

CHAPTER VI

ECONOMIC STATUS OF FEMALE CULTIVATORS AND AGRICULTURAL LABOURERS

Economic status of the female cultivators and agricultural labourers is a crucial factor in determining and influencing female labour force participation, income, consumption and hence their standard of living. Thus the primary objective of this chapter is to analyse the standard of living of female cultivators and agricultural labourers in the study villages using various indicators like asset holding, liabilities, housing conditions, percentage of households having electricity as source of lighting, access to safe drinking water within premises, sanitary facility, percentage of population having access to radio, television, telephone, access to healthcare services and also adult literacy rate.

6.01. Relative share of assets of cultivators and labourers:

Assets are economic resources. Assets represent ownership of value that can be converted into cash, although cash itself is also considered as an asset.

The economic conditions faced by the female cultivators and agricultural labourers are affected by a variety of assets, particularly physical and financial assets held at household and community levels. Their physical assets include natural capital like land, machines and tools and structures, stock of domestic animals and food, and financial assets mainly include jewellery, insurance and savings. The relative share of physical and financial assets of female cultivators and agricultural labourers has been depicted in Table: 6.01 which were collected from our study villages during last two weeks prior to the date of interview.

It has been observed from Table: 6.01 that the average value of assets of female cultivators is more than double in comparison to agricultural labourers. Being landless, the average value of assets for labourers is approximately 36 percent less than cultivators restricting their capabilities to access modern inputs, technology and credit. In respect of groups, the value of assets is the maximum for group A cultivators and minimum in group C. In fact, the value of assets for group A cultivators is almost 20 percent more than group C. Similarly, the value of assets for group A labourers is almost 16 percent higher than group C.

Table: 6.01

Value of assets of cultivators and labourers in study villages (in Rs.)

	Cultivators				Labourers			
	A	B	C	Average	A	B	C	Average
A. Physical Assets								
Land (Cultivable)	413416.00 (34.65)	314612.00 (32.84)	261090.17 (33.2)	329706.05 (33.56)	—	—	—	—
Dwelling House	20418.86 (19.57)	18752.96 (18.2)	143127.74 (17.11)	178264.85 (18.29)	86325.57 (16.8)	78318.87 (16.14)	56668.64 (15.2)	73771.02 (16.13)
Loom	6896.76 (0.57)	5567.03 (0.58)	4639.85 (0.59)	5701.21 (0.58)	6679.95 (1.3)	6264.90 (1.29)	4101.02 (1.1)	5681.95 (1.24)
Hand tube well	9497.28 (0.79)	10001.09 (1.04)	7549.59 (0.96)	9015.98 (0.93)	3545.51 (0.69)	3228.52 (0.66)	2087.79 (0.56)	2953.94 (0.64)
Sewing Machine	4296.24 (0.36)	3396.90 (0.35)	2516.53 (0.32)	3403.22 (0.34)	1644.29 (0.33)	1578.28 (0.32)	1043.89 (0.28)	1422.15 (0.31)
Furniture, Utensils, Croceries	37423.42 (3.13)	28155.05 (2.93)	24378.90 (3.10)	29985.79 (3.05)	19012.18 (3.7)	18522.28 (3.81)	10811.78 (2.9)	16115.41 (3.52)
Bicycle/ Scooter	18429.06 (1.54)	11982.95 (1.25)	8729.21 (1.11)	13047.07 (1.30)	7193.79 (1.5)	6847.82 (1.41)	4473.84 (1.2)	6171.81 (1.34)
Radio/ TV/ Telephone	12097.80 (1.01)	8586.05 (0.89)	5662.19 (0.72)	8782.01 (0.87)	4059.35 (0.79)	3808.42 (0.78)	1081.17 (0.29)	2982.98 (0.65)
Stove/ Gas, Torch/ Lantern	3731.52 (0.31)	3490.70 (0.36)	2201.96 (0.28)	3141.39 (0.31)	1490.14 (0.29)	1394.28 (0.28)	783.00 (0.21)	1222.47 (0.26)
Electric Fan	17185.74 (1.44)	11510.60 (1.20)	7706.87 (0.98)	12134.40 (1.20)	6166.11 (1.3)	5824.21 (1.20)	3653.63 (0.98)	5214.65 (1.14)
1. Live Stock Assets								
Buffaloes/ Bullocks	165072.96 (13.83)	143302.00 (14.96)	122680.92 (15.6)	143685.29 (14.79)	131543.73 (25.6)	119526.85 (24.64)	98424.48 (26.4)	116498.35 (25.48)
Cows	99948.42 (8.37)	77935.49 (8.82)	73699.71 (9.37)	83861.20 (8.85)	100723.13 (19.6)	88149.00 (18.17)	75309.64 (20.2)	88060.59 (19.26)
Goats/ Sheep	5426.54 (0.54)	5757.06 (0.60)	10111.70 (1.28)	7098.43 (0.80)	8879.00 (1.72)	8274.00 (1.70)	7829.22 (2.1)	8327.40 (1.82)
Poultry	17185.75 (1.44)	14435.82 (1.50)	22268.09 (2.83)	17963.22 (1.92)	78515.16 (15.28)	78246.00 (16.13)	70090.16 (18.8)	75617.10 (16.53)
Others	14132.82 (1.18)	2264.60 (0.23)	7549.59 (0.96)	7982.33 (0.79)	10790.69 (2.1)	12584.00 (2.59)	8698.00 (2.33)	10690.89 (2.33)
2. Miscellaneous								
	28491.84 (2.38)	20213.00 (2.11)	15335.11 (1.95)	21346.65 (2.14)	4624.58 (0.90)	12425.00 (2.56)	3008.50 (0.80)	6686.02 (1.46)
Sub Total (A)	1057371.01 (88.62)	858738.30 (89.66)	719251.11 (91.45)	878453.47 (89.91)	471193.39 (91.70)	444992.43 (91.75)	348086.76 (93.36)	421424.32 (92.17)
B. Financial Assets								
Jewellery	45451.38 (3.80)	30286.68 (3.16)	21395.68 (2.72)	32377.91 (3.22)	13359.91 (2.6)	12946.92 (2.66)	7456.40 (2.0)	11254.41 (2.46)
Insurance	72415.00 (6.06)	54112.00 (5.64)	36332.42 (4.62)	54286.47 (5.44)	23636.76 (4.60)	21546.80 (4.44)	14167.16 (3.8)	19783.57 (4.32)
Cash in hand/ Bank	11419.20 (0.95)	10212.00 (1.06)	6448.61 (0.82)	9359.93 (0.94)	4007.97 (0.78)	3946.92 (0.81)	2087.79 (0.56)	3347.56 (0.73)
Others	6412.00 (0.53)	4410.00 (0.46)	2988.38 (0.38)	4603.46 (0.45)	1644.29 (0.32)	1542.08 (0.31)	1043.89 (0.28)	1410.08 (0.30)
Sub Total (B)	135697.58 (11.37)	99020.68 (10.33)	67165.09 (8.54)	100627.77 (10.08)	42648.93 (8.30)	39982.72 (8.21)	24755.24 (6.63)	35795.63 (7.82)
Total (A+B)	1193068.59	957758.98	786416.20	979081.24	513842.72	484975.15	372820.00	457212.62

Source: Field survey

N.B.: Figures in brackets are percentages

The assets are divided into two parts as physical assets and financial assets. It has been observed that the value of physical assets to the total value of assets for cultivators and labourers is almost uniform in all groups i.e. around 90-92 percent. Moreover, the value of financial assets to the total value of assets for cultivators and labourers is also almost same in all groups i.e., around 8-10 percent as there was no major distinction of average propensity to save for both the sections of the society i.e. around 4-5 percent. In respect of groups, the average value of physical assets for cultivators varies from about 89-91 percent as against 8-11 percent of financial assets indicating no major distinction of the value of physical and financial assets among the groups of villages of cultivators as their farm income was almost same i.e. around 47-48 percent to their total income. Similar trend has been observed for the groups of villages of labourers where the value of physical assets varies from about 92-93 percent to their average value of assets. But their value of financial assets is lower than cultivators which are around 7-8 percent to their total values of assets in group A, B and C as they have no farm income and casual labour is the main source of their income.

Among the physical assets, the value of land is around 33 percent of the total value of assets for cultivators in all groups. Although value of land depends upon situational advantage and proximity to urban centres, yet almost same value of land was found for the groups of villages of cultivators. The value of land ranges between 33-35 percent of the total values of assets for groups of villages of cultivators. In the absence of landholding there is no land asset for agricultural labourers. The value of dwelling houses is about 18 percent of the total value of assets for cultivators as against around 16 percent for labourers indicating no major distinction of housing conditions of cultivators and labourers. In respect of groups of villages of cultivators the value of dwelling houses varies from about 17-19 percent of the total value of assets indicating that the housing conditions of group A, B and C cultivators are almost same. On the other hand, the value of dwelling houses for labourers varies between 15-17 percent of the total value of assets indicating the same thing i.e. almost same housing conditions for group A, B and C labourers. It has been observed during our field survey that loom and livestock are the two important physical assets for labourers. The value of loom for female cultivators is almost 1 percent of the total value of assets as against less than 1 percent for labourers in all groups. But by combining all the livestock assets, it has been observed that the value of livestock

assets for labourers is around 65 percent to their total value of assets as against only 27 percent for cultivators. The possible reason for higher value of livestock assets for labourers may be the 'livestock sharing' system under which the labourers are allowed to borrow livestock from employer cultivators. The major livestock assets for both cultivators and labourers are buffaloes / bullocks, cows and poultry. The value of buffaloes / bullocks, cows and poultry for labourers is around 25, 19 and 16 percent respectively in all groups as against around 15, 9 and only 2 percent for cultivators, although income from dairy and poultry farming of cultivators were marginally higher than labourers. The possible reason for higher values of livestock assets for labourers compared to cultivators may be the same i.e. prevalence of 'live stock sharing' system. Most of the labourers borrowed livestock from cultivators and the income is shared between the two sections on the basis of contract settled between them. In respect of groups, the value of all the livestocks varies from around 63-70 percent of the total value of all assets for labourers as against 25-30 percent for cultivators. It indicates that the values of livestocks for the groups of villages of labourers are higher than cultivators, although the labourers are less economically affluent than cultivators. The possible reason may be the same i.e. prevalence of livestock borrowing system. Sometime the labourers are allowed to use the cattle yards owned by cultivators under this system as observed during field survey. The value of hand tube well which is an important devices for safe drinking water is very low for both the sections of the society. The value of hand tubewells to the total values of assets is less than 1 percent for both cultivators and labourers in all groups indicating that the majority of cultivators and labourers accessed drinking water from other sources like wells, ponds and river, although the resource base of cultivators is higher than labourers. In respect of groups, the value of hand tubewells varies from less than 1 percent to 1 percent approximately for both cultivators and labourers. Similarly, the values of sewing machines are negligible for both cultivators and labourers as farm and farm based activities are the major economic activities for both the sections of the society. The value of furniture, utensils and crockeries for cultivators and labourers is around 3 percent of their total value of assets in all groups. In respect of groups, the value for such item varies from around 3-4 percent for both cultivators and labourers. It indicates that the dowry system in our study villages may be less prominent as it has been observed that dowry is an important mode to acquire furniture and utensils (bell-metal) like other parts of the state. The value of bicycle / scooter which is the major

mode of rural transport is almost same for both the sections of the society. It is around 1 percent of their total value of assets for cultivators and labourers in all groups. In respect of groups of cultivators and labourers the values of bicycle and scooter is little over 1 percent to their total value of assets. The value of Radio / TV and telephone which is the major mode of communication in rural areas is negligible i.e., around 1 percent for cultivators and labourers in all groups. In respect of groups also there is little variation of the values of Radios, TVs and Telephones for group A, B and C cultivators and labourers, although the cultivators are more economically affluent than labourers indicating their little attention for assessing latest information and entertainment, possibly may be due to their poverty. Both the sections use mostly firewood and agricultural extracts as source of fuel. This may be the possible reason for negligible values of stove, LPG gas etc. for cultivators and labourers in all groups as well as among the groups of villages. The value of electric fan is approximately 1 percent of the total value of assets for cultivators and labourers in all groups. Same phenomenon has been observed for groups of villages of cultivators and labourers where the values of electric fan hovered around 1 percent to their total values of assets. It indicates reluctance on the parts of cultivators and labourers to use electric fan and prefer to use handmade bamboo fan possibly may be due to their poverty or due to prolonged power cuts, although almost 60 percent of households for cultivators and labourers are electrified. In respect of groups of villages for cultivators and labourers the values of electric fan is little over 1 percent indicating the same thing mentioned just now.

