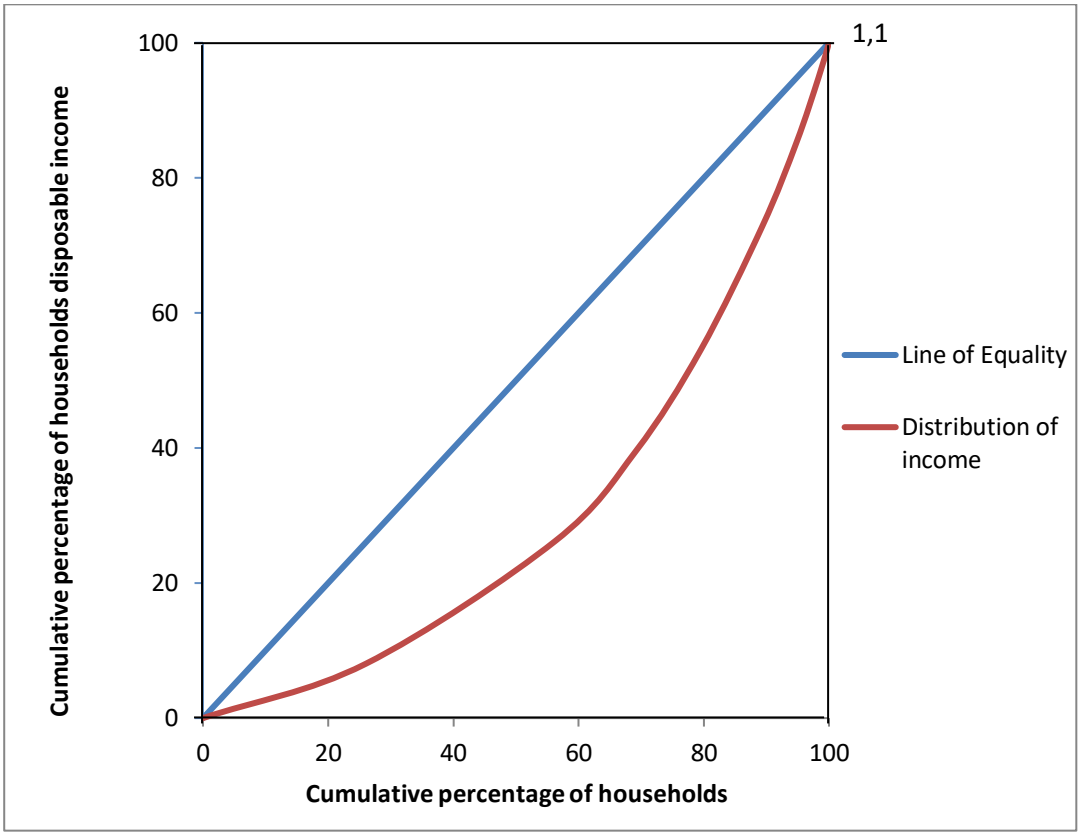
Monthly income range	No. households	Total monthly disposable income	Cumulative no. of households	Cumulative no. of households monthly disposable income	Cumulative percentage of households	Cumulative percentage of households monthly disposable income
Below 5000	135	512266	135	512266	22.5	5.18
5000 – 10000	134	914310	269	1426576	44.83	14.43
10000 – 15000	83	961565	352	2388141	58.66	24.16
15000 – 20000	45	758992	397	3147133	66.16	31.83
20000 – 25000	46	1001167	443	4148300	73.83	41.96
25000 – 30000	38	1009890	481	5158190	80.16	52.17
30000 – 35000	38	1201562	519	6359752	86.49	64.32
35000 – 40000	35	1296752	554	7656504	92.32	77.44
40000 – 45000	19	789867	573	8446371	95.5	85.43
45000 and above	27	1440400	600	9886771	100	100

Source: Compiled from primary data

Thus, it is noticed from the table that as the cumulative number of household increases the cumulative percentage of the household disposable income also increases but the increase in cumulative number of household and cumulative percentage of household disposable income is not the same. That is the lesser and lesser cumulative percentage or number of households shares larger percent of cumulative monthly income of household which represent the prevalence of higher degree of inequalities in the distribution of distribution of monthly income of the household.

