

CHAPTER - VI

ECONOMIC FINDINGS OF THE SURVEY

C H A P T E R - VI

ECONOMIC FINDING OF THE SURVEY

INTRODUCTION :

An attempt is made in this chapter to find out and compare sourcewise income generating capacity. A relative picture of the income from Co-operative source and non Co-operative source of the SC/ST households is given. The various sections are devoted to :

- 1) Occupational distribution of sampled population.
- 2) Size of land holdings of sampled households.
- 3) Distribution of households according to animal wealth owned.
- 4) Housing conditions of the sampled population.
- 5) Distribution of respondents according to household utensils.
- 6) Annual income of the sample households from non co-operative activities.
- 7) Annual income of the sampled households from the co-operative source.
- 8) Annual income of the sampled households from co-operative and non co-operative sources.
- 9) Annual expenditure of the sample households.
- 10) Indebtedness of sample households.
- 11) Annual savings per households.

TABLE NO. 6.1
OCCUPATIONAL DISTRIBUTION OF SAMPLE POPULATION

Occupation	Men	%	Women	%	No.	Total %
Farming	23	11.11	2	2.32	25	8.53
Service	42	20.28	-	-	42	14.34
Farm labour	49	23.68	37	43.03	86	29.35
Handicrafts	93	44.93	47	54.65	140	47.78
Total	207	100.00	86	100.00	293	100.00

The data from table No. 6.1 show that the continuity of tradition is obvious from the occupational distribution of the SC/ST sample population.

It is necessary to note that out of 293 working family members from the 108 sample households, 140 or 48% family members were engaged in traditional occupations which were related to their caste professions. These traditional professions, like fishing Basket making Broom making rope making leather work, Brick making tailoring etc.

Table 6.1 indicates only 25 or 8.53% family members were engaged in farming occupation.

Whereas the category of other traditional occupation that is farm labour & animal rearing construction work etc. indicates

the proportionation of working population engaged in this occupation was 86 or 29.35%.

Further from the above table it is clear that participation of working family members in non-traditional occupation like Govt. service and Industrial sector was only 42 or 14.34. From the above table it may be noted that absorption of scheduled castes is more in traditional professions than traditional services.

Table No. 6.1 further indicates break-up of men-women working family members in different occupations. The proportionation of males engaged in farming occupation is more than the women while the participation of women in service profession is nill.

TABLE No. 6.2
ECONOMIC FINDINGS OF THE SURVEY
SIZE OF LAND HOLDINGS OF SAMPLE HOUSEHOLDS

Holding (Acres)	Number of Households	Percentage to the Total.
<u>Land-less Family</u>	62	57.41
0.0 - 0.5	32	29.62
0.5 - 1.0	4	3.70
1.0 - 1.5	2	1.86
1.5 - 2.0	2	1.86
2.0 - above	6	5.55
Total	108	100.00

The data on size of holdings of 108 sample house-holds are given in table No. 6.2 the total 108 households, as many as 62 or 57.41% were landless. These include landless agricultural and non-agricultural labourers, self employed in non-agricultural activities, etc. Naturally for their livelihood, they had to depend on farm-Wage employment, non-farm traditional and non-traditional wage employment.

In traditional society, land ownership confers some social prestige and ensures some employment and income guarantees. Nearly 58% of the respondents of scheduled castes could not claim these as they were landless. Above Table 6.2 indicates

that 32 or 29.62% households owned holdings of the size of only 0.5 acres and 8 or 7.42% households owned holdings of the size of 0.5 acres to 2 acres and the remaining 6 or 5.55% households held holdings of the size of 2 acres and above.

Our survey also showed a high proportion of landowners alienating their lands to others owing to uneconomic nature of holdings, lack of implements, burden of debt, etc.

TABLE No. 6.3

DISTRIBUTION OF HOUSEHOLDS ACCORDING TO ANIMAL WEALTH OWNED.

Own animal Wealth	No. of house holds	Percentage to the total
1. Families without		
Animal wealth	30	27.77
2. Families owning		
Animal wealth	78	72.22
Total	108	100.00

Table No. 6.3 shows the data relating to ownership of animal wealth (consisting of cows, buffalos, goats and hens) by the scheduled castes households. Of the total 108 sample households 78 or 72.22% households possessed animal wealth and 30 or 27.77% households were without animal wealth of the 78 households which were owning animal wealth, our survey revealed that 51 households were owing milch animals and 12 households owned farm animals and 15 households owned and hens respectively.

Lack of ownership of milk cattles (dairy animals and other animals like poultry) by largest proportion of sample households indicates lack of Income yielding assets with them and also the great difficulty of increasing their incomes from sources other than traditional ones.