Among the financial assets, the value of insurance is highest for both the sections of the society as it was observed during the field survey that the insurance agents belonging to their family or relatives manage privately to deposit their respective premiums on installment. Sometime the said agents collect premiums per day and deposit it either quarterly or half yearly or annually. The value of insurance is around 5 percent of the total value of assets for cultivators as against almost 4 percent for labourers in all groups. In respect of groups, the insurance values varies from around 5-6 percent of the total value of assets for cultivators compared to 4-5 percent for labourers indicating no major distinction of the values of insurance among the groups of villages for cultivators and labourers as APS for both the two sections was almost the same. The value of jewellery which is less liquid than money is around 3 percent for cultivators as against almost 2 percent of labourers in all groups as it is

customary to ornate a married girl (for both cultivators and labourers), although dowry system in our study villages is not prominent like other parts of the country as mentioned earlier. In respect of groups, the value of jewellery varies from around 3-4 percent of the total values of assets for cultivators compared to 2-3 percent for labourers indicating no major distinction of the value of jewellery among the groups of villages for cultivators and labourers. The value of cash in hand / bank which is the most liquid asset is around 1 percent for cultivators and labourers in all groups as average propensity to save for both the sections of the society was almost the same. In respect of groups, it is the maximum for group B cultivators and labourers with around 1 percent and minimum in group C with less than 1 percent to their total value of assets. The value of other financial assets like stocks, shares, bonds etc., is almost negligible for cultivators and labourers. It has been observed that the cultivators and labourers are totally unaware about such financial assets as most of them are illiterate and the level of educational attainment is low.

6.02. Per capita assets:

The per capita value of assets is a useful measure to be familiar with the economic position of an individual. The per capita value of assets for female cultivators and agricultural labourers is depicted in Table: 6.02.

It has been observed from Table: 6.02 that the per capita value of assets for female cultivators is higher than labourers. It is around Rs.14000 for cultivators as against Rs.7000 approximately for labourers in all groups. In fact, the per capita value of assets for cultivators is more than double compared to labourers. It may indicate better economic position of cultivators than labourers, although per capita value of assets is not the sole indicator of economic betterment. In respect of groups, the per capita value of assets for group A cultivators and labourers is almost 12 percent higher than group C indicating higher resource base for group A cultivators and labourers than group C.

The per capita value of physical assets for cultivators and labourers in all groups is almost same i.e. around 90-93 percent to their total per capita values of assets. In respect of groups, it varies from about 89-92 percent to their total per capita assets for cultivators compared to about 89-93 percent for labourers. It indicates that there is no distinction of per capita values of physical assets for cultivators and

labourers in all groups as well as among the groups indicating almost same economic position for cultivators and labourers.

Table: 6.02:
Per capita value of assets (in Rs.)

	Cultivators				Labourers			
	A	B	C	Average	A	B	C	Average
A. Physical Assets								
1. Land (Cultivable)	5300.20 (34.65)	4695.70 (32.84)	4016.77 (33.19)	4670.89 (33.61)	—	—	—	—
2. Dwelling House	2958.85 (19.47)	2798.89 (19.57)	2201.96 (18.19)	2653.32 (19.09)	1251.09 (16.79)	1118.84 (16.14)	885.44 (15.19)	1085.12 (16.11)
3. Loom	88.42 (0.57)	83.09 (0.58)	71.38 (0.58)	83.63 (0.60)	96.81 (1.29)	89.49 (1.29)	64.07 (1.09)	83.45 (1.23)
4. Hand tube wells	121.76 (0.79)	149.27 (1.04)	116.14 (0.95)	129.05 (0.92)	51.38 (0.68)	46.12 (0.66)	32.62 (0.55)	43.37 (0.64)
5. Sewing Machine	55.08 (0.36)	50.7 (0.35)	38.71 (0.31)	48.16 (0.34)	23.83 (0.31)	22.54 (0.32)	16.31 (0.27)	20.89 (0.31)
6. Furniture, Utensils, Crockeries	479.78 (3.13)	420.22 (2.93)	375.06 (3.09)	425.02 (3.05)	275.53 (3.69)	264.60 (3.81)	168.93 (2.89)	236.35 (3.51)
7. Bicycle/ Scooter	236.27 (1.54)	178.85 (1.25)	134.29 (1.10)	183.13 (1.31)	104.25 (1.39)	97.82 (1.41)	69.90 (1.19)	90.65 (1.34)
8. Radio/ TV/ Telephone	155.10 (1.01)	128.15 (0.89)	87.11 (0.71)	123.45 (0.88)	58.83 (0.79)	54.40 (0.78)	16.89 (0.28)	43.37 (0.64)
9. Stove/ Gas, Torch/ Lantern	47.84 (0.31)	52.10 (0.36)	33.87 (0.27)	44.60 (0.32)	21.59 (0.28)	19.91 (0.28)	12.23 (0.20)	17.91 (0.26)
10. Electric Fan	220.33 (1.44)	171.80 (1.20)	118.56 (0.97)	170.23 (1.22)	89.36 (1.19)	83.20 (1.20)	57.08 (0.97)	76.54 (1.13)
11. Live Stock Assets								
a) Buffaloes/ Bullocks	2116.32 (13.83)	2138.83 (14.96)	1887.39 (15.59)	2047.51 (14.73)	1812.70 (24.34)	1707.52 (24.64)	1537.88 (26.39)	1686.03 (25.03)
b) Cows	1281.39 (8.37)	1163.21 (8.13)	1133.84 (9.37)	1192.81 (8.58)	1422.31 (19.09)	1259.27 (18.17)	1176.71 (20.19)	1286.09 (19.09)
c) Goats/ Sheep	69.57 (0.45)	85.92 (0.60)	155.56 (1.28)	103.68 (0.74)	128.68 (1.72)	118.20 (1.70)	122.33 (2.09)	123.07 (1.82)
d) Poultry	220.33 (1.44)	215.46 (1.50)	342.58 (2.83)	259.45 (1.86)	1105.63 (14.84)	1117.80 (16.13)	1095.15 (18.79)	1106.19 (16.42)
e) Others	181.19 (1.18)	33.80 (0.23)	65.30 (0.53)	93.43 (0.67)	212.78 (2.85)	179.77 (2.59)	135.90 (2.33)	176.15 (2.61)
12. Miscellaneous	365.28 (2.38)	301.68 (2.11)	235.92 (1.94)	300.96 (2.16)	174.05 (2.33)	177.50 (2.56)	47.00 (0.80)	132.85 (1.97)
Sub Total (A)	13556.03 (88.62)	12816.98 (89.66)	11065.40 (91.45)	12479.47 (89.80)	6828.89 (91.70)	6357.03 (91.75)	5438.85 (93.36)	6208.25 (92.19)
B. Financial Assets								
1. Jewelleries	582.71 (3.80)	452.04 (3.16)	329.16 (2.72)	454.63 (3.27)	193.62 (2.59)	184.95 (2.66)	116.50 (1.99)	165.02 (2.45)
2. Insurance	928.39 (6.06)	807.64 (5.64)	558.96 (4.61)	764.99 (5.50)	342.56 (4.59)	307.81 (4.44)	221.36 (3.79)	290.57 (4.31)
3. Cash in hand/ Bank	146.40 (0.95)	152.41 (1.06)	99.20 (0.81)	132.67 (0.95)	58.08 (0.77)	56.38 (0.81)	32.62 (0.55)	49.03 (0.72)
4. Others	82.20 (0.53)	65.82 (0.46)	45.97 (0.37)	64.66 (0.46)	23.83 (0.31)	22.02 (0.31)	16.31 (0.27)	20.72 (0.30)
Sub Total (B)	1739.71 (11.37)	1477.92 (10.33)	1033.30 (8.54)	1416.97 (10.19)	618.10 (8.29)	571.18 (8.24)	386.80 (6.63)	525.36 (7.80)
Total	15295.75	14294.91	12098.71	13896.45	7446.99	6928.21	5825.31	6733.50

Source: Field survey

N.B.: Figures in brackets are percentages

On the other hand, the per capita value of financial assets is around 10 percent for cultivators as against almost 8 percent for labourers to their total per capita value of assets in all groups. In respect of groups, it varies from about 9-11 percent to their respective per capita value of assets for cultivators as against 7-8 percent for labourers. It indicates that the per capita value of financial assets for cultivators is marginally higher than labourers, although average propensity to save (APS) for both the sections was almost the same. The possible reason may be the differences in willingness to save rather than capacity to save as income level for both the two sections was almost the same.

Among the physical assets, the most important is the land where the per capita value of land asset is around 34 percent to their total value of assets for cultivators in all groups. In respect of groups, there are little variations in per capita value of land assets for cultivators which are around 33-35 percent to their respective per capita value of assets, although group A and group B villages are situated in close proximity to the urban centre. On the other hand, there is no per capita value of land asset for labourers as they have no land holdings.

The per capita value of dwelling houses is indicative of the pattern of dwelling houses where cultivators and labourers are living. It is around 19 percent to the total per capita value of assets for cultivators in all groups as against almost 16 percent for labourers indicating possibility of more pucca or semi-pucca houses for cultivators than labourers. In respect of groups, the per capita value of dwelling houses varies from about 18-19 percent to their respective per capita value of assets for cultivators as against almost 15-16 percent for labourers. It indicates that there is no major distinction between per capita values of dwelling houses for cultivators and labourers within the groups, although the cultivators have their own land. The possible reason for almost the same per capita values of dwelling houses for cultivators and labourers may be that the level of income for both the two sections was almost the same as mentioned in the previous chapter.

Handloom and weaving is one of the most important subsidiary occupations for cultivators and labourers. The per capita value of loom for labourers is marginally higher than cultivators. It is more than 1 percent to their total per capita values of assets for labourers compared to less than 1 percent for cultivators. In respect of groups of villages for cultivators and labourers there is negligible difference of per capita value of loom which is around 1 percent to their respective values of assets for

labourers compared to only about 0.5 percent for cultivators as the cultivators have their own land and they are reluctant to acquire loom to supplement their income.

The per capita value of hand tube wells is low for both the sections of the society. It is only around 1 percent to their total per capita values of assets for both cultivators and labourers in all groups indicating that the cultivators and labourers assessed drinking water mostly from other sources like wells, ponds and river. In respect of groups of villages for cultivators it is around 1 percent compared to less than 1 percent for labourers as the resource base of the cultivators is higher than labourers.

Furniture, utensils and crockery are the important house hold instruments indicating levels of living. The per capita value of such assets is almost the same for cultivators and labourers in all groups i.e. around 3 percent to their total per capita values of assets. In respect of groups it varies from about 3-4 percent for cultivators and labourers indicating almost similar levels of living for both the two sections of the society.

Bicycles /scooters are the important modes of rural transport. But the per capita value of such assets is almost the same for both the sections of the rural society. It is around 1 percent to their total per capita value of assets for cultivators and labourers in all groups. In respect of groups, there is little variation of per capita value for bicycle and scooter for cultivators and labourers i.e., around 1 percent to their total value of assets indicating almost the same level of living for both the two sections of society.

Similarly the per capita values of Radio / TV / telephone for cultivators and labourers are also same i.e., around 1 percent to their total value of assets for both the sections of the society indicating their inabilities to access latest and up-to-date information. In respect of groups also there is little variation of the per capita values of such assets. It is almost 1 percent to their total per capita values of assets for group A cultivators and less than 1 percent for cultivators and labourers of other groups.

Availability of electric fan is indicative of level of living of a household. But the per capita value of electric fan is almost the same for cultivators and labourers i.e. around 1 percent in all groups. In respect of groups of villages for cultivators and labourers also, the per capita value of electric fan varies from less than 1 percent to little over 1 percent indicating almost the same level of living for both the two sections of the society.

Combining all the livestock assets, it has been observed that the per capita value of livestock assets for cultivators is lower than labourers. The per capita value of livestock assets for labourers is around 65 percent to their total per capita assets as against almost 26 percent for cultivators in all groups as landlessness compels the labourers to acquire larger livestock assets to supplement their income either through their own source of income or through 'livestock sharing' system prevailing in our study villages. In respect of groups, the per capita value of livestock assets to their total per capita value of assets is around 70 percent and 63 percent respectively for group C labourers and cultivators respectively as against almost 25-30 percent for group A cultivators and labourers.

The per capita value of financial assets is indicative of economic soundness of an individual or a household as the surplus income over consumption is generally saved in various types of liquid assets. It has been observed from the Table that the per capita value of financial assets for cultivators is marginally higher than labourers in all groups. It is around 10 percent to the total per capita value of assets for cultivators in all groups as against 8 percent for labourers, although the APS for both the two sections was almost the same. The possible reason for this may be the differences of willingness to save rather than their capacity as income level for both the sections was almost the same. Similar phenomenon has been observed for the groups of villages of cultivators and labourers where the per capita value of financial assets varies from around 9-11 percent to their total per capita value of assets for cultivators compared to about 7-8 percent for labourers indicating little variation of the per capita values of financial assets among the study groups.

