CHAPTER - NINE

LIVING CONDITIONS

9.1. Introduction

At macro level, standard of living of the people of a country is at present largely captured by Human Development Index (HDI). United Nations Development Programme has combined three indicators, life expectancy, educational attainment, per-capita income into a composite index which is called HDI. HDI has received considerable acceptability at present. It defines country’s measure of deprivation for each of these variables. Countries have been ranked on the basis of HDI.

In this study we have made an effort to get some micro level information about the living conditions of rural people. Whether the change in income through variation of occupations affects their outlook towards consumption? In particular we want to explore the change in the standard of living of those households who have shifted from the agricultural activities to non-agricultural activities to highlight the effect of occupational diversification. We like to know whether there has been any change in the quality of consumption of those families in comparison with agricultural families and try to make a comparative analysis of the level of living of different categories of households. This analysis would also indicate the relative importance of different goods in their life. This also indicates the taste pattern, their habits and customs and also the quality of life they enjoy. For this purpose we have inquired of the consumption status relating to some items which are related with daily necessaries and also required for maintaining a minimum standard of living. Broadly we have classified these consumption items into two groups:

A. Private Consumption Goods

B. Social Consumption Goods.

Private consumption goods are not generally provided by the government (except electricity which, in some cases, is provided free or at concessional rates under some welfare schemes) and the households have to incur costs towards consumption of these items. Following are some important such items required by every household for a reasonable standard of living:
1. Housing
2. In-house sanitation facility
3. Electricity
4. Fuels for cooking
5. Basic utility goods like cycle, torch, transistor etc.

Households enjoying these consumption items can be considered to be in better positions than those not enjoying.

In contrast, social goods are provided by the government. These are related with general welfare of the people. Three major items are considered here because these are related with general well-being of the people.

6. Availability of drinking water
7. Health-care facility
8. Provision of Social security like provident fund, medical benefit etc.

These three items are important for improving the standard of living of a community. In a welfare state these social items are provided by the government. Here also we try to see the relative positions of the households of different occupational groups in access of these social goods.

In the following section we will try to give an account of these various private consumption goods enjoyed by the sampled households. Is there any difference among three occupational groups regarding the consumption of these private consumption goods? Which occupational group is in better position in enjoying these necessities of life?

9.2. Private Consumption Goods

1. Housing Condition

Different types of housing structure are found in our study area. Prominent among these are pucca, semi-pucca and kachha. The first two types of structures are found for the upper strata of rural people. But the households in our study belong to the lower strata of people. None of them holds pucca or semi-pucca types of house. Most of the households live in kachha houses.
In the type of kachha house we have found two types of structure which are generally called as kotha-bari and hut. Kachha house is one where walls and plinth are made of mud. Although galvanized-iron-sheet or asbestos-sheets are used in roofs, these are treated as kachha houses. Kotha-bari and hut, both are kachha houses. The difference between kotha-bari and hut is the size of the house. In kothabari there are two/four rooms—one/two in upstairs and one/two in downstairs. Hut is one where there are only one or two rooms small in size without any stairs. Thus kotha is improved model over hut and this gives a better housing status than hut among the poor households. To live in a kotha house denotes relatively better economic conditions than to live in a hut. Given the above picture about the structure of houses owned by the poor people, following table is given to show the relative positions of three categories of households in the ownership of houses.

**Table - 9.1**

Ownership of House

<table>
<thead>
<tr>
<th>Type of House</th>
<th>Agricultural households</th>
<th>Sand-lifting households</th>
<th>Construction households</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
</tr>
<tr>
<td>Kotha</td>
<td>17 (34)</td>
<td>23 (46)</td>
<td>21 (42)</td>
<td>61 (41)</td>
</tr>
<tr>
<td>Hut</td>
<td>33 (66)</td>
<td>27 (54)</td>
<td>29 (58)</td>
<td>89 (59)</td>
</tr>
<tr>
<td>Total</td>
<td>50 (100)</td>
<td>50 (100)</td>
<td>50 (100)</td>
<td>150 (100)</td>
</tr>
</tbody>
</table>

*Source: Field survey*

*N.B.: Figures in parentheses denote the percentage to the total*

In the above table we find that among the households in agricultural occupation 66 percent have hut but among the households in sand-lifting occupation and construction occupation 54 percent and 58 percent respectively have hut. Although the difference is small the higher percentage in agricultural occupation implies a poorer condition of these households than the non-agricultural households. In the above table we also find that among all the sample households 41 percent have kotha house and 59 percent of the total households have hut. So housing conditions are not good for maximum households. Again among those 59 percent who have hut, 38 percent belong to agricultural households, 30 percent belong to sand lifting households and 32 percent belong to construction households. So most of the agricultural households have hut. Thus the agricultural households are in comparatively poor state of housing conditions. Non-agricultural households are comparatively in good positions. This may be a direct effect of higher income level by occupational diversification on the level.
of living through attaining the capacity of building improved housing structure in comparison to agricultural households.