From the Lorenz curve depicting the distribution of monthly income among the sample household, it is quite clear that the lines representing the income of the households are far away from the line of equality. In other words, the distance of the curve from the line of equality is very large which depicts that there are large inequalities in the distribution of monthly income among the sample households.

Fig. 5.3 *Lorenz curve showing monthly income distribution*



5.18.2 Gini-co-efficient

The prevalence of inequalities in the distribution of income is measured in terms of Gini coefficient and is graphically presented by Lorenz curve diagram. The Gini co-efficient is the Gini ratio or Gini index. It is mostly used to measure the variations that denote the disparities in the distribution income among the households or residents of a nation. It is ratio of the area that lies between the line of equality and the Lorenz curve over the total area underneath the line of equality. Gini-coefficient is calculated using the formula of Trapezoidal rule:

Cumulative percentage of no. of households **P**	$P_k - P_{k-1}$	Cumulative percentage of households consumption expenditure **q**	$q_k + q_{k-1}$	$(p_k - p_{k-1})(q_k + q_{k-1})$
17.67	--	3.65	--	--
41.83	24.16	12.22	15.87	383.42
56	14.17	20.69	36.56	518.05
63.33	7.33	27.06	47.75	350.01
69.83	6.5	34.41	61.47	399.56
76.16	6.33	43.14	77.55	490.89
81.83	5.67	52.41	95.55	541.77
86.67	4.84	61.6	114.01	551.81
90.67	4	69.04	130.64	522.56
100	9.33	100	169.04	1577.14

$\sum(p_k - p_{k-1})(q_k + q_{k-1}) = 5335.21$

$$\text{Ginni co-efficient} = 1 - \frac{\sum_{K=1}^{N} (pk - pk-1)(qk + qk-1)}{10000} = 0.47$$

Where, P = Cumulative percentage of number of households

q = Cumulative percentage of household income

N = Number of classes used.

It is observed that the value of Gini coefficient obtained from the calculation from the above table is 0.47, this indicates the prevalence of a high level of inequality in the distribution of monthly income among the sample household. Such inequality in the monthly income among the households is due to differences in occupation, number of earning members and the amount of land possessed by the households.

5.19 Household economic index and source of income

The following table 5.19 represents the source of income of the sample household in the entire study area according to household economic index or the

economic category. The field survey result shows that the average monthly income of APL households is Rs. 22112, the average monthly income of BPL household is Rs. 4686. Out of the average monthly income of Rs.22112, for the APL category of household, salary provides 58.94%, cultivation or the sale proceeds of agricultural products contributes 8.95%, livestock contributes 3.65%, business 18.53%, wages from casual labour 0.85% and wages received from organized sector (labour in industrial sector) 5.84% and others contributes 3.24% to average monthly disposable income of APL households. Whereas for BPL household, salary contributes 6.57%, cultivation or the sale proceeds of agricultural products contributes 42.82%, livestock contributes 11.08%, business 15.76%, wages from casual labour 4.52% and wages received from organized sector (labour in industrial sector) 10.96% and others contributes 8.29% to average monthly disposable income of BPL households.

Table 5.19 *Household economic index and source of income*

Sources of Income	Type of households				Total income for all households	Percentage
	APL (N=406)	Percentage	BPL (N=194)	Percentage		
Salary	63496896	58.94	716776	6.57	64213672	54.12
Agriculture	9641962	8.95	4671587	42.82	14313549	12.06
Livestock	3932197	3.65	1208809	11.08	5141006	4.34
Business	19962631	18.53	1719388	15.76	21682019	18.28
Wages from casual labour	915717	0.85	493124	4.52	1408841	1.19
Wages from non-farm labour	6291515	5.84	1195717	10.96	7487232	6.31
Others	3490497	3.24	904424	8.29	4394921	3.7
Total	107731415	100	10909825	100	118641240	100
Avg. Monthly income per household	22112	--	4686	--	16478	--

Source: Compiled from primary data

From the discussion, it has been noticed that in case of the APL category of household, salaries received from the employment of the members of the household either in government or private institutions or organizations contributed the highest percentage to average monthly income and is followed by business and then agriculture. The APL households earned the lowest amount of disposable from the casual labour. On the other hand, in case of the BPL category of household, agriculture contributed the highest percentage to the average monthly income of the household and is followed by business and livestock. The lowest contribution to the disposable income of this section of households comes from casual labour and is closely followed by salary.