Among the financial assets, the per capita value of jewellery is around 3 percent to the total per capita value of assets for cultivators as against almost 2 percent for labourers indicating no major distinction of the per capita value of jewellery between cultivators and labourers as both the sections are living on subsistence. In respect of groups, the per capita value of jewellery varies from about 3-4 percent to their total per capita values of assets for cultivators compared to around 2-3 percent for labourers.

However, the per capita value of insurance is marginally higher for cultivators than labourers. It is around 6 percent to their total value of assets for cultivators in all groups compared to about 4 percent for labourers. The possible reason may be the differences in willingness to save rather than their capacity to save as mentioned

earlier. In respect of groups the per capita values of insurance varies from about 5-6 percent to their respective per capita values of assets for cultivators as against almost 4-5 percent for labourers indicating no major distinction of the per capita values of insurance within the groups of villages of cultivators and labourers.

The per capita value of cash in hand or bank deposit is low for both the sections of the society. It is around 1 percent to the total per capita value of assets for cultivators as against less than 1 percent for labourers in all groups, although the resource base of cultivators is higher than labourers. In groups, there is little variation in per capita values of cash in hand or bank deposit which is around 1 percent to the total per capita value of assets for cultivators as against negligible percent for labourers as it has been observed that both the sections are poor and their marginal propensity to consume is high.

6.03. Liabilities of female cultivators and agricultural labourers:

Liabilities are the big burden for any household. Although it is a medium for their growth and development, yet repayment of liabilities is always a big problem, as it involves transfer of wealth. The liabilities on loan outstanding of female cultivators and agricultural labourers is available from two sources — the institutional sources which includes the Nationalised Commercial Banks, Grameen Banks, Co-operative Societies and Self-Help Groups and the non-institutional sources including village money lender, employers, shopkeepers, relatives and others.

Table 6.03 depicts the total amount of loan provided by the different sources including the institutional and non-institutional to the female cultivators and agricultural labourers collected during last two weeks prior to the date of interview.

It has been observed from Table 6.03 that the amount of loan for the cultivators is more than labourers in all groups. It is about Rs.1,42,000 for cultivators as against only Rs.92,000 for labourers in all groups. In fact, cultivators are taking almost 21 percent more loans from institutional and non-institutional sources than labourers as the cultivators have land assets of their own. Although labour force participation and income of the labourers were almost the same to that of the cultivators, yet the labourers are taking less loan than cultivators from various sources as they have no land of their own to mortgage. In respect of groups, the amount of loan taken by the cultivators ranges approximately between Rs1,40,000-1,50,000 as labour force participation and income among the groups of villages of cultivators

provided no evidence of difference. Similar phenomenon has been observed for labourers where amount of loan taken by the groups of villages ranges between Rs.86,000-1,00,000.

Table 6.03
Loan obtained by cultivators and labourers from different sources (in Rs.)

Sl. No.		Cultivators				Labourers			
		A	B	C	Average	A	B	C	Average
A. Institutional Sources									
1	SHG	32510.00 (21.23)	23480.00 (16.75)	22400.00 (16.26)	26130.00 (18.31)	15682 (15.67)	14144 (15.53)	12807 (14.8)	14211 (15.35)
2	Grameen Bank	31707.00 (21.1)	29210.00 (20.84)	28210.00 (20.48)	29709.00 (20.81)	—	—	—	—
3	Commercial Bank	25829.00 (17.2)	23165.00 (16.52)	21753.00 (15.8)	23582.33 (16.52)	—	—	—	—
4	Co-operative Societies	13374.00 (8.9)	12060.00 (8.60)	10188.00 (7.4)	11874.00 (8.32)	7917 (7.91)	6904 (7.58)	6143 (7.10)	6988 (7.54)
Sub-Total (A)		103420.00 (64.6)	87915.00 (62.73)	82551.00 (59.95)	91295.33 (62.42)	23599 (23.58)	21048 (23.1)	18950 (21.90)	21199 (22.90)
B. Non-institutional Sources									
1	Money Lender	23737 (15.79)	18880.00 (13.47)	19860.00 (14.42)	20825.66 (14.59)	23460 (23.30)	21221 (23.44)	20594 (23.8)	21758.33 (23.50)
2	Employers	—	—	—	—	9123 (9.11)	8562 (9.4)	8220 (9.5)	8635 (9.32)
3	Shopkeepers and Commission Agents	13499.00 (8.98)	12050.00 (8.59)	12966.00 (9.41)	12838.33 (8.99)	22458 (22.44)	20493 (22.5)	18961 (22.7)	20637.33 (22.29)
4	Relatives	18314.00 (12.18)	17080.00 (12.08)	17920.00 (13.01)	17771.33 (12.45)	17658 (17.64)	16212 (17.8)	15575 (18.0)	16481.66 (17.80)
5	Others / Miscellaneous	4020.00 (2.67)	4220.00 (3.01)	4380.00 (3.18)	4206.66 (2.94)	3780 (3.77)	3542 (3.88)	4229 (4.88)	3850.33 (4.15)
Sub-Total (B)		53210.00 (35.40)	52230.00 (37.25)	55126.00 (40.04)	53522.00 (37.50)	76479 (76.41)	70030 (76.89)	67579 (78.09)	71362.66 (77.09)
Total (A+B)		150270.00	140145.00	137677.00	142697.33	100078.00	91078.00	86529.00	92561.66

Source: Field survey

N.B.: Figures in brackets are percentages

It has also been observed that the cultivators are taking more loans from institutional sources and less from non-institutional sources. The loan taken from institutional sources by the cultivators is around 64 percent to their total loans in all groups as against about 37 percent from non-institutional sources. On the other hand, the labourers are taking more loans from non-institutional sources than institutional one. The loan obtained by labourers from non-institutional sources in all groups is about 77 percent to their total loans as against about 23 percent from institutional sources. In the absence of landholdings, the labourers are not able to offer any collateral security to the Nationalised Commercial Banks and Grameen Banks and it may be the possible reason for getting higher loans by the labourers from non-institutional sources in comparison to institutional sources. In other words, the

labourers are compelled to depend more on non-institutional sources due to their limited capacity.

In case of institutional sources of loan, the Grameen Banks (Assam Grameen Vikash Bank) is contributing the maximum loan to the cultivators. It is around 21 percent to the total loan taken by the cultivators in all groups as the branches of Grameen Banks are situated proximity to our study villages in comparison to Nationalised Commercial Banks. On the other hand, the labourers are not getting any loans from Grameen Banks as they are unable to offer any collateral security due to their landlessness and poverty, although one of the basic objectives of Grameen Banks is to extend rural credit to agricultural labourers. In respect of groups, there are negligible differences of extending rural credit to the cultivators from this source. It is around 21 percent to the total loan for group A, B and C cultivators.

The second important institutional source of loans is Commercial Banks. The amount of loan taken by the cultivators from this source is around 16 percent in all groups to their total loans whereas the labourers are not getting any loans from this source due to their landlessness and poverty as mentioned earlier. In respect of groups of villages for cultivators the amount of loan taken from commercial banks varies from about 16-17 percent to their total loans indicating no major distinction of loan taken by the groups of villages of cultivators as their value of land assets was almost the same.

The Co-operative Societies are contributing only 7-8 percent to the total loan taken by the cultivators and labourers in all groups as it has been observed that most of the co-operative Societies are not functioning well due to their weak management and inadequate financial resources. In respect of groups, there is no major distinction of loan taken by the cultivators and labourers from this source which is around 7-9 percent only to their total loans, although financial assets of cultivators were more than labourers. It indicates minimum role played by the co-operative societies in extending rural credit to the cultivators and labourers.

Among the non-institutional sources, the village money lender or Mahajan (local name) is contributing maximum loan to the labourers than cultivators. It is around 23 percent to the total loan for labourers in all groups as against around 14 percent for cultivators as it has been observed that the money lender supply credit almost freely for productive and non-productive purposes and he is easily accessible and maintains a close and personal contact with the cultivators and labourers, often

having relations with family extending over generations. In respect of groups, the share of loan from this source is around 23 percent to their total loans for group A, B and C labourers as against about 13-16 percent for cultivators. In fact, the groups of villages of labourers is taking almost 10 percent more loans from money lenders than cultivators as the labourers has no option rather than to depend on money lenders to overcome their financial emergencies relating to productive and unproductive purposes indicating possibility of rural indebtedness as the rate of interest of loan taken from village money lender is comparatively higher than loans taken from other sources.

Another important non-institutional source of credit for labourers is the loan taken from employer cultivators. It is around 9 percent to the total loan of labourers in all groups. In respect of groups there is no major distinction of loan taken by the labourers from this source which is around 9-10 percent to the total loan of group A, B and C villages. It has been observed during field survey that the labourers takes loans from employer cultivators for productive and consumption purposes by pledging their labour as they have no option due to their meager value of physical and financial assets.

Shopkeepers and commission agents also supply funds to cultivators and labourers mainly for productive purposes much before the crops mature. They force the cultivators and labourers to sell their produce at lower prices and they charge a heavy commission from them. It has been observed from Table 6.03 that the labourers are taking more loans from this source than cultivators. It is around 22 percent to their total loans for labourers in all groups as against 9 percent of cultivators as resource base of the labourers is less than cultivators and they take loan from this source particularly against cash crops like coconut and fruit orchards. In respect of groups of villages of labourers it is around 22 percent to their total loans as against almost 9 percent of cultivators.

Cultivators and labourers also borrow from their own relatives in cash or kind in order to tide over their temporary emergencies. These loans are generally contracted in an informal manner; they carry low or no interest and they are returned soon after the harvest. It is again the labourers who borrow more from this source than cultivators. It is around 18 percent in all groups for labourers as against 12 percent for cultivators. In respect of groups, it varies from 12-13 percent to their total loans for cultivators as against 17-18 percent for labourers.

Both the cultivators and labourers also take loans from miscellaneous sources like loan from friends, neighbours etc. Further, it is the labourers who borrow more from this source than cultivators. It is around 4 percent in all groups to their total loans for labourers as against almost 3 percent for cultivators. In respect of groups it varies from around 4-5 percent to their total loans for labourers in comparison to almost 3 percent for cultivators.

6.04. Per capita liabilities:

Per capita or per head liabilities is a better measure of indebtedness of female cultivators and agricultural labourers. Table 6.04 depicts the per capita liabilities of female cultivators and agricultural labourers in our study villages.

Table: 6.04
Per capita liabilities (in Rs.)

	Cultivators				Labourers			
	A	B	C	Average	A	B	C	Average
A. Institutional Source								
1. SHG	417.79 (20.02)	350.04 (16.73)	344.61 (16.27)	370.81 (17.66)	227.27 (15.66)	202.05 (14.50)	200.10 (14.80)	209.80 (15.00)
2. Grameen Banks	406.50 (19.48)	435.97 (20.84)	434.00 (20.49)	425.49 (20.27)	—	—	—	—
3. Commercial Banks	326.94 (15.67)	345.74 (16.53)	334.66 (15.80)	335.78 (16.0)	—	—	—	—
4. Co-operattive Societies	171.46 (8.21)	180.00 (8.60)	156.73 (7.39)	169.39 (8.07)	114.73 (7.91)	98.62 (7.07)	95.98 (7.09)	103.11 (7.37)
Sub-Total (A)	1322.69 (63.39)	1311.75 (62.72)	1270.00 (59.96)	1301.48 (62.01)	342.00 (23.58)	300.67 (21.58)	296.08 (21.89)	312.91 (22.37)
B. Non-institutional Source								
1. Money Lender	304.32 (14.58)	281.79 (13.47)	305.53 (14.42)	297.21 (14.16)	340.00 (23.44)	335.14 (24.05)	321.78 (23.80)	332.30 (23.76)
2. Employers	—	—	—	—	132.21 (9.11)	130.32 (9.35)	128.43 (9.49)	130.32 (9.31)
3. Shopkeepers and Commission Agents	173.06 (8.29)	179.85 (8.59)	199.47 (9.41)	184.12 (8.77)	325.47 (22.47)	320.82 (23.02)	296.26 (21.91)	314.18 (22.46)
4. Relatives	234.79 (11.25)	254.94 (12.19)	275.69 (13.01)	255.14 (12.15)	255.91 (17.64)	252.25 (18.10)	243.35 (17.99)	250.50 (17.91)
5. Other / Miscellaneous	51.53 (2.46)	62.98 (3.01)	67.38 (3.18)	60.63 (2.88)	54.78 (3.77)	54.00 (3.87)	66.07 (4.88)	58.28 (4.16)
Sub-Total (B)	763.70 (36.60)	779.56 (37.27)	848.07 (40.03)	797.11 (37.98)	1108.37 (76.41)	1092.53 (78.41)	1055.89 (78.10)	1085.58 (77.62)
Total (A+B)	2086.39	2091.31	2118.07	2098.59	1450.37	1393.20	1351.97	1398.49

Source: Field survey

N.B.: Figures in brackets are percentages

It has been observed from Table 6.04 that the per capita liabilities of female cultivators are more than labourers in all groups. It is around Rs.2100 for cultivators as against approximate to Rs.1400 for labourers in all groups indicating that the per capita liabilities for cultivators are almost 20 percent more than labourers as the

cultivators enjoys better opportunities than labourers for acquiring loans from institutional sources due to their land ownership. In respect of groups of villages of cultivators and labourers there is no major distinction of per capita liabilities which is around Rs.2100 for cultivators and Rs1300-1400 for labourers in group A, B and C.