TABLE NO. 6.4
HOUSING CONDITIONS OF THE SAMPLE POPULATION

Types of the House.	No of households	Percentage to the Total
1. Made of Stone, Bricks & Cement	51	47.22
2. Mud-Walled	45	41.66
3. Huts	12	11.12
Total	108	100.00

Table No. 6.4 indicates that the Data on housing conditions of the respondents according to type of the house are given in table No. 6.4. They show that 51 (47.22%) respondents out of the total of 108 resided in the houses made of stone, bricks & cement and data from the same table shows that 45 (41.66%) respondents resided in houses made of mud walls it is also clear from the table that out of 108 respondents 12 (11.12%) respondents resided in huts (Kaccha).

It may be noted that of the total 108 sample households, 45 (41.66%) house owning respondents owned houses made of mud bricks. Actually these houses are no better than slum houses or huts, which indicates poor, hygienic conditions and insecure dwellings of the scheduled caste persons. The quality and localities of the houses owned by the scheduled caste persons

indicate social and economic vulnerability and health hazards to which they are constantly exposed. Houses of these persons are clustered with little or no space between two houses. Most of them are constructed with stones, mud easily available in these villages and are roofed either by locally prepared and burnt tiles or by tines. The villagers repair and plaster house walls every year, and give a new thin mud coat by smearing the walls. This work is done by the housewives during their leisure.

In general, the houses of these members are congested and inadequate. The condition of these houses is precarious and many of them have to pass nights by sitting in their leaking houses during rainy season; some of these take shelter in community temples.

TABLE NO. 6.5
DISTRIBUTION OF RESPONDENTS ACCORDING TO HOUSEHOLD UTENSILS
OWNED

Value of Utensils in Rs.	No. of households	% to the total
200 to 500	42	38.88
501 to 1000	46	42.59
1001 to 1500	7	6.48
1501 to 2000	6	5.55
2001 to above	7	6.48
Total	108	100.00

This table No. 6.5 shows that only 6.48% of the total respondents possessed utensils of the value of Rs. 200/- & above. The remaining nearly 94 or 93.50% respondents possessed utensils of the value of less than Rs. 2000/- most of the respondents possessed low-valued utensils. Aluminium pots & brass utensils were generally used. How inadequate are the utensils, can be seen from their value.

TABLE NO. 6.6

ANNUAL INCOME OF THE SAMPLED HOUSEHOLDS FROM NON-CO-OPERATIVE

Income in Rs.	No. of household	% of the total household	Average income per household in Rs.
0 - 0	27	25.00	-
1 - 500	3	2.77	400.00
501 - 1000	8	7.40	902.05
1001 - 1500	9	8.33	1333.33
1501 - 2000	12	11.11	1883.33
2001 - 2500	5	4.62	2320.00
2501 - 3000	10	9.25	2961.00
3001 - 3500	4	3.70	3325.00
3501 - 4000	2	1.85	3600.00
4001 & above	28	25.92	8112.05
Total	108	100.00	3072.96

Table No. 6.6 shows that households income from non-co-operatives are distributed among different income classes according to their amount of income earned through this source.

Above table indicates that out of 108 sample households 27 or 25.00% households were not earning income from non-co-operative activities. From the table No. 6.6 it will be seen that 51 or 47.18% households were earning income from this source and their earnings ranges between Rs. 1-500 to 3500 and average income of these families was between Rs. 400 to 3325 further table No. 6.6 indicates the remaining households whose income from this source was above Rs. 3500 were 30 or nearly 27% and the average income

of these families were ranging between Rs. 3600 to 8112. Following are the various sources from which these households earn income namely income from Agricultural rent, income from their rented house, income from service and income from animal husbandry, etc.

ANNUAL INCOME OF THE SAMPLE HOUSEHOLDS FROM CO-OPERATIVES

Income in Rs.	No. of households	% of the total households	Average income per households.
1 - 500	22	20.37	418.18
501 - 1000	14	12.96	735.71
1001 - 1500	7	6.48	1328.57
1501 - 2000	13	12.03	1907.69
2001 - 2500	5	4.62	2460.00
2501 - 3000	7	6.48	2971.42
3001 - 3500	1	0.92	3500.00
3501 - 4000	14	12.96	3971.42
4001 & above	25	23.1	7456.00
Total	108	100.00	3082.40

Table No. 6.7 indicates the households annual average income from co-operative activities. The number of households reporting income from this source are distributed in different income classes.