2. In-house Sanitation Facility

Central Rural Sanitation Programme (CRSP) was launched by Government of India in 1986 to provide technical and financial assistance to the efforts taken by State Governments in rural sanitation. The objective was to improve the quality of life of rural people and providing privacy and dignity to woman. The components of the programme included among others construction of individual sanitary toilets for the households below the poverty line. The programme was restructured in 1999, moving away from poverty criterion to demand based approach for fund allocation. But such allocation based programme was phased out by March, 2002 and Total Sanitation Campaign (TSC) was introduced in 2002. The TSC approach emphasized particularly awareness-building among the rural people. The period of our study 2002-03 was primarily under the scheme of CRSP. Little initiative was found in this scheme in our study area at the time of our field survey. So our study finds a miserable condition of sanitation in our study area. The following table shows the positions of the households regarding having in-house sanitation facility, particularly in-house toilet. The fact that only one household out of 150 has toilet in its house (as seen in the table below) is an exceptional case. Almost all the households in our sample use open fields as toilet. Thus in general the households in our study live in a poor standard of hygienic conditions.

Table - 9.2
Families with In-house Toilet

<table>
<thead>
<tr>
<th>In-house toilet</th>
<th>Agricultural households</th>
<th>Sand-lifting households</th>
<th>Construction households</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Have</td>
<td>0</td>
<td>0</td>
<td>1</td>
<td>1</td>
</tr>
<tr>
<td>Have not</td>
<td>50</td>
<td>50</td>
<td>49</td>
<td>149</td>
</tr>
<tr>
<td>Total</td>
<td>50</td>
<td>50</td>
<td>50</td>
<td>150</td>
</tr>
</tbody>
</table>

Source : Field survey

At present the condition may improve but we have no particular data on this.

3. Electricity

From the table below it is found that 10 out of 150 households are enjoying electricity. Thus a small number of households are enjoying this facility. The table shows the
picture of deprivation of the rural households having this facility. Only three out of 50 agricultural households, only two out of 50 sand-lifting households and only five out of 50 construction households enjoy electricity. The numbers in each category are so negligible that we can not get any definite conclusion as which one is better than other. More or less we have seen that electricity is still not available to these households.

**Table - 9.3**

**Electrified Houses**

<table>
<thead>
<tr>
<th>Status</th>
<th>Agricultural households</th>
<th>Sand-lifting households</th>
<th>Construction households</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
</tr>
<tr>
<td>Electrified</td>
<td>3 (6)</td>
<td>2 (4)</td>
<td>5 (10)</td>
<td>10 (7)</td>
</tr>
<tr>
<td>Not Electrified</td>
<td>47 (94)</td>
<td>48 (96)</td>
<td>45 (90)</td>
<td>140 (93)</td>
</tr>
<tr>
<td>Total</td>
<td>50 (100)</td>
<td>50 (100)</td>
<td>50 (100)</td>
<td>150 (100)</td>
</tr>
</tbody>
</table>

*Source: Field survey*
*N.B.: Figures in parentheses denote the percentage to the total*

4. **Fuel for Cooking**

Traditionally the poor collect firewood and use it as fuel for cooking their food. This is because they have no capacity to purchase wood or coal. This practice of collecting firewood has not changed among the families of our study. The following table gives us some indications towards this situation

**Table 9.4**

**Type of Fuels – Collected or Purchased**

<table>
<thead>
<tr>
<th>Category of households</th>
<th>Collecting fuel</th>
<th>Purchasing fuel</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>1</td>
<td>2</td>
<td>3</td>
</tr>
<tr>
<td>Agricultural households</td>
<td>49 (98)</td>
<td>1 (2)</td>
<td>50 (100)</td>
</tr>
<tr>
<td>Sand-lifting households</td>
<td>44 (88)</td>
<td>6 (12)</td>
<td>50 (100)</td>
</tr>
<tr>
<td>Construction households</td>
<td>41 (82)</td>
<td>9 (18)</td>
<td>50 (100)</td>
</tr>
</tbody>
</table>