It has also been observed that the per capita liabilities of cultivators from institutional sources are more than non-institutional sources as because they have their own land. The per capita liabilities for cultivators from institutional sources are around 62 percent to their total per capita liabilities in all groups as against only 38 percent from non-institutional sources. In absence of land holdings, the per capita liabilities of labourers from non-institutional sources are more than institutional sources. It is around 78 percent to their total per capita liabilities from non-institutional sources in all groups' as against only 22 percent from institutional sources.

In case of institutional sources, the per capita liabilities of cultivators from Grameen Banks are highest with around 20 percent to their total per capita liabilities in all groups. In respect of groups of villages of cultivators it varies from 19-20 percent to their total per capita liabilities. The second important source of institutional loans for cultivators is Self Help Groups where the per capita liabilities for cultivators in all groups are around 18 percent to their total per capita liabilities. It is the maximum for group A cultivators with around 20 percent to their total per capita liabilities and minimum in group C with about 16 percent indicating that the Self Help Groups in group A villages is better organised than group C. The per capita liabilities of cultivators from Commercial banks are almost 16 percent to the total per capita liabilities in all groups. In respect of group A, B and C cultivators there is no major distinction of per capita liabilities originated from commercial banks which is around 16 percent. The per capita liabilities for cultivators originated from Co-operative Societies is only 8 percent to the total per capita liabilities in all groups which is lowest among all the institutional sources as the Co-operative Societies are not functioning well in our study villages. In respect of groups, it varies from 7-8 percent for group A, B and C cultivators.

On the other hand, the sources of institutional credit for labourers are very limited. In the absence of landholdings they are not allowed to take loan from Grameen Banks and Commercial Banks. The two important sources of institutional credit for labourers are SHGs and Co-operative Societies. The per capita liabilities

originated from Self-Help Groups are almost 15 percent to their total per capita liabilities for labourers in all groups. In respect of groups of villages for labourers the per capita liabilities from SHGs varies from 14-16 percent to their total per capita liabilities. On the other hand, the per capita liabilities for labourers originated from Co-operative Societies are only 7 percent to their total per capita liabilities in all groups as the Co-operative Societies offer loans only for productive purposes. In respect of group A, B and C labourers it varies from 7-8 percent indicating no major distinction of per capita liabilities originated from Co-operative societies as financial assets and physical assets among them was almost the same.

Among the non-institutional sources, the village money lender or Mahajan is contributing maximum to the per capita liabilities of labourers than cultivators. It is around 24 percent for labourers in all groups as against only 14 percent for cultivators as the irregular earnings of labourers from casual jobs compel them to depend more on money lenders to tide over their financial emergencies. Moreover, there are also possibilities of loans inherited from their husband or father-in-law. In respect of groups, the per capita liabilities originated from money lender ranges between 23-24 percent to the total per capita liabilities for group A, B and C labourers as against 13-14 percent for cultivators as the cultivators can earn regular income from farm activities due to their land ownership. The per capita loan taken by the labourers from employer cultivator is around 9 percent in all groups. In respect of groups, almost the same percent of per capita liabilities have been observed for group A, B and C labourers as such loans are easily available by pledging their own labour. The per capita loan taken from shopkeepers and commission agents is higher for labourers than cultivators. It is around 22 percent to their total per capita liabilities for labourers in all groups as against approximate to 9 percent for cultivators. It indicates acute poverty among labourers as the labourers compel to take higher loans from this source before the maturity of cash crops like coconut and fruit orchards. In respect of groups, the per capita liabilities originated from shopkeepers and commission agents varies from about 23-24 percent to their total per capita liabilities for group A, B and C labourers as against around 8-9 percent for cultivators. The per capita liabilities originated from relatives are also higher for labourers than cultivators. It is around 18 percent to their total per capita liabilities for labourers in all groups as against around 12 percent for cultivators. The per capita liabilities originated from relatives ranges between 17-18 percent to their total per capita liabilities for group A, B and C

labourers in comparison to 11-13 percent for the groups of villages of cultivators. The per capita loan taken from miscellaneous sources like friends and neighbours is also higher for labourers than cultivators. It is around 4 percent to their total per capita liabilities for labourers in all groups as against 3 percent for cultivators. The per capita liabilities originated from miscellaneous sources varies from about 4-5 percent to their total per capita liabilities for group A, B and C labourers as against 2-3 percent for cultivators.

6.05. Purpose wise liabilities:

The female cultivators as well as agricultural labourers are having outstanding loans on their names and they are making the use of their loan for the different purposes like production, consumption, house construction, marriages, social ceremonies, health care and repayment of old debt. Table 6.05 shows the distribution of loan on the basis of the purpose of loan.

Table 6.05
Distribution of liabilities on the basis of purpose (in Rs.)

Purpose of Loan	Cultivators				Labourers			
	A	B	C	Average	A	B	C	Average
A. Outstanding Loans	61280.00 (40.78)	58931.00 (42.05)	59380.00 (43.13)	59864.00 (41.95)	45395.00 (45.36)	40603.00 (45.36)	39630.00 (45.8)	41876.00 (45.24)
B. Current Loans								
i) Production	54803.00 (36.47)	50298.00 (35.89)	47884.00 (34.78)	50995.00 (35.73)	7276.00 (7.27)	6284.00 (6.90)	5122.00 (5.92)	6227.33 (6.72)
ii) House construction or repairing	13164.00 (8.76)	12753.00 (9.10)	13217.00 (9.60)	13044.66 (9.14)	7516.00 (7.51)	6467.00 (7.10)	5625.00 (6.50)	6536.00 (7.06)
iii) Consumption	7664.00 (5.10)	7358.00 (5.25)	8398.00 (6.10)	7806.66 (5.47)	12129.00 (12.12)	12223.00 (13.42)	11941.00 (13.80)	12097.66 (13.06)
iv) Marriage, Social Ceremonies & Festivals	3231.00 (2.15)	2621.00 (1.87)	2754.00 (2.00)	2868.66 (2.01)	11419.00 (11.41)	11110.00 (12.20)	11301.00 (13.06)	11276.66 (12.18)
v) Health care	2569.00 (1.71)	2831.00 (2.02)	3580.00 (2.60)	2993.33 (2.09)	13490.00 (13.48)	12478.00 (13.70)	12036.00 (13.91)	12668.00 (13.68)
vi) Repayment of old debts	7559.00 (5.03)	5353.00 (3.82)	2464.00 (1.79)	5125.33 (3.59)	2853.00 (2.85)	1913.00 (2.10)	874.00 (1.01)	1880.00 (2.03)
Sub-Total (B)	88990.00 (59.22)	81214.00 (57.95)	78297.00 (56.87)	82833.66 (58.04)	54683.00 (54.64)	50475.00 (56.20)	46899.00 (54.20)	50685.66 (54.75)
Total (A+B)	150270.00	140145.00	137677.00	142697.00	100078.00	91078.00	86529.00	92561.66

Source: Field survey

N.B.: Figures in brackets are percentages

The amount of the outstanding loan is the most significant liability for both the cultivators and labourers. It has been observed from Table 6.05 that the percentage of outstanding loan of labourers in all groups is more than cultivators. It is around 45

percent to the total loans for labourers as against almost 42 percent for cultivators. In fact, outstanding loans for labourers are almost 3 percent higher than cultivators as they earn irregular income from casual jobs. In respect of groups of cultivators the percentage of outstanding loan varies from 41-43 percent to their total loans as there were no inter village difference of income.

On the other hand, the percentage of outstanding loans for the groups of villages of labourers is marginally higher than cultivators which have been worked out around 45-46 percent to their total loans, even though there were no intra village differences of income. Both the two phenomena indicate indebtedness among cultivators and labourers in our study villages.

However, current loans for both cultivators and labourers in all groups are higher than outstanding loans. It is around 58 percent to their total liabilities for cultivators in all groups as against 55 percent for labourers. It has been observed from the Table that a major part of current loans is taken by the cultivators for productive purpose, like improvement of land and purchase of agricultural inputs. The percentage of current loans for productive purposes for cultivators is around 36 to their total liabilities in all groups. In respect of groups of villages of cultivators the percentage of productive loans varies from about 35-36 to their total liabilities indicating no major distinction of productive loans taken by group A, B and C cultivators as the value of assets between groups was almost the same. On the other hand, the percentage of productive loans to the total liabilities for labourers is only 7 percent in all groups as they have no land of their loan. Although the labourers are uncertain about their land tenure, yet there may be the possibility of using this small amount of productive loan for purchasing agricultural inputs as the cultivators do not supply any inputs to labourers except land. It indicates the failure of land reform measure undertaken by the government particularly 'The Assam Adhiars Protection and Regulation Act'. In respect of groups of villages of labourers the percentage of productive loans to the total liabilities varies from about 6-7 percent. As the value of dwelling houses of cultivators was more than labourers, therefore the percentage of loans taken for house construction or repair is around 9 percent for cultivators in all groups as against around 7 percent to total liabilities for labourers. In respect of groups, the percentage of loans to the total liabilities for house construction / repair is about 9-10 for cultivators as against 6-7 for labourers.

Both the cultivators and labourers are also availing loans for consumption purposes particularly during lean agricultural period or when crop fails mostly due to irregular monsoons. It has been observed from the Table that the share of loan taken for consumption purpose is more than double for labourers than cultivators in all groups which is around 13 percent to the total liabilities for labourers in comparison to almost 5 percent for cultivators. As consumption loans are basically unproductive, therefore, the possibility of money burden and real burden for such loans may be higher for labourers than cultivators. In respect of groups, the percentage of such unproductive loans varies from about 12-13 for labourers as against 5-6 for cultivators.

Loan taken for the purpose of social ceremonies, marriages and festivals are also unproductive loans. It is again higher for labourers than cultivators. It is around 12 percent to the total liabilities for labourers in all groups as against only 2 percent for cultivators indicating mass poverty among labourers, compelling them to borrow more for unproductive purpose like social ceremonies, marriages and festivals. In respect of groups, there is negligible difference of loan taken for this purpose which is around 13 percent to the total liabilities for group C and 11 percent for group A labourers as against almost 2 percent to the total liabilities for the groups of villages of cultivators.

Health care is another unproductive purpose of loans where the labourers borrow more than cultivators. It is around 14 percent to the total liabilities for labourers in all groups as against only 2 percent for cultivators. In respect of groups, it varies from about 13-14 percent to the total liabilities for labourers as against around 2 percent for cultivators.

Just as poverty forces the labourers to borrow more for unproductive purposes, it is again their poverty which forces them to have little amount for paying off their old debt. The amount used for repaying old debt is only 2 percent to the total liabilities for labourers in all groups as against almost 4 percent for cultivators. In respect of groups it varies from 1-2 percent for labourers in comparison to almost 2-5 percent for cultivators. It indicates that both the sections of the society is using minimum amount for repaying old debt reflecting poverty and indebtedness among them.

6.06. Housing conditions:

The housing conditions of the families are a big factor for determining the standards of living. It affects the health and efficiency of the individuals. The housing conditions of both the sections, i.e. female cultivators and agricultural labourers are very poor. They are having small and unventilated houses. In many cases, they do not have the separate cattle yards. Generally it has been observed that the cultivators and labourers are running their subsidiary occupations from their homes, where they are keeping the milch animals, poultry etc. They are making the use of their rooms for storage of fodder, wheat, straw and other products.

Table 6.06 depicts the area and construction status of the houses occupied by the female cultivators and agricultural labourers in various groups of our study area.

It has been observed from Table 6.06 that the average number of houses of female cultivators is more than labourers as the resource base of cultivators is higher than labourers. It is around 146 for cultivators as against almost 130 for labourers in all groups indicating that both the sections of the society have more than two houses per head of their own. In respect of groups, the number of houses for group A cultivators is maximum with 167 and minimum in group C with 128 as the value of dwelling houses of group A cultivators was more than group C.