5.20 Households savings

Saving is an important economic activity. People save money intuitively in different banking and non-banking financial institutions when their income increases to meet their future contingencies.

Table 5.20 *Savings of the sample households*

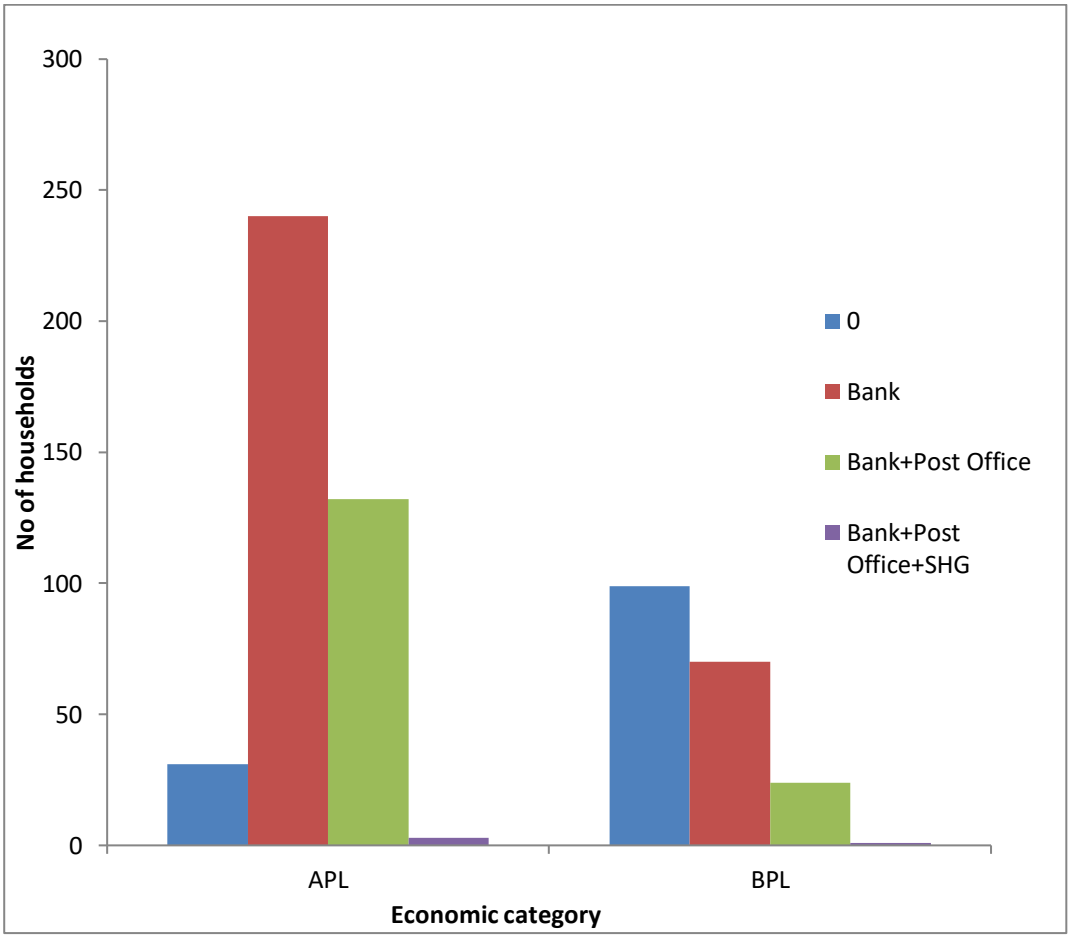
Economic Category	Savings				Total
	0	Bank	Bank + Post Office	Bank + Post Office+ SHG	
APL No. of household	31 (7.63)	240 (59.12)	132 (32.52)	3 (0.73)	406 (100.00)
BPL No. of household	99 (51.00)	70 (36.10)	24 (12.40)	1 (0.50)	194 (100.00)
Total No. of household	130 (21.67)	310 (51.66)	156 (26.00)	4 (0.67)	600