*Source: Field survey*
*N.B.: Figures in parentheses denote the percentage to the total*

Most of the agricultural households depend on collected fuel woods. Some households in sand-lifting sector and construction sector purchase either coal or wood as fuels. But their number is so insignificant that it can be in no way an indication of any change in this regard for our sample households.
Thus we see that in terms of level of living there is a slight improvement in housing conditions of the construction households and sand-lifting households over the agricultural households. But in other aspects of living such as toilet, electricity and fuel (for cooking) there are little differences among the households despite a good earning condition of the non-agricultural households.

**Some Basic Consumer Goods**

Possessions of some basic consumer goods particularly durable goods like bicycles, torch, radio etc. make the life to some extent more comfortable. It is generally known that poverty-stricken people do not have the capacity to hold such goods. Use of such goods may indicate an improvement in the standard of living of the poor. Fortunately there is remarkable change towards the uses of such goods in this area. In the following table we give a picture of the number of families in each category of occupation using such goods.

5. Bicycle

We have enquired the number of households in each category possessing a bicycle. This is given in the following table:

<table>
<thead>
<tr>
<th>Ownership status</th>
<th>Agricultural households</th>
<th>Sand-lifting households</th>
<th>Construction households</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
</tr>
<tr>
<td>Have</td>
<td>42 (84)</td>
<td>47 (94)</td>
<td>47 (94)</td>
<td>136 (91)</td>
</tr>
<tr>
<td>Have not</td>
<td>8 (16)</td>
<td>3 (06)</td>
<td>3 (06)</td>
<td>14 (9)</td>
</tr>
<tr>
<td>Total</td>
<td>50 (100)</td>
<td>50 (100)</td>
<td>50 (100)</td>
<td>150 (100)</td>
</tr>
</tbody>
</table>

*Source: Household survey*

*Note: Figures in parentheses indicate percentage to total*

In the above table we find that 91 percent households (136 out of 150) have bicycles. This indicates an improvement in their holding of such a useful asset. At present almost all the households in rural areas have cycles. Here we see that number of households in construction sector and sand-lifting sectors having bicycles are slightly more than the number of households in agricultural sector. This implies, if at all the better positions of these occupational categories than agricultural category. As stated earlier that cycles are generally
used by the construction and sand-lifting workers to commute from their home to the working sites daily. This has helped them to find jobs outside their villages. So a cycle is an important asset to the sand-lifting and construction households.

6. Torch

Torch is also a useful article. At night this is very essential in rural areas. Every family needs it very much, but all of them do not have the capacity to purchase it and purchase batteries regularly. We have inquired about the possession of torch among the households. The following table gives a brief outline about the holding of torch:

<table>
<thead>
<tr>
<th>Ownership position</th>
<th>Agricultural households</th>
<th>Sand-lifting households</th>
<th>Construction households</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Have</td>
<td>38 (76)</td>
<td>47 (94)</td>
<td>39 (78)</td>
<td>124 (83)</td>
</tr>
<tr>
<td>Have Not</td>
<td>12 (24)</td>
<td>03 (06)</td>
<td>11 (22)</td>
<td>26 (17)</td>
</tr>
<tr>
<td>Total</td>
<td>50 (100)</td>
<td>50 (100)</td>
<td>50 (100)</td>
<td>150 (100)</td>
</tr>
</tbody>
</table>

Source: Household survey

Note: Figures in parentheses indicate percentage to total

In the above we find that 83 percent families have torch. Only 17 percent have no torch. This is an encouraging picture about possessing this article. Almost all the households in sand-lifting occupation hold torch. It is interesting to note that the possession of agricultural households and construction households are same in this respect. But their possessions are lower than the sand-lifting families. Sand-lifting households are in better position in this respect.