Table 6.06

Area and construction status of houses

Groups	No. of houses	Area Sq. feet	Bricked houses	Kacha houses	Mixed houses	Cemented houses	Electrified houses
Cultivators							
A	167	83166	112 (67.06)	10 (6.0)	28 (16.76)	17 (10.18)	122 (73.05)
B	144	65088	88 (61.11)	11 (7.63)	32 (22.22)	10 (9.04)	105 (72.91)
C	128	54784	70 (54.68)	17 (13.28)	33 (25.78)	8 (6.26)	91 (71.09)
Average	146.33	67679.33	90 (61.50)	12.66 (8.65)	31 (21.18)	11.66 (7.96)	106 (72.43)
Labourers							
A	148	67044	86 (57.97)	28 (18.91)	29 (19.59)	5 (3.53)	94 (63.51)
B	131	53841	74 (56.48)	26 (19.84)	28 (21.37)	3 (2.29)	81 (61.83)
C	112	47904	61 (54.46)	25 (22.32)	24 (21.42)	2 (1.78)	67 (59.82)
Average	130.33	56263	73.66 (56.52)	26.33 (20.20)	27 (20.71)	3.33 (2.55)	80.66 (61.88)

Source: Field survey

N.B.: Figures in brackets are percentages to the number of houses

Similar phenomenon has been observed for labourers where the number of houses for group A labourers is highest with 148 and lowest in group C with 112 as the value of dwelling houses for group A labourers was almost 17 percent of the total value of their assets as against only 15 percent for group C.

The average square feet area of houses for cultivators is also more than labourers. It is around 68000 sq. feet for cultivators as against almost 56000 sq. feet for labourers in all groups indicating that the living conditions of cultivators are more spacious than labourers. In respect of groups, the square feet area of houses for both the cultivators and labourers are highest in group A and lowest in group C indicating that the living conditions of group A cultivators and labourers are more spacious than group C.

The number of bricked houses for cultivators is also higher than labourers as they can enjoy better opportunity to earn more farm income due to their land ownership. The percentage of bricked houses to the total number of houses for cultivators is around 61 in all groups as against almost 44 for labourers. In respect of groups, the percentage of bricked houses to the total number of houses for group A cultivators is maximum with around 67 and minimum in group C with around 55 as farm income for group A cultivators was more than group C. In the absence of farm income, the labourers have to depend upon casual work to generate income. Since, income from casual labour for group A labourers was more than group C, therefore the percentage of bricked houses for group A labourers is highest with around 58 to their total number of houses and lowest in group C with about 54.

On the other hand, the percentage of kuchha houses to the total number of houses is around 20 percent for labourers in all groups in comparison to 9 percent for cultivators indicating better housing conditions for cultivators than labourers. In respect of groups, the percentage of kuchha houses to the total number of houses for group C cultivators is maximum with around 13 and minimum in group A with about 6 indicating that the housing condition of group A cultivators is better than group C as the farm income of group A cultivators was higher than group C. Similar phenomenon has been observed for groups of villages of labourers where the percentage of kuchha houses for group C labourers is highest with around 22 and lowest in group A with about 19 as income from casual labour for group A labourers were highest.

The percentage of mixed houses (Pucca and Kuchha) to the total number of houses for cultivators and labourers is almost the same in all groups i.e., around 21 percent to their total number of houses. In respect of groups, the percentage of mixed houses for group C cultivators is highest with around 26 to their total number of houses and lowest in group A with around 17 where the difference is almost 9 percent. Similarly, the percentage of mixed houses for group C labourers is highest with around 21 and lowest in group A with about 19 where the difference is almost 2 percent. It indicates that there is no difference of the distribution of mixed houses within the groups of villages under study. But there are differences for the distribution of mixed houses between the two groups.

Similarly, the percentage of cemented houses to the total number of houses is also higher for cultivators than labourers. Such percentages are almost 8 for cultivators in all groups as against only about 2 for labourers indicating better housing condition of cultivators than labourers. In respect of groups, the percentage of cemented houses for group A cultivators are maximum with around 10 percent and minimum in group C with almost 6 percent to their total number of houses where the difference is about 4 percent. Similarly, the percentage of cemented houses for group A labourers is maximum with around 3 percent to their total number of houses and minimum in group C with about 2 percent. It indicates that the housing condition of group A cultivators and labourers is better than group C.

Electricity connection is an indicator of standard of living of a family. But the percentage of electrified houses for labourers is lower than cultivators. It is around 62 percent to the total number of houses for labourers in all groups as against almost 72 percent for cultivators. In respect of groups, the percentage of electrified houses to the total number of houses varies from 72-73 percent for cultivators as against 60-63 percent for labourers indicating better standard of living for groups of villages of cultivators than labourers.

6.06.1. Cattle yard status:

As the female cultivators as well as agricultural labourers are having diary as their main subsidiary occupation, therefore they are keeping buffaloes, cows, goats etc to substantiate their income. Some of the cultivators those are having the cattle have either separate cattle yards or joint cattle yards at their places of living. The female cultivators and particularly the agricultural labourers are having very small space for

their living and when they attach the cattle yard in their own houses, their living becomes more difficult. On the one hand they are having their problem of accommodation and on the other they are compelled to keep the cattle on their houses just to substantiate their income. The cattle yard status of female cultivators and agricultural labourers in the groups of villages is represented in Table 6.07

Table 6.07
Cattle yard status of the groups of study villages

Groups	Cultivators					Labourers				
	Number of houses	Total cattle yards	Joint cattle yards	Separate cattle yards	No cattle yards	Number of houses	Total cattle yards	Joint cattle yards	Separate cattle yards	No cattle yards
A	167	78	18 (23.07)	45 (57.69)	15 (19.23)	148	69	18 (26.08)	33 (47.82)	18 (26.08)
B	144	67	17 (25.37)	36 (53.73)	14 (20.89)	131	70	19 (27.14)	32 (45.71)	19 (27.14)
C	128	65	19 (29.23)	32 (49.23)	14 (21.53)	112	64	20 (31.25)	20 (31.25)	24 (37.5)
Average	146.33	70	18 (25.71)	37.66 (53.80)	14.33 (20.47)	130.33	67.66	19 (28.08)	28.33 (41.87)	20.33 (30.05)

Source: Field survey

N.B.: Figures in brackets are percentages to the number of houses

It has been observed from Table 6.07 that the average number of cattle yards for cultivators in all groups is more than labourers as the resource base of cultivators is higher than labourers. The average number of cattle yards for cultivators is 70 in all groups as against about 67 of labourers. Out of the average cattle yards for cultivators, around 26 percent is joint cattle yards in all groups as against almost 28 percent for labourers. It shows that the percentage of joint cattle yards for labourers is more than cultivators in all groups indicating that the labourers can have very small space for living leading to the problem of accommodation and their living more difficult. In respect of groups, the percentage of joint cattle yards for cultivators is the maximum in group C with about 29 percent and minimum in group A with around 23 to their average cattle yards. Similarly the percentage of joint cattle yards to the average cattle yards for group C labourers is the maximum with around 31 and minimum in group A with about 26. It indicates that the standard of living of group C cultivators and labourers are lower than group A, although there was no inter village difference of income within the groups of villages of cultivators and labourers.

But the percentage of separate cattle yards of cultivators in all groups is more than labourers as the value of financial assets of cultivators was more than labourers. It is around 54 percent to the average cattle yards for cultivators in all groups as

against 42 percent for labourers. In respect of groups, the percentage of separate cattle yards for group A cultivators is highest with around 58 and lowest in group C with about 49 to their average cattle yards as farm income for group A cultivators was almost 2 percent more than group C. Similarly, the percentage of separate cattle yards to the average cattle yards for labourers is also maximum for group A labourers with around 48 and minimum in group C with about 31 indicating lower standard of living of group C labourers than group A.

Further, the percentage of households to the average cattle yards without cattle yards for labourers in all groups is also higher than cultivators. It is around 30 percent to the average cattle yards for labourers as against almost 20 percent for cultivators in all groups as the cultivators enjoy better opportunities to derive regular income from farm activities in comparison to irregular income of labourers from casual jobs. In respect of groups, the percentage of households without cattle yards for group C cultivators is maximum with around 21 and minimum in group A with about 19 indicating better living standard for group A cultivators than group C. Similarly, the percentage of households without cattle yards for group C labourers is also higher than group A. It is around 37 percent to the average cattle yards for group C labourers which are highest and lowest in group A with only 26 percent indicating that the standard of living of group A labourers is better than group C.

6.06.2. Ventilation status of houses:

The proper ventilation in the houses is most desirable. It is very much required for a healthy family. The female cultivators as well as agricultural labourers both are having small houses, most of the time they are not properly planned. The ventilation facility is not proper in such houses. Table 6.08 depicts the ventilation status of these houses.

Table 6.08:
Ventilation status of houses

Groups	Cultivators			Labourers		
	No. of houses	Ventilated houses	Unventilated houses	No. of houses	Ventilated houses	Unventilated houses
A	167	87 (52.09)	80 (47.90)	148	70 (47.29)	78 (52.70)
B	144	74 (51.38)	70 (48.61)	131	61 (46.56)	70 (53.43)
C	128	63 (49.21)	65 (50.78)	112	48 (42.85)	64 (57.14)
Average	146.33	74.66 (51.02)	71.66 (48.97)	130.30	59.66 (45.79)	70.66 (54.23)

It has been observed from Table 6.08 that the percentage of ventilated houses for cultivators in all groups is higher than labourers. It is around 51 percent to the average number of houses for cultivators in all groups as against about 46 percent for labourers indicating that the housing conditions of labourers are comparatively unhealthier than cultivators. In respect of groups, the percentage of ventilated houses to the average number of houses is maximum for group A cultivators with around 52 and minimum in group C with about 49 as farm income for group A cultivators was almost 81 percent to their total income in comparison to around 78 percent of group C. Similar phenomenon has been observed for labourers where the percentage of ventilated houses to the average number of houses for group A labourers is highest with around 47 and lowest in group C with about 43 as income from casual work for group A labourers was almost 3 percent more than group C. On the other hand, the percentage of unventilated houses for labourers in all groups is more than cultivators. The percentage of unventilated houses to the average number of houses for labourers in all groups is around 54 as against about 49 for cultivators indicating lower standard of living of labourers than cultivators. In respect of groups, the percentage of unventilated houses to the average number of houses is highest for group C cultivators with around 51 and lowest in group A with about 48. On the other hand, the percentage of unventilated houses to the average number of houses for group C labourers is the maximum with around 57 and minimum in group A with about 53. It indicates that the living condition for group A cultivators and labourers is better than group C.

6.07 Access to safe drinking water:

The extent to which life of common man is becoming better in terms of availability of safe drinking water is an essential index of quality of modern life. It is common knowledge that safe drinking water is a direct guard against various diseases.

Table 6.09 depicts source wise collection of drinking water by female cultivators and agricultural labourers.

It has been observed from Table 6.09 that about 85 percent of households for cultivators in all groups are accessing drinking water from taps, tube wells and wells as against around 81 percent for labourers. In fact, the percentage of household for cultivators accessing safe drinking water from various sources like taps, tube wells and wells is more than labourers in all groups as the income of the cultivators is

regular in comparison to irregular income of labourers. In other words, about 15 percent of household for cultivators and around 19 percent of labourers is depriving from safe drinking water indicating possibility of water borne diseases for both the sections of the society.

Table 6.09

Source wise collection of drinking water

Group	Cultivators					Labourers				
	No. of household	No. of household having access to safe drinking water				No. of household	No. of household having access to safe drinking water			
		Tap	Tube well	Well	Total		Tap	Tube well	Well	Total
A	78	2 (2.56)	56 (71.79)	9 (11.53)	67 (85.89)	69	0	43 (62.31)	14 (20.28)	57 (82.60)
B	67	1 (1.49)	48 (71.64)	8 (11.94)	57 (85.07)	70	0	47 (67.14)	9 (12.85)	56 (80.0)
C	65	0	45 (69.23)	9 (13.84)	54 (83.07)	64	0	44 (68.75)	7 (10.93)	51 (79.68)
Average	70	1 (1.42)	49.66 (70.94)	8.66 (12.37)	59.33 (84.75)	67.66	0	44.66 (66.00)	10 (14.77)	54.66 (80.78)

Source: Field survey

N.B.: Figures in brackets are percentages to the number of houses

The percentage of households accessing drinking water from tube wells is highest in all groups for both cultivators and labourers which are around 71 for cultivators as against 66 for labourers as it has been observed that the ground water is accessible easily in our study villages, possibly may be due to heavy rainfall during rainy season. In other words, the percentage of households for cultivators accessing drinking water from tube wells is more than labourers by almost 5 percent in all groups. The possible reason may be that the cultivators are getting more benefit from government sponsored scheme for supply of free tube wells. But the percentage of households for cultivators and labourers accessing drinking water from wells is around 12-15 in all groups. However, the percentage of household accessing drinking water from tap is negligible for cultivators and labourers which is around 1 percent for cultivators in all groups as against zero percent for labourers as connection of tap is costlier. Moreover, there is no government scheme for supply of drinking water through tap in our study villages.