Source: Compiled from primary data

Table 5.20 represents savings made by the people in Bank, post office and in co-operatives like Self Help Groups. It indicates that there are differences in savings between economic groups and within the economic groups in the study area. The economic category-wise distribution of sample households shows that amongst the APL household 7.63% of the household do not have savings neither in Bank, Post office nor SHG, 59.12% of the households have savings in Bank, 32.52% of the households have savings in bank and post office and 0.73% of the households have

savings in bank, post office and SHG. Similarly, amongst the BPL households 51% of the household do not possess any account in bank, post office and SHG. The 36.1% of the BPL households have saving in bank, 12.4% of the households have saving in bank and post office and 0.5% of the households have savings in bank, post office and SHG.

Fig. 5.4 *Status of savings of the sample households*



From the analyses, it has been clear that in the entire area of the study while 51% of the BPL household does not have savings, the 7.63% of the APL households do not have savings. Thus, the number of households having no connection with banks and other financial institutions is more in case of BPL households and less in case of APL economic category of households.

5.21 Distribution of household on the basis of liabilities

The liability of the household has significant influence in the consumption expenditure of the household. Because households with liabilities or loan have to

keep aside a significant portion of their income for repayment of liability either weekly, monthly or yearly.

Table 5.21 *Liabilities of households*

Amount of liabilities (Rs.)	APL	BPL	No. of households
No loans	305 (75.12)	109 (56.19)	414 (69.00)
Below 20000	16 (3.95)	56 (28.86)	72 (12.00)
20000-50000	38 (9.36)	27 (13.92)	65 (10.83)
50000-100000	1 (0.25)	2 (1.03)	3 (0.50)
100000-300000	17 (4.18)	0 (0.00)	17 (2.83)
Above 300000	29 (7.14)	0 (0.00)	29 (4.83)
Total	406	194	600

Source: Compiled from primary data

Table 5.21 reveals that out of the total APL and BPL economic category households 75.12% and 56.19% have no liability at all. The 3.95% of the APL household and 28.86% of the BPL households have the liabilities of below Rs. 20000. Likewise, 9.36% of APL households and 13.92% of BPL households have liabilities in the range of 20000-50000, 0.25% of the APL household and 1.03% of the BPL category of households have the liabilities in the range of Rs.50000-100000. Similarly, it is found that 4.18% of the APL households have the liabilities in the range of Rs. 100000-300000 and no households are found from BPL category of households under the this range. In the top range that is above Rs. 300000, 7.14% of the APL households have the liabilities.

From the analyses, it can be concluded that at the lower range of liabilities there are more number of BPL category of households and lesser number of APL households. On the contrary, in a higher range of liabilities, there are more number of APL of households and a lesser number of BPL categories of the households.

5.22 Source of loans

Availability of credit or loan is an important determining factor of household consumption expenditure. Table 5.23 presents the source of attainment of the loan of the households. It is observed that households borrowed funds to meet the shortages

that they faced in maintaining their expenditures incurred on consumptions, education, business, cultivation, for the construction of dwelling houses and for buying durables goods. Out of the 600 sample households 31% of the APL and BPL categories of households have the loan or liabilities ranging from below Rs. 20000 to above Rs. 300000.

It is also seen that 75.12% of the total APL households and 56.19% of the BPL households did not receive any loans from any sources. This represented that 69% of sample households did not receive any sum of money in the form of a loan. On the other hand, 14.53% of the APL households and 3.61% of the BPL households achieved a loan from the bank. The 1.97% of APL households and 25.26% of the BPL households achieved a loan from Self Help Group (SHG). The 2.71% of the APL households and 1.03% of BPL households attained a loan from co-operatives. The 443% of APL households and 11.34% of BPL households attained loan from private financial institutions. The 0.73% of APL households and 2.06% of BPL households achieved loan from money lenders, 0.49% of APL households and 0.52% of BPL households borrowed money from relatives.