7. Radio / Transistor

Radio / transistor is still considered as a luxury article to the poor households. Almost all the households desire to have a radio but all are not able to purchase it and to afford the cost of maintaining it. The following table gives us an idea about the ownership pattern of radio across the families in different occupations.
Table - 9.7
Ownership of Radio / Transistor

<table>
<thead>
<tr>
<th>Ownership position</th>
<th>Agricultural households</th>
<th>Sand-lifting households</th>
<th>Construction households</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Have</td>
<td>20 (40)</td>
<td>26 (52)</td>
<td>34 (68)</td>
<td>80 (53)</td>
</tr>
<tr>
<td>Have Not</td>
<td>30 (60)</td>
<td>24 (48)</td>
<td>16 (32)</td>
<td>70 (47)</td>
</tr>
<tr>
<td>Total</td>
<td>50 (100)</td>
<td>50 (100)</td>
<td>50 (100)</td>
<td>150 (100)</td>
</tr>
</tbody>
</table>

Source : Field Survey
Note : Figures in parentheses indicate percentage to total

From the above table it is found that the number of families possessing radio is highest in construction sector. This implies a comparatively good economic status of construction families arising out of higher income level than others. Less than 50 percent of the families in agricultural sector (20 out of 50) have a radio but more than 50 percent of the families in construction sector (34 out of 50) have a radio. Sand lifting families just take the position between the two. Nearly 50 percent of the families in this sector (26 out of 50) have a radio. So as the families shift from agricultural sector to non-agricultural sector more they become capable of purchasing and maintaining such luxury articles.

9.3. A Collective Picture

To know the overall position of the households in respect of enjoying above goods and comparing among different occupational groups more precisely a collective picture may be a better way of understanding. To prepare this collective picture we have classified the households in each occupation into two broad groups: A – Household owning kothabari B – Household owning hut. Here our consideration is that type of house indicates the basic position of level of living of a household.

Now we consider six other items, having maximum of those indicate best possible living conditions in our study area for the poor households. These six items are:

1. In-house sanitation
2. Electricity
3. Purchasing fuel
4. Cycle
5. Torch
6. Radio / transistor
Thus if any household lives in a kothabari and have all the above six items, the household is said to be in best possible living condition. In this respect, we have inquired, how many households in each occupational category are in best possible economic condition. For this we use the following notations:

\[
A_6 = \text{Number of households living in kothabari and having six items} \\
A_5 = \text{Number of households living in kothabari and having five items} \\
A_4 = \text{Number of households living in kothabari and having four items} \\
A_3 = \text{Number of households living in kothabari and having three items} \\
A_2 = \text{Number of households living in kothabari and having two items} \\
A_1 = \text{Number of households living in kothabari and having one items} \\
A_0 = \text{Number of households living in kothabari and having none}
\]

In a similar manner we describe -

\[
B_6 = \text{Number of households living in hut and having six items} \\
B_5 = \text{Number of households living in hut and having five items} \\
B_4 = \text{Number of households living in hut and having four items} \\
B_3 = \text{Number of households living in hut and having three items} \\
B_2 = \text{Number of households living in hut and having two items} \\
B_1 = \text{Number of households living in hut and having one items} \\
B_0 = \text{Number of households living in hut and having none}
\]

Using these notations we present the following table

<table>
<thead>
<tr>
<th>Category</th>
<th>A_6</th>
<th>B_6</th>
<th>A_5</th>
<th>B_5</th>
<th>A_4</th>
<th>B_4</th>
<th>A_3</th>
<th>B_3</th>
<th>A_2</th>
<th>B_2</th>
<th>A_1</th>
<th>B_1</th>
<th>A_0</th>
<th>B_0</th>
<th>T</th>
</tr>
</thead>
<tbody>
<tr>
<td>A</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>1</td>
<td>12</td>
<td>13</td>
<td>-</td>
<td>11</td>
<td>7</td>
<td>-</td>
<td>5</td>
<td>50</td>
<td></td>
<td></td>
</tr>
<tr>
<td>S</td>
<td>-</td>
<td>-</td>
<td>1</td>
<td>5</td>
<td>3</td>
<td>7</td>
<td>13</td>
<td>8</td>
<td>8</td>
<td>2</td>
<td>3</td>
<td>-</td>
<td>-</td>
<td>50</td>
<td></td>
</tr>
<tr>
<td>C</td>
<td>-</td>
<td>-</td>
<td>1</td>
<td>2</td>
<td>5</td>
<td>11</td>
<td>15</td>
<td>6</td>
<td>3</td>
<td>1</td>
<td>4</td>
<td>-</td>
<td>1</td>
<td>50</td>
<td></td>
</tr>
<tr>
<td>T</td>
<td>-</td>
<td>-</td>
<td>2</td>
<td>1</td>
<td>7</td>
<td>9</td>
<td>30</td>
<td>41</td>
<td>14</td>
<td>22</td>
<td>4</td>
<td>1</td>
<td>14</td>
<td>6</td>
<td>150</td>
</tr>
</tbody>
</table>