In respect of groups, the percentage of household accessing safe drinking water from tap, tube wells and wells varies from around 83-86 percent for group A, B and C cultivators. It indicates that around 14-17 percent of household for groups of villages of cultivators are accessing drinking water from unsafe sources like ponds,

rivers etc which may lead to water borne diseases. The percentage of household accessing drinking water from tube wells varies from about 69-72 for group A, B and C cultivators as it has been observed during field survey that the ground water level in our study villages is not so deep and therefore cost of boring for tube wells is comparatively lower than wells. Further, the percentage of household accessing drinking water from wells varies from 12-14 for cultivators. But the percentage of households having tap is around 2 percent for group A cultivators as against zero percent for group C as the farm income for group A cultivators was more than group C. This shows that there is no major distinction among the groups of villages of cultivators for accessing safe drinking water from various sources as their income from various sources was almost the same.

On the other hand, the percentage of household accessing drinking water from safe sources like tube wells, wells and tap varies from about 80-83 percent for groups of villages of labourers indicating that almost 17-20 percent of household for groups of villages of labourers is accessing drinking water from unsafe sources. Although the percentage of household accessing drinking water from tube wells is maximum for group C labourers with around 69 and minimum in group A with about 62, yet almost 20 percent of group A labourers is accessing drinking water from wells as against only 11 percent of group C. However, the percentage of household for labourers accessing drinking water from tap is zero. This shows that there is no major distinction among the groups of villages of labourers for accessing safe drinking water from various sources as there was no inter village difference of income.

6.08 Access to toilet facility:

Toilet facility is a cornerstone of sanitation and human health. Improved sanitation with proper toilet contributes enormously to human health and well-being, especially for women. Using proper toilets may prevent the transfer of bacteria, viruses and parasites found in human excreta which otherwise contaminate water resources, soil and food. This contamination is a major cause of diarrhea, the second biggest killer of children in developing countries and leads to other major diseases such as cholera, schistosomiasis and trachoma. Table 6.10 depicts percentage of household having toilet facilities in our study villages.

It has been observed from Table 6.10 that the percentage of household having toilet facilities is around 65 for cultivators in all groups as against only about

49 for labourers. The possible reason for having better toilet facilities for cultivators than labourers may be due to their higher resource base. However, almost one-third of cultivators (around 35 percent) and half of the labourers (almost 50 percent) are not having toilet facilities in all groups. It indicates higher incidence of risk for several diseases for both cultivators and labourers and loss of physical environment as toilet facilities can ensure safety, dignity and self-esteem.

Table: 6.10
Household having toilet facilities

Group	Cultivators						Labourers					
	No. of household	Household having toilet facilities				Households not having toilet facilities	No. of household	Household having toilet facilities				Households not having toilet facilities
		Pucca toilet with separate tank	Semi-pucca with well tank	Kacha toilet or pit toilet	Total			Pucca toilet with separate tank	Semi-pucca with well tank	Kacha toilet or pit toilet	Total	
A	78	5 (6.41)	9 (11.53)	38 (48.71)	52 (66.66)	26 (33.33)	69	2 (2.89)	7 (10.14)	28 (40.57)	37 (53.62)	32 (46.37)
B	67	4 (5.97)	8 (11.94)	32 (47.76)	44 (65.71)	23 (34.32)	70	2 (2.85)	6 (8.57)	26 (37.14)	34 (48.57)	36 (51.42)
C	65	2 (3.07)	8 (12.30)	31 (47.69)	41 (63.07)	24 (36.92)	64	1 (1.56)	6 (9.37)	22 (34.37)	29 (45.31)	35 (54.68)
Average	70	3.66 (5.23)	8.33 (11.90)	33.66 (48.09)	45.65 (65.23)	24.33 (34.76)	67.66	1.66 (2.46)	6.33 (9.36)	25.33 (37.44)	33.33 (49.26)	34.33 (50.74)

Source: Field survey

N.B.: Figures in brackets are percentages to the number of household

While looking at the various types of toilet facilities, it has been found that majority of toilets for cultivators and labourers in all groups are kuchha which is a hole dug in the ground with a small bamboo structure built around it. The percentage of household for such kuchha toilets is higher for cultivators than labourers. It is around 48 percent for cultivators in all groups as against almost 37 percent for labourers as most of the labourers use open area preferably agricultural field for excretion. As the cultivators earn regular farm income, therefore the households having semi pucca and pucca toilets for cultivators in all groups is also more than labourers. The percentage of households having semi-pucca toilets with well tank is around 12 in all groups for cultivators as against almost 9 for labourers. On the other hand, the percentage of households having pucca toilets with septic tank is only about 5 for cultivators in all groups in comparison to almost 2 for labourers as the income earned by labourers from casual jobs are irregular.

In respect of groups of villages for cultivators, the households having toilet facilities varies from about 63-67 percent indicating that almost 33-37 percent of

household for group A, B and C cultivators fails to access any toilet facilities. It indicates subsistence level of living and poverty among the groups of villages for cultivators. It also indicates higher incidence of diarrhea and other diseases for groups of villages of cultivators. Moreover, the percentage of households with kuchha toilet is around 48-49 for the groups of villages of cultivators as against almost 11-12 percent of households with semi-pucca toilets. Further, the percentage of households having pucca toilet with septic tank varies from 3-6 for groups of villages of cultivators. It indicates that a significant percent of households for cultivators are not benefited by the 'Anamoy Achari' sponsored by the government of Assam for free supply of toilets.

For the groups of villages of labourers, the percentage of households having toilet facilities is the maximum for group A with around 54 and minimum in group C with about 45. In other words, the percentage of households for group C labourers without toilet facilities is the maximum with around 55 and minimum in group A with about 46 indicating possibility of higher risk of diarrhea and other diseases for group C labourers than group A. However, the percentage of group A labourers with kuchha toilet is maximum with around 41 and minimum in group C with about 34 as against 8-10 percent of households with semi-pucca toilets for the groups of villages of labourers. Further, the percentage of households having pucca toilet for groups of villages of labourers is negligible which is around 2-3 percent. It indicates poor levels of living for the groups of villages of labourers like the cultivators, although the percentage of households without toilet facilities for the groups of villages of cultivators is lower than labourers.

6.09 Access to radio, television and mobile phone:

Radio, television and mobile phone is the Information and Communication Technology (ICT) which can be a non-income influence on economic well-being of female cultivators and agricultural labourers as such technologies can be utilized for providing accurate, timely, relevant information and services to them, thereby facilitating an environment for more remunerative agriculture. Table 6.11 depicts the percentages of households for cultivators and labourers with radio, television and mobile phones in our groups of study villages.

Table 6.11
Households having radio, television and mobile phones

Groups	Cultivators				Cultivators			
	No. of households	Radio	Television	Mobile Phones	No. of households	Radio	Television	Mobile Phones
A	78	18 (23.07)	9 (11.53)	11 (14.10)	69	12 (7.39)	7 (10.14)	9 (13.04)
B	67	12 (16.92)	7 (10.44)	9 (13.43)	70	11 (15.71)	7 (10.00)	8 (11.42)
C	65	11 (16.92)	6 (9.23)	9 (13.84)	64	9 (14.06)	5 (7.81)	6 (9.37)
Average	70	13.66 (19.51)	7.33 (10.47)	9.66 (13.80)	67.66	10.66 (15.76)	6.33 (9.36)	7.66 (11.33)

Source: Field survey

N.B.: Figures in brackets are percentages to the number of households

It has been observed from Table 6.11 that the percentage of households with radio, television and mobile phones for cultivators in all groups is higher than labourers as the cultivators can earn regular income due to their land ownership. Almost 11-19 percent of households for cultivators in all groups have radios, televisions and mobile phones as against about 8-16 percent of households for labourers. It indicates that a significant percent of households for cultivators and labourers have fails to access modern information and communicational devices and therefore they are ignorant about latest information relating to production, marketing and even family planning, although labourers are comparatively more disadvantaged than cultivators in accessing such information. However, the percentage of households having radio is more than other gadgets for both the sections as cost of radio is comparatively less than other gadgets and it can also be run without electricity. The percentage of households having television and mobile users is almost negligible for cultivators and labourers in all groups. The possible reasons may be the problem of poverty for both the sections of the society and irregular supply of electricity, although the percentage of households having electricity connection is more than 60 for cultivators and labourers.

In respect of groups, the percentage of households having radio varies from about 20-23 for group A, B and C cultivators as against 14-17 percent for labourers as the values of financial assets for groups of villages of cultivators was more than labourers. On the other hand, the percentage of households having televisions and mobile phones varies from about 9-14 percent and 8-15 percent for groups of villages of cultivators and labourers respectively. It indicates that both the sections of the rural society fails to access latest information about who is buying their farm products, how

much is being offered, who are potential buyers, what are the prevailing wage rate in nearby areas, what are the possible costs and what will be the weather conditions which are very important relating to decision making of any kind of investment in agriculture and allied activities.

6.10 Health problems and health care services:

6.10.1. Perceived health problems:

The data on perceived health problems has been collected for a period of two weeks, prior to the date of interview. The morbidity load among the female cultivators and agricultural labourers is quite high as represented in Table 6.12.

It has been observed from Table 6.12 that the percentage of cultivators without having any perceived health problems is higher than labourers in all groups. It is around 17 percent for cultivators in all groups as against only about 10 percent for labourers indicating higher incidence of illness among the labourers compared to cultivators.

In respect of groups, the percentage of cultivators without having any perceived health problem varies from around 15-17 as against 6-13 for labourers. The percentages of cultivators suffering from back pain, joint pain and asthma is around 42, 53 and 11 respectively in all groups as against almost 44, 55 and 10 for labourers. It indicates that there is no major distinction of work related health hazards like chronic skeletal muscular and postural health problems among cultivators and labourers. In respect of groups, the percentages of cultivators having back pain, joint pain and asthma varies from about 41-45, 52-53 and 10-13 respectively as against 42-47, 55-56 and 8-19 for labourers in group A, B and C indicating no major distinction of work related health hazards among the groups of villages of cultivators and labourers as labour time use for both the sections of the society was almost the same. However, the incidence of water borne diseases like diarrhoea and jaundice is around 29 and 24 percent respectively for cultivators in all groups as against almost 35 and 26 percent for labourers as around 20 percent of household for labourers accessed drinking water from unsafe sources in comparison to almost 15 percent of household for cultivators.