From the above table No. 6.7 it will be seen that 69 or 61.86% households income from this source range between Rs. 1/- 500 to 3001- 3500 and remaining 39 or 36.10% households were getting income above Rs. 3501. The average income of these

61.86 households ranges between Rs. 418.18 to 3500, remaining 36% households were earning income more than Rs. 3500. In the case of these households co-operative societies were in the real sense were helping them to earn moderate income which is essential for the fulfilment of necessities of life. Majority of the households were mainly engaged in co-operative activities such as co-operatives farming industrial co-operatives, Handicrafts and other co-operatives, like co-operative housing and service co-operatives. From the above sources they were earning income.

TABLE NO. 6.8

ANNUAL INCOME OF THE SAMPLE HOUSEHOLDS FROM CO-OPERATIVE AND
NON-CO-OPERATIVE SOURCES.

Income of groups.	No. of households	% of the total households	Average Income as per households.
501 - 1500	Nil	Nil	Nil
1501 - 2500	13	12.03	2232.30
2501 - 3500	17	15.74	3161.76
3501 - 4500	19	17.59	3892.63
4501 - 5500	13	12.03	5000.00
5501 - 6500	8	7.40	6162.05
6501 - 7500	12	11.11	7972.05
7501 - 8500	4	3.70	8000.00
8501 - 9500	4	3.70	8975.00
9501 -10500	5	4.62	10000.00
10501 -11500	4	3.70	11225.00
11501 -12500	2	1.85	12100.00
12501 -13500	2	1.85	13100.00
13501- 14500	-	-	-
14501 -15500	1	0.92	15000.00
15501- 16500	-	-	-
16501- 17500	2	1.85	16800.00
17501 -18500	-	-	-
18501 & above	2	1.85	19600.00
Total	108	100.00	6082.40

The well-being of a community can be measured in two ways. One is by income level and other is by expenditure unless a family has a certain minimum income flowing steadily into the home it cannot meet the demands of its members for essential services. In the absence of such minimum income, health, education and social life of both the individual and family will be affected. Scheduled castes households earn income from various sources such as wage and, self agricultural and non-agricultural employment owning land, engaging in traditional occupations trading and business Govt. and activities etc. All these earnings of the members of the households are treated as income of the respondents (or households)

The table No. 6.8 deals with income earnings and distribution of households according to their annual aggregate income and average annual income. Table No.6.8 shows that as many as 30 or 28% of the total respondents had annual income of less than Rs. 3500 and their average annual income was between Rs. 2232 to Rs. 3161. According to criteria prescribed by the state Govt. for families to be included in below poverty line these families come under the category of families poverty line.

Table No. 6.8 further indicates the number of households whose aggregate income was up to Rs. 7500. These households constitute 52 or 48% of the total households and the number of these households was greater than the number of households whose aggregate annual income was above Rs. 7500. Average annual income—

of these households was between Rs. 3992 to Rs. 7072. And the number of households whose annual aggregate income was between Rs. 7500 to 13500 were 31 or 30% and average annual income of these households was between Rs. 8000- 13100 and remaining households whose annual aggregate income was more, than 13500 were very less. The total number of these households was only 5 or 4.62% of the total households and the annual average income of these families were between Rs. 15000-19600 and finally this table indicates the average annual income of Rs. 6082 per household for all groups.

Thus, poor earnings of the majority of these households (owing to ~~meagre~~ property assets, and employment opportunities) are responsible for their sub-standard living conditions.

TABLE NO. 6.9

ANNUAL EXPENDITURE OF THE SAMPLED HOUSEHOLDS.

Group in Rs.	No. of households	% to the total households	Average Exp. as per household.
501 - 1500	2	1.85	1075.00
1501 - 2500	19	17.59	2108.42
2501 - 3500	17	15.74	3009.11
3501 - 4500	15	13.88	3958.33
4501 - 5500	11	10.18	4963.63
5501 - 6500	9	8.33	6126.11
6501 - 7500	7	6.48	8077.14
7501 - 8500	7	6.48	8057.14
8501 - 9500	7	6.48	9242.85
9501 - 10500	5	4.62	10120.00
10501 - 11500	2	1.85	11100.00
11501 - 12500	Nil	Nil	Nil
12501 - 13500	1	0.92	12700.00
13501 - 14500	2	1.85	13850.00
14501 - 15500	1	0.92	14700.00
15501 - 16500	Nil	Nil	Nil
16501-17500	1	0.92	17200.00
17501-18500	1	0.92	17900.00
18501 & above	1	0.92	25200.00
Total	108	100.00	5752.91

ANNUAL EXPENDITURE OF SAMPLE HOUSEHOLDS :

A more direct measure of standard of living is the household expenditure pattern. Expenditure here means the total expenditure incurred by the households on items like food, fuel, clothing, education, Health, religious functions, entertainment, amount paid as dowry, house rent. All items of expenditure are included in this except investment in business or investment for production. The estimates are for period of a year.