Source: Household survey
Note: \(A = \text{Agricultural households}\)
\(S = \text{Sand-lifting households}\)
\(C = \text{Construction households}\)
\(T = \text{Total households}\)
In the above table it is interesting to note that there is no household in any occupational group which enjoys all the above six items. Also in agriculture there is no household which has five items out of above six. In sand-lifting there is one and in construction there are only two which have five items out of six.

From the above table it is found that most of the households are in the groups of A3 and B3. The total number of household in B3 is 41 and it is highest among all. It denotes that maximum of sample households live in hut and enjoy only three items out of six. Out of these 41 households 15 are in construction occupation and 13 in each are in agricultural and sand-lifting occupation. In this respect construction households are found to be in marginally better positions than agricultural households and sand-lifting households. But the basic condition is not good because most of them live in hut. The total number of household in A3 is 30 and it is the next highest number after B3. These households live in kothabari and enjoy only three items out of six. Here the number of construction households, agricultural households and sand-lifting households are 11, 12 and 7 respectively. Thus construction households and sand-lifting households are in better position than the sand-lifting households. Next highest number 22 goes to B2. It denotes that 22 households of all sample households live in hut and enjoy only two items. It suggests the bad living conditions of the poor households. Here also agricultural households are more than households of other groups and so most of the agricultural households do not enjoy a good living condition compared to others. The most gloomy picture is that there are some household which have only hut and they do not have any of the above six items. Five such households are found in agriculture and one also in construction. All these give us a poor picture of standard of living of the sample households in our study area and no occupational group can be found in absolutely better conditions than the other. However construction and sand-lifting households enjoy a slight edge over others.

9.4. Social Consumption Goods

As already stated level of living of the poor households are related with availability and easy access to some social goods like drinking water, health services and social security. The consumption of such goods as called social consumption has an important role to play in improving the standard of living of the poor households. In this section we will discuss our findings on the access of the poor households to these goods. It will help us to sort out any difference among the various occupational groups in access of these social goods and also the problems associated with these.
1. Drinking Water

From a long tradition the basic priority for supporting a minimum level of living of the poor people is generally given to providing safe drinking water. It is the most valuable social good which any government should supply to the poor. In past, people had to collect water from wells which were located in distant places. Collection of water was a difficult task and the collected water was not perfectly pure from the ill-maintained wells. There is a remarkable improvement in the source of drinking water at present. In our study area we find that all the households get drinking water from tube wells located near their houses. There are no differences among the categories of workers in access to the drinking water. Here it is important to note that village panchayats have made significant contribution in digging of new tube wells. But problems sometimes arise due to fall in water level in summer and when the tube-wells are damaged. Under such circumstances water may be temporarily unavailable to some households. These circumstances are frequent and easy availability of drinking water turns out to be difficult for the poor households for a short time which may be extended to a longer time, sometimes.

2. Health Services

Good health is an important factor for a good economic condition of a household. It helps a person in many ways, like getting a job or more generally for making the use of economic opportunities. So health services are important for the poor households.

There are three sources of medical services available in our study area. These are
i) low cost clinics run by homeopathic or allopathic quacks doctors
ii) primary health centres run by government and
iii) Nursing homes and private chambers of registered MBBS doctors.

The middle class and upper middle class people do not depend on the first two sources because they think that standard and quality of medical services are not up to the mark in these two. They generally go to an MBBS doctor in a private clinic or nursing home paying higher fees to get proper treatment. Poor households going to any MBBS doctor are rarely found in our study area. Generally they depend on the first two sources of health services. Other than economic status of the households, several other factors may also affect the choice of source of medical services. Some of these factors are:
1. **Distance of health centre from the village**
   If the health centre is far away from the village, villagers are forced to go to the local quack doctors at night and in cases of emergencies.

2. **Type of health problems and the type of diseases served by the health centres**
   In cases of serious and chronic diseases people generally do not depend on primary health centers. To get adequate treatment under such circumstances they go to private clinics or nursing homes in spite of high cost.