Table 6.12

Illness distribution among cultivators and labourers

Sl. No.	Illness	Cultivators				Labourers			
		A	B	C	Average	A	B	C	Average
1	Back Pain	32 (41.02)	28 (41.79)	29 (44.61)	29.66 (42.38)	29 (42.02)	31 (44.28)	30 (46.87)	30 (44.33)
2	Joint Pain	41 (52.56)	35 (52.23)	36 (53.73)	37.33 (53.33)	38 (55.07)	37 (52.85)	36 (56.25)	37 (54.68)
3	Hand & Leg Pain	5 (6.41)	4 (5.97)	5 (7.69)	4.66 (6.66)	6 (8.69)	7 (10.0)	8 (12.50)	7 (10.34)
4	Rheumatism	3 (3.84)	3 (4.47)	2 (3.07)	2.66 (3.80)	3 (4.34)	4 (5.71)	5 (7.81)	4 (5.91)
5	Asthma	8 (10.25)	7 (10.44)	9 (13.84)	8 (11.42)	7 (10.14)	6 (8.57)	8 (12.50)	7 (10.34)
6	Allergy	3 (3.84)	2 (2.98)	3 (4.61)	2.66 (3.80)	2 (2.89)	3 (4.28)	3 (4.68)	2.66 (3.94)
7	Fever	9 (11.53)	10 (14.92)	11 (16.92)	10 (14.28)	8 (11.59)	7 (10.0)	6 (9.37)	7 (10.34)
8	Headache	10 (12.82)	8 (11.94)	6 (9.23)	8 (11.42)	9 (13.04)	8 (11.42)	9 (14.06)	8.66 (12.80)
9	Cough	2 (2.56)	3 (4.47)	4 (6.15)	3 (4.28)	5 (7.24)	6 (8.57)	7 (10.93)	6 (8.86)
10	Abdominal Pain	6 (7.69)	4 (5.97)	6 (9.23)	5.33 (7.61)	8 (11.59)	9 (12.85)	10 (15.62)	9 (13.30)
11	General malaise	18 (23.07)	17 (25.37)	17 (26.15)	17.33 (24.76)	18 (26.08)	19 (27.14)	20 (31.25)	19 (28.08)
12	Chest Pain	1 (1.28)	2 (2.98)	3 (4.61)	6 (8.57)	4 (5.79)	5 (7.14)	6 (9.37)	5 (7.38)
13	Typhoid	1 (1.28)	1 (1.49)	—	2 (2.85)	2 (2.89)	1 (1.42)	3 (4.68)	2 (2.95)
14	Diarrhea	19 (24.35)	20 (29.85)	22 (33.84)	20.33 (29.04)	23 (33.33)	24 (34.28)	25 (39.06)	24 (35.47)
15	Jaundice	17 (21.79)	16 (23.88)	18 (27.69)	17 (24.28)	16 (23.18)	17 (24.28)	19 (29.68)	17.33 (25.61)
16	Diabetes	2 (2.56)	3 (4.47)	1 (1.53)	2 (2.56)	4 (5.79)	3 (4.28)	2 (3.12)	3 (4.43)
17	High Blood Pressure	3 (3.84)	4 (5.97)	2 (3.07)	3 (4.28)	4 (5.79)	5 (7.14)	3 (4.68)	4 (5.91)
18	Trachoma	25 (32.05)	23 (34.32)	26 (40.0)	24.66 (35.23)	24 (34.78)	25 (35.71)	27 (42.18)	25.33 (37.44)
19	Leucorrhoea	7 (8.97)	8 (11.94)	9 (13.84)	8 (11.42)	6 (8.69)	7 (10.0)	8 (12.50)	7 (10.34)
20	Yellow vaginal discharge	3 (3.84)	2 (2.98)	3 (4.61)	2.66 (3.80)	5 (7.24)	6 (8.57)	7 (10.93)	6 (8.86)
21	Lump Breast	1 (1.28)	1 (1.49)	—	0.66 (0.95)	1 (1.44)	2 (2.85)	1 (1.56)	1.33 (1.97)
22	Irregular bleeding	4 (5.18)	6 (9.62)	5 (8.95)	5 (7.14)	6 (8.69)	8 (11.42)	9 (14.06)	7.66 (11.33)
23	Nil	14 (17.94)	12 (17.91)	10 (15.38)	12 (17.14)	9 (13.04)	7 (10.0)	4 (6.25)	6.66 (9.85)
	Number of cultivators/labourers	78	67	65	70	69	70	64	67.66

Source: Field survey

N.B.: Figures in brackets are percentages to the numbers of cultivators and labourers

It has been observed from the Table that the incidence of water borne diseases like diarrhoea and jaundice is higher for group C cultivators and labourers. The incidence of diarrhoea and jaundice is around 35 and 28 percent respectively for group C cultivators in comparison to about 39 and 30 percent for labourers of the

same group. In contrast, the incidence of diarrhoea and jaundice is around 24 and 22 percent respectively for group A cultivators and almost 33 and 23 percent for labourers of the same group. The possible reason for such higher incidence of diarrhoea and jaundice for group C cultivators and labourers compared to group A may be due to lack of proper drinking water facilities. The incidence of seasonal ailments are comparatively low probably due to the fact that the labour time use of cultivators and labourers in harvesting of winter rice is higher when the scorching sun is low. The three important seasonal ailments are fever, headache and cough where the incidence of illness of such diseases for labourers is around 10, 13 and 9 percent respectively as against almost 12, 13 and 7 percent for cultivators in all groups. In respect of groups, the incidence of fever, cough and headache varies from about 9-12 percent, 7-11 percent and 13-14 percent respectively for group A, B and C labourers as against almost 12-17 percent, 3-6 percent and 9-13 percent for cultivators. It indicates that the incidence of fever and cough among the groups of cultivators and labourers are almost the same. But the incidence of headache among the groups of villages of labourers is almost 2-3 times more than cultivators. The possible reason may be the higher labour time use by the groups of villages of labourers in post harvest operations like winnowing and grinding.

Moreover, the incidence of general malaise and abdominal pain is almost the same for cultivators and labourers in all groups. The percentage of general malaise and abdominal pain for cultivators and labourers in all groups is around 26-28 and 12-13 respectively. It is an indicative of under-nourishment and poor health for both cultivators and labourers as such diseases mainly arise from acidity problems caused by improper and irregular food habits. In respect of groups, the incidence of general malaise and abdominal pain varies from about 23-26 percent and 7-9 percent respectively for cultivators as against almost 26-31 percent and 12-16 percent for labourers in group A, B and C. It indicates that acidity problem caused by improper and irregular food habits for groups of villages of cultivators and labourers is almost the same reflecting their under-nourishment and poor health.

The incidence of trachoma created mainly by poor sanitation is marginally higher for labourers than cultivators. It is around 38 percent for labourers in all groups as against about 35 percent for cultivators as the percentage of households without toilet facilities was higher for labourers than cultivators. In respect of groups, the incidence of trachoma is highest for group C labourers with about 42 percent and

lowest in group A with around 35 percent. Similarly, it is the maximum for group C cultivators with about 40 percent and minimum in group A with only 32 percent. Higher incidence of trachoma for group C cultivators and labourers is the indicative of improper sanitary facilities as the percentage of households without toilet facilities for group C cultivators and labourers was higher than group A. The incidence of high blood pressure and diabetes is almost negligible for both the sections of the society as they are undernourished and poor and unable to enjoy luxurious life which is one of the important causes of such diseases.

6.10.2. Reproductive health:

Compared to the load of general ailments, the proportion of reproductive health problem like leucorrhoea and irregular bleeding among cultivators and labourers are very small. The incidence of leucorrhoea is around 10-11 percent for cultivators and labourers in all groups. On the other hand, the incidence of irregular bleeding for cultivators in all groups is only about 7 percent in comparison to almost 11 percent for labourers. Although the incidence of leucorrhoea for cultivators and labourers is almost the same in all groups, the incidence of irregular bleeding for labourers is higher than cultivators. It indicates ignorance and lack of awareness among labourers for proper medical attention during bleeding due to their poverty and illiteracy. In respect of groups, the incidence of leucorrhoea is maximum for group C cultivators with around 14 percent and minimum in group A with about 9 percent. Similarly, the incidence of irregular bleeding for group C cultivators is highest with around 9 percent and lowest in group A with about 5 percent. Same trend has been observed for group C labourers where the incidence of leucorrhoea is maximum with about 12 percent and minimum in group A with around 9 percent. The incidence of irregular bleeding for group C labourers is also highest with about 14 percent and lowest in group A with almost 9 percent. It indicates higher incidence of poverty and illiteracy among group C cultivators and labourers compelling them to follow traditional method of delivery at home without proper medical attention. Thus the general trends in the morbidity pattern reveal that their ailment is related more with poverty and occupation rather than with life style. On the other hand, the proportion of reproductive health problems such as abortion, still birth and premature delivery is relatively high for both cultivators and labourers as shown in Table 6.13

Table 6.13
Reproductive health problems among ever married cultivators and labourers

Sl. No.	Illness	Cultivators				Labourers			
		A	B	C	Average	A	B	C	Average
A	Abortion								
1	Spontaneous	6 (8.57)	5 (8.47)	6 (10.52)	5.66 (9.13)	6 (10.34)	8 (13.33)	9 (16.07)	7.66 (13.21)
2	Induced	4 (5.71)	3 (5.08)	5 (8.77)	4 (6.45)	3 (5.17)	6 (10.0)	6 (10.71)	5 (8.62)
B	Other Problems								
1	Still Birth	9 (12.85)	8 (13.55)	9 (15.78)	8.66 (12.06)	7 (12.06)	8 (13.3)	8 (14.28)	7 (13.97)
2	Premature delivery	5 (7.14)	7 (11.86)	9 (15.78)	7 (11.29)	7 (12.06)	9 (15.0)	11 (19.64)	9 (15.51)
Total (A+B) (Including abortion)		24 (34.28)	23 (38.98)	29 (50.87)	25.33 (40.86)	23 (39.65)	31 (51.66)	32 (57.16)	28.66 (49.42)
Total No. of ever married		70	59	57	62	58	60	56	58

Source: Field survey

N.B.: Figures in brackets are percentages

It has been observed from Table 6.13 that the spontaneous delivery of agricultural labourers in all groups is higher than cultivators. It is around 13 percent to the average ever-married labourers as against almost 9 percent for cultivator indicating higher incidence of poverty, illiteracy and undernourishment among labourers in comparison to cultivators, although there are some other reasons of spontaneous abortions like lack of proper medical attention during fever and bleeding, death of the foetus, abdominal pain, drug-induced (drugs for mental disorder problems) and fever. In respect of groups, the percentage of spontaneous abortion is the maximum for group C cultivators with around 11 to the average ever-married cultivators and minimum in group B with about 8. Similarly the percentage of spontaneous abortion to the average ever-married labourers is the maximum in group C with around 16 and minimum in group A with about 10. It indicates higher incidence of poverty, under-nourishment and ignorance among group C cultivators and labourers, although there were no intra village difference of labour time use and income.

It has also been observed that the percentage of induced abortion for labourers and cultivators in all groups is almost the same. It is around 9 percent for labourers to the average ever-married labourers and almost 6 percent for cultivators as there are tendencies to terminate unwanted pregnancies and apprehension regarding birth of another girl child (during the subsequent pregnancy) for cultivators and labourers

possibly due to lack of proper knowledge about family planning devices, illiteracy and gross neglect towards girl child. In respect of groups, the percentage of induced abortion is the maximum for group C cultivators with around 9 and minimum in group A with about 6. Similar trend has been observed for groups of villages of labourers where the percentage of induced abortion to the average ever-married labourers is the maximum in group C with about 11 and minimum in group A with around 5 indicating higher level of apprehension regarding birth of another girl child and dependence on abortion for controlling fertility among group C cultivators and labourers in comparison to group A, although there are some other reasons of induced abortion like economic hardships, lack of health, lack of spacing between pregnancies and termination of unwanted pregnancies.

Similarly, the percentage of premature delivery to the average ever-married labourers is also higher than cultivators in all groups. It is around 16 percent for labourers in all groups as against 11 percent for cultivators indicating the same i.e. higher incidence of poverty and under-nourishment among labourers compared to cultivators. In respect of groups, the percentage of premature delivery is the maximum for group C cultivators with around 16 and minimum in group A with only 7. Similarly, the percentage of premature delivery for group C labourers is the maximum with around 20 and minimum in group A with about 12. It indicates that the percentage of premature delivery caused mainly by under-nourishment and poverty among the groups of villages of labourers is higher than cultivators, although there were no intra village difference of income among the groups of villages of cultivators and labourers.

However, the percentage of still birth to the average ever-married cultivators and labourers is almost the same for cultivators and labourers in all groups i.e. is around 12-14 indicating almost the same burden of still born babies for both the sections. The possible reason may be the lower literacy rate for both the sections, although literacy rate among cultivators may be higher than labourers due to their larger resource base. In respect of groups, it varies from about 13-16 percent for groups of villages of cultivators as against almost 12-14 percent for cultivators indicating no major distinction of the percentage of still birth among the groups of villages of cultivators and labourers.