Average expenditure of sample households has been tabulated and presented in table 6.9 for 108 scheduled caste households. The average annual expenditure for each households increases with the increase in income but not necessarily proportionately.

Table 6.9 also shows the average annual expenditure of scheduled caste households according to aggregate expenditure groups of the households. From the table it appears that number of households who fall in the expenditure group between Rs. 501 to 3500 are 38 i.e. nearly 35% and average expenditure of these families ranges between Rs. 1075 to Rs. 3009. The level of expenditure of these households indicates the deteriorating living standards of these households.

Further the table No. 6.9 also shows that between the expenditure group of Rs. 3501 and 10500 the number of households is 61 or 56.45% and average annual expenditure of these families

ranges between Rs. 3958 to Rs. 10120.

The number of families following is the income groups of Rs 10501 to Rs. 18500 is 61 or 56.45% and their average annual expenditure ranges between 3958 to 10120.

Further table 6.9 also indicates that, the households which fall in the expenditure groups between Rs. 10501 to Rs. 18500 & above are 9 or nearly 6% and annual average expenditure of these families ranges between Rs. 11100 to Rs. 25200. Finally this table shows that the annual average expenditure per household for all groups comes to Rs. 5752.91.

Table No. 6.10

AVERAGE INDEBTENDNESS OF SAMPLE HOUSEHOLDS.

Debt in Rs. 6	No of households	% to the total households	Average debt in Rs.
<u>Debt Less :</u>	30	27.77	0444
100 - 500	9	8.34	0444
501 -1000	12	11.11	1800
1001 -1500	3	2.78	1333
1501 -2000	18	16.67	1977
2001 -5000	26	24.08	3676
5001 & above	10	09.25	7700
Total	108	100.00	2090

Table No. 6.10 shows the debt position of the sample households. There are 30 or 27.77% households which were found debtless. The total number of families having burden of debt between Rs. 100.00 to Rs. 2000.00 were 42.00 or 39.00% and their average debt per house was between Rs. 444 to 1977.

Further table No. 6.10 indicates that 26 or 24.08% households incurring burden of debt amount of Rs. 2001 to Rs. 5000/- and their average debt per household was Rs. 3676 and remaining 10 or 9% household were bearing burden of debt amount ranges between Rs. 5000/- and above per household average debt in this



group was 7700. Finally above table indicates the average perhousehold debt of all the families which are distributed in all debt groups is of Rs. 2090.34.

It will be seen from the table 6.10 that over all about 72.23% households were under debt burden during 1983-84. The proportion of households under debt burden was higher. Most of the rural people for their livelihood depend on agriculture and mainly traditional occupations and allied ventures but economic growth of the rural people is such that majority of them are not able to meet their requirements from their own source, not to speak of investing in other productive enterprises for improving their economic conditions. Therefore they have to depend on various agencies for borrowings. Since borrowing from institutional agencies is reported, neither adequate nor timely. People have to take recourse to borrowing from non-institutional agencies at exorbitant rate of interest. People usually fail to repay it because of unproductive nature of loan.

As a result the burden of loan increases and accumulated indebtendness makes the prospects of fresh borrowing bleak.

Thus vicious circle of poverty-indebtendness, disinvestment is created.

TABLE No. 6.11

ANNUAL SAVINGS PER HOUSEHOLDS (In Rs.)

Sr. No.	Saving groupwise	No. of household	Percentage	Popula- tion	Amount of Saving	Average Saving.
1.	Families without Saving	71	65.75	441	Nil	Nil
2.	50 - 200	7	6.48	39	1008	144.85
3.	201-500	21	19.44	98	6612	314.85
4.	501-1000	4	3.71	22	2760	690.00
5.	1001-2000	5	4.62	28	7440	1488.00
6.	2001-and above	-	-	-	-	-
Average savings per household for all group		108	100.00	62.8	17802	164.83

Saving is crucial variable which determines the socio-economic status of population savings being a residual item indicates livelihood and future levelas of living.

Above table No. 6.11 shows that of the 108 households 71 or 65.75% households are not able to save anything. Further this table indicates that 37 or 34.25% are able to save but their annual average savings are very meager of the table No. 6.11 classifies households into various groups according to the amount of savings, 28 or 26% households come under savings group of

Rs. 50 to 500 and remaining or nearly 8% households come under savings group Rs. 501 to 2000 and their average annual savings ranges between Rs. 690 to 1488. Finally table No. 6.11 indicates that average annual savings per household for all groups Rs. 164.83.

Savings generation in this situation as set forth in the above table is not at all satisfactory because majority of the households are not able to save anything. Savings are almost nil among large number of households because income of these households is at subsistence level of the other problems which are responsible for low savings are the propensity to save among these people is low because the size of the family consumption is big and repayment of lenders old loans are of large volume.