3. **Ready availability of medicines**
   In primary health centers sometimes prescriptions are available free of costs but some medicines are not readily available at the health centers and are to be purchased from the open market. From quack doctors medicines are directly available and prescriptions are not so important. Though there is a risk of improper treatment people generally go to the quack doctors to get quick relief and to get treatment at a lower cost.

   These factors along with the economic conditions give rise to inter-occupation variations among the households in accessing the above three sources health services. The following table gives us an idea regarding this.

<table>
<thead>
<tr>
<th>Type</th>
<th>Agricultural households</th>
<th>Sand-lifting households</th>
<th>Construction households</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
</tr>
<tr>
<td>Health centre</td>
<td>30 (60)</td>
<td>6 (12)</td>
<td>5 (10)</td>
<td>41 (27)</td>
</tr>
<tr>
<td>Quack/homeopathy in private clinic</td>
<td>18 (36)</td>
<td>40 (80)</td>
<td>36 (72)</td>
<td>94 (63)</td>
</tr>
<tr>
<td>MBBS in private clinic</td>
<td>2 (4)</td>
<td>4 (8)</td>
<td>9 (18)</td>
<td>15 (10)</td>
</tr>
<tr>
<td>Total</td>
<td>50 (100)</td>
<td>50 (100)</td>
<td>50 (100)</td>
<td>150 (100)</td>
</tr>
</tbody>
</table>

*Source: Field survey*

*Note: Figures in parentheses indicate percentage to total*

From the above table it is found that out of 150 households only 41 or 27 percent households depend on health centres. They are mostly agricultural households. It is because most of the agricultural households can not afford the fees of an MBBS doctor and can not purchase the medicines prescribed by the doctor. So they depend on the free of cost health services provided by the government run health centres. Another practice arising out poverty is to go to the quack doctors (either homeopathic or allopathic). From the above table it is found that 63 percent of the total households take the health services from the quack doctors.
Most of the households in this category are sand-lifting households. Construction households take the next position. Agricultural households are lower in number than the former two categories as very few agricultural households have this minimum capacity even to go a quack doctor. The gloomy picture that we get in our observation that only 15 out of 150 or 10 percent of the total households can go to any MBBS doctors at any private clinics which are supposed to give proper treatment. Most of such families are found to be in construction occupation. Out of these 15 families, nine families are in construction occupation, four families are in sand-lifting occupation and only two families come from the agricultural occupation. So it is found that most of the agricultural households depend on health centers but most of the sand-lifting households and construction households depend on the quack doctors and MBBS private doctors. Again households going to the MBBS doctors are maximum in construction sector. This is also supported from our earlier findings that per-capita daily medical expenditure of sand-lifting and construction households are more than that of agricultural households (see column 4 of table 8.1 in chapter 8). This pattern indicates that construction households and to some extent sand-lifting households are comparatively in better position than the agricultural households. So higher income conditions arising from occupational diversifications give capacities to some non-agricultural households in accessing better health facilities.

3. Social Security

In policy-oriented definition, the social security measures are projected to ensure some minimum standard of living to the people who are unable to earn due to invalidity, unemployment and old-age. The objective is to protect the workers from loss of job and in consequence from loss of income for any reason. These have been referred to as protective social security measures.

Protective social security measures include facilities like provident fund, medical benefit, accidental benefit, insurance facilities etc. Workers enjoying such facilities are protected from any temporary or permanent loss of income and suffer from less insecurity in life. So it indicates a good economic condition of the workers and a small segment of the workforce in India has been able to achieve such protective social security benefits.

In our study we have found that wage earners are not generally protected by such type of protective social security measures like provident fund, medical benefit (by leave,
allowances) etc. It may be due to their casual nature of employment. Till the time of this study (2002-03) no effective policy was found to exist in such aspects of labour welfare. Very recently government through its labour welfare department is trying to introduce some kind of provident fund facilities which is contributory in nature and conditioned by workers' own contribution. In our study area construction workers particularly have been offered this scheme. But many construction workers express at the time of field investigation their unwillingness to accept such a scheme because of the lack of their sufficient confidence about getting back of their deposited money. Accident benefits, however, do exist in general form for the construction workers in case of any accidental injury or death at the workplace. At the time of our investigation no such incident was reported by the workers. Old-age pension scheme which is also a general social security scheme has also been introduced in our study area. We have no specific information regarding this because no recipients are found in our study. We admit our data limitations regarding this and a separate investigation is required to highlight this aspect of labour welfare.