Table 5.23 *Sources of loan for households*

Source of loan	APL	BPL	Total
No loans	305 (75.12)	109 (56.19)	414 (69.00)
Bank	59 (14.53)	7 (3.61)	66 (11.00)
SHG	8 (1.97)	49 (25.26)	57 (9.50)
Co-operatives	11 (2.71)	2 (1.03)	13 (2.17)
Private financial institution	18 (4.43)	22 (11.34)	40 (6.67)
Money lenders	3 (0.73)	4 (2.06)	7 (1.17)
Relatives	2 (0.49)	1 (0.52)	3 (0.50)
Total	406	194	600

Source: Compiled from primary data

Thus it is quite clear from the table that a lesser percentage of households achieved loan from banks. It is also seen that between the economic groups APL categories of households achieved more amount of loan and as compared to the households of BPL category. Among the different sources of loan the BPL category

of households achieved the highest number of loans from SHG and is closely followed by Private Financial Institutions.

From these, it could be observed that in rural areas the institutions like SHG, co-operatives, private financial institutions and money lenders still play a crucial role in meeting the needs of rural credits. However, in rural areas due to some rigidities or official processes, the poor and needy people are still unable to borrow funds from government financial institutions. The poor people in rural areas become the victim of organised or unorganised private financial institutions who charges a very high rate of interest than government financial institutions. Most of the agrarian people during the time of summer (month of May, June and July) in particular when usually sowing of paddy and admission of children in schools and colleges starts borrow funds from SHG, Co-operatives, Private Financial Institutions and Money Lenders which charges 5% to 10% rate of interest per month.

5.23 Purpose of the loans

The households face shortages to meet the expenditures of different purposes. The shortages confronted by the households are met from borrowing because all kinds of shortages of funds cannot be ignored by the households.

Table 5.24 represents the purposes of borrowing made by the households according to the economic category. The table reflects 75.12% of the APL households do not possess any kind of loan for any purpose, 56.19% of BPL households do not possess any kind of loan for any purpose. Accordingly, out of the total respective economic category of households, 6.65% of the APL households, 4.64% of the BPL households borrowed funds for the purpose of building houses, 1.73% of the APL households, 10.82% of the BPL households borrowed funds for the purpose of agriculture cultivation, 5.66% of the APL households, 3.61% of the BPL households borrowed money for the purpose of business, 0.49% of the APL households, 3.61% of the BPL households borrowed money for the purpose of education of their children, 0.74% of the APL households, 2.06% of the BPL households borrowed money for the purpose of marriage. 1.23% of the APL households, 10.31% of the BPL households borrowed money for the purpose of meeting the expenses incurred in health care, 1.48% of the APL households, 0.52% of the BPL households borrowed funds for the purpose purchasing property, 4.68%

of the APL households, 4.64% of the BPL households have the loan for the purpose of buying consumer durables and to meet up the expenditures incurred on other purposes (which have not been mentioned in the table) 2.22% of the APL households, 3.61% of the BPL households borrowed funds from different sources.

Table 5.24 *Purpose of loans*

Purpose of the loans	APL	BPL	Total
No loans	305 (75.12)	109 (56.19)	414 (69.00)
Building houses	27 (6.65)	9 (4.64)	36 (6.00)
Agriculture	7 (1.73)	21 (10.82)	28 (4.66)
Business	23 (5.66)	7 (3.60)	30 (5.00)
Education	2 (0.49)	7 (3.61)	9 (1.50)
Marriage	3 (0.74)	4 (2.06)	7 (1.16)
Healthcare Expenses	5 (1.23)	20 (10.31)	25 (4.17)
Purchase of property	6 (1.48)	1 (0.52)	7 (1.17)
Consumer durables	19 (4.68)	9 (4.64)	28 (4.67)
Others	9 (2.22)	7 (3.61)	16 (2.67)
Total	406	194	600

Source: Compiled from primary data

From the table, it can be concluded that out of the total APL households 75.12% of the households did not borrow for any purpose, 6.65% of the households borrowed money for the purpose of building houses and is closely followed by business 5.66%, consumer durables 4.68%, purchase of property 1.48%, agriculture 1.73%, healthcare expense 1.23% and marriage 0.74% and others 2.22%.