These poor households, we have studied, rather think of their future economic security in terms of their own savings. In their conception security means having any kind of savings in post office, bank etc. Some of them report that they prefer to deposit their excess earning, if any, to the post office which has an easy access to them and have good record of returning money on their demand. In fact savings like this are conceived as proper security by the poor workers where the formal schemes of the organized sector are absent till recent times. Thus they protect their future risks out of their own excess earnings, if any. The following table shows how many families in each occupational category save, in such ways, thinking the future uncertainty.

<table>
<thead>
<tr>
<th>Secured by own Savings</th>
<th>Agricultural</th>
<th>Sand-lifting</th>
<th>Construction</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Have</td>
<td>10 (20)</td>
<td>13 (26)</td>
<td>21 (42)</td>
<td>44 (29)</td>
</tr>
<tr>
<td>Have Not</td>
<td>40 (80)</td>
<td>37 (74)</td>
<td>29 (58)</td>
<td>106 (71)</td>
</tr>
<tr>
<td>Total</td>
<td>50 (100)</td>
<td>50 (100)</td>
<td>50 (100)</td>
<td>150 (100)</td>
</tr>
</tbody>
</table>

Source: Field survey
Note: Figures in parentheses indicate percentage to total

In the above table we find that 44 out of 150 or only 29 percent of the total households save for economic security while the rest 106 households or 71 percent are out of
any such security system. Among the 44 workers 21 workers are in construction households and 10 workers are in agricultural households. 42 percent of construction households (21 households out of 50) have some kind of saving coverage of economic security. In agricultural households 20 percent (10 out of 50) have some kind of security coverage. But this percentage is lower than that of construction sector. This picture suggest that having any kind of security by own savings are maximum in the category of construction sector. Construction households are to some extent advanced than agricultural households in this respect due to their better economic conditions. It may also be due to exposure to areas outside the villages - including semi urban areas. In sand-lifting households also 26 percent (13 out of 50) have some kind of savings for their economic security. Compared to agricultural households they are to some extent in better positions. So non-agricultural households are relatively in better positions than agricultural households in respect of security from future uncertainties.

9.5. Conclusion

To know the number of people below the poverty line in any society (Head-count ratio) the conventional expenditure-based poverty line is used. This expenditure is associated with subsistence level of living. Living conditions are not properly considered in such measures. Here the irony is that all the households in a society may be above the poverty line in conventional sense but some of them may have such a low level of living conditions, that they should be better considered as poor. So, along with poverty line it would not be unwise to see the living conditions of different categories of households.

In this study, type of house and six other items were considered first to capture the level of living in terms of private consumption goods. Provision of some social items was considered subsequently to see the positions of different categories of households in that respect.

In the collective picture it is found that no household living in kotha or hut enjoys all the six items which are important for a minimum standard of living. Most of the households have three items only. These three items are cycles, torch and radio. But in most cases they do not have in-house toilet, electricity and do not purchase fuel for cooking. All these denote a poor standard of living. Thus as a whole qualitative changes among the different categories of households are insignificant.
The only encouraging fact is that there are some households in non-agricultural occupations who enjoy four or five items which is a sign of improvement in the standard of living. Some of them have electricity and some purchase wood or coal-dust as fuel for cooking. Generally agricultural households do not have the financial capacities to enjoy these facilities.

In respect of provision of social goods it is found that they have equal access to drinking water. Although there arises some temporary problems like disorder of tube-wells or fall of water-level in summer, still significant improvement is found in this regard in our study. But disparities are found in respect of access of health-care and social security. While most of the construction households, due to their higher income, go to the MBBS doctors in private clinics, most of the sand lifting households go to the quack doctors and most of the agricultural households go to the health centres due to their lower incomes. So disparities are found and this indicates mild improvement of construction workers in access to health-care facilities.

Social security in its true sense as found in organized sector does not prevail in such occupations which are basically unorganized in nature. Though currently efforts are being made to introduce this among the construction workers most of the workers are skeptical about it and they are not very interested to accept it. The prevalent scheme of social security for agricultural workers (old-age pension) has not reached to all the agricultural workers. So social security in its actual form is still away from their life and job.