On the other hand, while 56.19% of the BPL economic category of households did not borrow any for any purpose, 10.82% of the households borrowed money for the purpose of agricultural cultivation and is closely followed by healthcare expenses 10.31%, building houses 4.64%, consumer durables 4.64%, business 3.61%, education 3.61%, marriage 2.06%, purchase of property 0.52% and others 3.61%.

From the above analyses, it has been very clear that while the BPL categories of households borrowed money for the purpose of agriculture cultivation and for meeting the healthcare expenses, the APL categories of households borrowed money for building houses and to purchase consumer durables.

5.24 Chapter Summary

This chapter examines the socio-economic profile of sample households. The study reveals that the sex ratio of sample household is 937 females per 1000 males. The households with a family size of 4 constitute the highest percentage i.e.,35.33% to total sample households and the lowest number of households has the family size of 11 which constituted 0.5% to total sample households. The literacy rate is 73.3% and on an average 1.12 number of persons per family is illiterate and 3.82 numbers of persons per family are found literate.

In the field of occupation as to the sex of the sample number of persons, it is observed that males outnumber females in the occupation of agriculture, industrial labour, business, employment under government, employment under private institutions or organisations when compared to females. Whereas females outnumber males in the field of occupational participation of self-employment, unemployment and in the number of students when compared to males.

The land is considered as the main asset because the availability of land determines the level of income, the level of living of the people in rural areas. The deciles group analysis shows that, while the top 10% of households' monthly income accounts for 31.34% of the total monthly income, the bottom 10% shares 1.84% of the total monthly income of the households. While the average monthly per capita income of APL households is Rs.4776 and per-day per capita income is Rs.159, the average monthly per capita income of BPL households is Rs.974 and per-day per capita income is Rs. 32. For APL household, salary provided 58.94% to total monthly income whereas for BPL category of household it contributes only 6.57% to total monthly. In the case of the BPL category of household, agriculture contributed the highest percentage to the average monthly income of the household and is followed by business and livestock. Whereas, in the case of the APL category of household, salary contributed the highest percentage to the average monthly income of the household and is followed by business and agriculture.

Regarding household amenities, it is found that 28.5% of the total sample households have atleast one Pucca room or house, 6.83% of household have atleast one semi-Pucca house and 64.67% of household have Kutcha houses.

The Kerosene, Solar and Electricity are the things used by the household for the purpose of lighting. On the source of accessing LPG the Pradhan Mantri Ujjwala Yojana is found to be significantly contributing in the field of accessing LPG for most of the BPL category of household. During the field survey it is found that 61.83% of household are able to purchased LPG connection from their own source and 30.34% of the sample household got LPG connection under the scheme of Pradhan Mantri Ujjwala Yojana and the rest 7.83% of the household were not able to get LPG connection neither by own source nor any other government schemes during the time collection of data.

It is observed from the field survey that 2% of the sample household does not possess toilet facility, 95.17% of the household have the covered pit type toilet facilities and rest 2.83% of the sample household have the toilet facilities of flush type, 55.17% of the household obtained toilet facility from ***Swachh Bharat Mission,*** a scheme launched by the Prime Minister of India for the welfare of the nation to provide toilet facilities to the households of rural and urban areas of the country where toilet facilities are not available.

Between the economic groups, APL categories of households achieved more amounts of loans from banks and as compared to the BPL households. Among the different sources of loan, the BPL category of households achieved the highest number of loans from SHG and from other Private Financial Institutions. It is observed that in rural areas the institutions like SHG, Co-operatives, Private financial institutions, and money lenders still play a significant in meeting the needs rural credits or loans. The poor people in rural areas become the victim of organised or unorganised private financial institutions who charges a very high rate of interest than government financial institutions.

The study reveals that, while a number of BPL categories of households borrowed money for the purpose of agriculture cultivation and for meeting the healthcare expenses, the APL categories of households on the other borrowed money for building houses and to purchase consumer durables.

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