6.10.3. Utilisation of medical care:

The utilisation pattern of different types of medical care institutions in the public and the private sectors reveals that despite differences in the quality in medical care, majority of cultivators and labourers depend on the public sector as shown in Table 6.14

Table 6.14

Distribution of different institutions in which cultivators and labourers sought medical help during the period of two weeks prior to the date of interview

Institution	Cultivators				Labourers			
	A	B	C	Average	A	B	C	Average
A. Public Sector								
a) Allopathy	28 (35.89)	25 (37.31)	26 (40.0)	26.33 (37.61)	25 (36.23)	26 (37.14)	27 (42.18)	26 (38.42)
b) Ayurveda	3 (3.84)	4 (5.97)	5 (7.69)	4 (5.71)	2 (2.89)	4 (5.71)	6 (9.37)	4 (5.91)
c) Homeopathy	5 (6.41)	6 (8.95)	7 (10.76)	6 (8.57)	3 (4.34)	2 (2.85)	5 (7.81)	3.33 (4.92)
Sub Total (A)	36 (46.15)	35 (52.23)	38 (58.46)	36.33 (51.9)	30 (43.47)	32 (45.71)	38 (59.37)	33.33 (49.26)
B. Private Sector								
a) Private Allopathy	8 (10.25)	3 (4.47)	3 (4.61)	4.66 (6.66)	5 (7.24)	4 (5.71)	2 (3.12)	3.66 (5.41)
b) Private Homeo	5 (6.41)	3 (4.47)	2 (3.07)	3.33 (4.76)	6 (8.69)	5 (7.14)	3 (4.68)	4.66 (6.89)
c) Private Ayurveda	2 (2.56)	2 (2.98)	1 (1.53)	1.66 (2.38)	3 (4.34)	2 (2.85)	1 (1.56)	2 (2.95)
Sub Total (B)	15 (19.23)	8 (11.94)	6 (9.23)	9.65 (15.25)	14 (20.28)	11 (15.71)	6 (9.37)	10.32 (13.78)
C. Non-institution								
a) Rural Bej/ Kabiraj	9 (11.53)	9 (13.43)	9 (13.84)	9 (12.85)	10 (14.49)	12 (17.14)	11 (17.18)	11 (16.25)
b) Medical shop	4 (5.12)	3 (4.47)	2 (3.07)	3 (4.28)	6 (8.69)	8 (11.42)	7 (10.93)	6.33 (9.36)
Sub Total (C)	13 (16.66)	12 (17.91)	11 (16.92)	12 (17.14)	16 (23.18)	20 (28.57)	18 (28.67)	17.33 (25.61)
D. Nil	14 (17.94)	12 (17.91)	10 (15.38)	12 (17.14)	9 (13.04)	7 (10.0)	4 (6.25)	6.66 (9.85)
Total (A+B+C+D)	78	67	65	70	69	70	64	67.66

Source: Field survey

N.B.: Figures in brackets are percentage

It has been observed from Table 6.14 that the dependence of cultivators and labourers on public sector institutions for medical care is around 49-52 percent in all groups. The high degree of dependence on the public health care system might be due to the poor economic condition of cultivators and labourers. Moreover, a significant percent of cultivators and labourers in all groups also depend on rural bej/kabiraj for medical care which is around 26 percent for labourers and 17 percent for cultivators indicating prevalence of ignorance and superstitions among both the sections of the

society possibly due their illiteracy and low level of educational attainment. On the other hand around 14-15 percent of cultivators and labourers depend upon private health care system in all groups as against 49-52 percent on public health care. Greater reliance on public health care system indicates subsistence level of living for both the sections of the society as public health care is cheaper than private health care due to government subsidies.

In respect of groups, the dependence on public health care institutions is maximum for group C cultivators and labourers with around 58-59 percent and minimum in group A with about 43- 46 percent. On the other hand, the dependence on private health care institutions by group A cultivators and labourers is maximum with around 19-20 percent and minimum in group C with about 9 percent. In fact, reliance of group A cultivators and labourers on private health care system is more than double compared to group C as income from farm activities and casual jobs for group A cultivators and labourers was higher than group C, although the difference of average income generated from farm and non-farm activities within the groups and between the groups provided no evidence of difference. However, a significant percent of cultivators and labourers depend on rural bej/ kabiraj and medical shop for medical care in the groups of villages under study. It varies from about 23-29 percent for groups of villages of labourers as against around 17-18 percent for cultivators. In fact, the dependence of groups of villages of labourers on rural bej/ kabiraj and medical shop is more than cultivators indicating greater incidence of poverty, illiteracy and ignorance among group A, B and C labourers than cultivators.

6.11. Literacy Rate:

Literacy rate is an important tool for vertical mobility in social life. Moreover, the literacy rate is an index of human development. But, among the female cultivators and agricultural labourers under study, an overwhelming proportion is illiterate and had not attended school. Majority of them have primary level education. But often this is not necessarily indicative of higher levels of literacy as it has been observed that many of the cultivators and labourers in this category did not know how to read and write. Indeed, irrespective of having received schooling for one or two years, a significant proportion of them do not get the benefit of education in their life, at least to read and write few words or sentences.

Table 6.15 depicts literacy rate in the groups of villages of female cultivators and agricultural labourers under study.

Table 6.15
Literacy rate in the groups of villages of cultivators and labourers under study

Level of education	Cultivators				Labourers			
	A	B	C	Average	A	B	C	Average
1. Lower primary	18(23.07)	19(28.35)	21(32.30)	19.33(27.61)	21(30.43)	23(32.85)	22(34.37)	22(32.51)
2. Upper primary	9(11.53)	6(8.95)	3(4.61)	6(8.57)	7(10.14)	6(8.57)	5(7.81)	6(8.86)
3. Matriculate	6(7.69)	4(5.97)	3(4.61)	4.33(6.19)	2(2.89)	2(2.85)	1(1.56)	1.66(2.46)
4. H.S.	3(3.84)	2(2.98)	3(4.61)	2.66(3.80)	1(1.44)	—	—	0.33(0.49)
5. Graduate	1(1.28)	—	—	0.33(0.47)	—	—	—	—
Total (1+2+3+4+5)	37	31	30	32.67	31	31	28	30
Literacy rate	37(47.43)	31(46.26)	30(46.15)	32.67(46.67)	31(44.92)	31(44.28)	28(43.75)	30(44.33)
Illiterate	41(52.56)	36(53.73)	35(53.84)	37.33(53.33)	38(55.07)	39(55.71)	36(56.25)	37.66(55.67)
Number of cultivators/ labourers	78	67	65	70	69	70	64	67.66

Source: Field survey

N.B.: Figures in brackets are percentage

It has been observed from Table 6.15 that the literacy rate of female cultivators is marginally higher than labourers in all groups. It is around 47 percent for cultivators as against almost 44 percent for labourers indicating limited opportunities for cultivators and labourers for vertical mobility. It is also an indicative for lower level of human development for both the sections of the society. In respect of groups of villages of cultivators and labourers there is no major distinction in literacy rate. It is around 46-47 percent for groups of villages of cultivators as against 44-45 percent for labourers.

However there is distinction in the level of educational attainment between the two sections of the society. Although the primary level education for labourers is around 33 percent as against almost 28 percent for cultivators in all groups, yet about 6 percent of cultivators are matriculate compared to only about 2 percent of labourers.

However, the upper primary education for both the sections of the society is almost the same. It is around 9 percent for both cultivators and labourers in all groups. Since the upper primary education for cultivators and labourers in all groups is lower than primary level, therefore it may indicate possibility of high drop out rates after primary level which may be due to poverty, early marriage and repeated fail in school examinations. In respect of groups, although the percentage of primary level of education varies from about 30-34 percent for labourers as against 23-32 percent for cultivators, yet around 5-8 percent of cultivators are matriculate as against only 2-3 percent of labourers. Further, the percentage of cultivators with upper primary level of education varies from about 5-11 percent in group A, B and C compared to 8-10 percent for the groups of villages of labourers. It indicates that the percentage of upper primary level of education for the groups of villages of cultivators and labourers is lower than lower primary level reflecting high drop out rates after primary level of education for both cultivators and labourers. Moreover, around 5-8 percent of cultivators in group A, B and C are matriculates compared to only 2-3 percent of labourers. Again, 4-5 percent of cultivators in group A, B and C are H.S. passed as against negligible percent of labourers, although labour time involvement between the groups and within the groups of villages of cultivators and labourers was almost the same. It indicates unemployment and poverty among cultivators and labourers, restricting their vertical mobility even though some of them are matriculates and H.S. passed.

6.12. Economic well-being of female cultivators and agricultural labourers:

The foregoing discussion concerning certain parameters of economic conditions of female cultivators and agricultural labourers such as value of assets, liabilities, housing conditions, electricity connection, cattle yard status, drinking water facilities, sanitation facilities, health care facilities, adult literacy rate and percentage of household having radio; television and mobile phones including their related variables has no doubt unfolded some idea about the economic well-being and standard of living of female cultivators and agricultural labourers in our study area. Considering the nature of the variables selected (positive and negative) a composite z-test is calculated to ascertain the relative standing of each group of our study area in respect of their economic well-being. Here, percentage of physical and financial assets, percentage of institutional loans, percentage of brick houses, percentage of

electrified houses, percentage of separate cattle yards, percentage of ventilated houses, percentage of households collecting safe drinking water, percentage of household having radio; television and mobile phones, percentage of respondents without suffering from any illness and literacy rate are positive parameters as their higher value exhibit high economic well-being. On the other hand, percentage of outstanding and current loans, percentage of non-institutional loans, percentage of kuchha houses, percentage of joint cattle yards, percentage of households not having toilet facilities, percentage of spontaneous; induced and premature delivery, and percentage of households depend upon rural bej / kabiraj and medical shop for health care are negative parameters as their high value exhibit low economic well-being. Therefore, signs of observations of all the negative parameters are reversed to make them compatible with the positive parameters while calculating composite test (Table 6.17)

It has been observed from Table 6.17 that the economic well-being of female cultivators and agricultural labourers in our study villages is almost the same as the composite z value for both the sections is almost equal i.e. around -3, although the cultivators have their own land against landlessness of labourers. It indicates subsistence level of living for both the sections of the society. In respect of groups, the composite z value for group A cultivators is maximum with + 0.85 and minimum in group C with -0.268. However, the composite z value for group B cultivators is also less than group A i.e., -1.28. Therefore, group A cultivators has been ranked with 1st followed by group B (with 2nd) and group C (3rd) in terms of economic well being. It indicates that the economic well being of group A cultivators is better than group B and C, although the difference of the composite Z value between the groups is almost negligible

Similarly, the group A labourers has been ranked at 1st in terms of economic well-being as composite z value is maximum with 2.30 and group C villages has been ranked at 3rd as composite z value is around -6. On the other hand, group B labourers have been ranked at 2nd where the composite z value is 0.78. It can therefore be concluded that there is intra village difference of economic well being of cultivators and labourers as against absence of any inter village difference.

Table 6.16

Selected indicators of economic well-being in the groups of villages of cultivators and labourers in the study area

Indicators	Cultivators					Labourers				
	A	B	C	Mean	SD	A	B	C	Mean	SD
Percentage of physical assets	89	90	91	90	0.81	92	92	93	92.33	0.46
Percentage of financial assets	11	10	9	10	0.81	8	8	7	7.66	0.46
Percentage of outstanding loans	41	42	43	42	0.81	44	45	46	45	0.81
Percentage of current loans	59	58	57	58	0.81	55	56	54	55	0.81
Percentage of institutional loans	69	63	60	64	3.74	24	23	22	23	0.81
Percentage of non-institutional loans	35	37	40	37.33	2.35	76	77	78	77	0.81
Percentage of bricked houses	67	61	55	61	4.89	58	56	54	56	1.63
Percentage of kacha houses	6	8	13	9	2.94	19	20	22	20.33	1.24
Percentage of electrified houses	73	73	71	72.33	0.93	64	62	60	62	2.30
Percentage of separate cattle yards	58	54	49	53.66	3.68	48	46	31	41.66	7.58
Percentage of joint cattle yards	23	25	29	25.66	2.49	26	27	31	28	2.16
Percentage of ventilated houses	52	51	49	50.66	1.24	47	46	43	45.33	1.69
Percentage of household Collecting drinking water from save sources	86	85	83	84.66	1.24	83	80	80	81	1.15
Percentage of household having radio, television and mobile phones	49	42	40	43.66	3.85	41	37	31	36.33	4.10
Percentage of households not having toilet facilities	33	34	37	34.66	1.69	41	37	34	37.33	2.86
Percentage of household without any illness	18	18	15	17	1.41	13	10	6	9.66	2.86
Percentage of spontaneous abortion	9	8	11	9.33	1.24	10	13	16	13	2.44
Percentage of induced abortion	6	5	9	6.66	1.70	5	10	11	8.66	2.62
Percentage of premature delivery	7	12	16	11.66	3.68	12	15	20	15.66	3.29
Percentage of dependence on rural bej/kabiraj and medical shop for health care	17	18	17	17.33	0.46	23	28	29	26.66	2.62
Literacy rate	47	46	46	46.66	0.56	45	44	44	44.33	0.47
Composite z value	0.85	-1.08	-2.68	—	—	2.30	0.78	-5.99	—	—
Ranking in terms of economic well-being	1 st	2 nd	3 rd	—	—	1 st	2 nd	3 rd	—	—
Total composite z value (A+B+C)	-2.91					-2.94				

Conclusion:

It has been found that the average value of assets of the cultivators is around Rs.9,79,000 whereas it is about Rs.4,57,000 of the labourers. As group A is the leading group in respect of income, so the assets of the group A are higher for cultivators. Similarly, for labourers the value of assets is highest in group A followed by group B and C. In case of cultivators, the value of assets of the group A is around Rs.11,93,000 and on the other hand, the value of the household assets of the labourers in group A is about Rs.5,13,800. The value of household assets of the cultivators varies from about Rs.7,86,400 to Rs.11,93,000 and for the labourers it varies from around Rs.3,72,800 to Rs.5,13,800.

The assets are divided into two parts as physical assets and financial assets. Although, the value of physical assets of labourers is more than cultivators in all groups, their value of financial assets is less than cultivators. The value of physical assets of labourers is around 92 percent to their total value of assets as against about 90 percent of cultivators. On the other hand, the value of financial assets of labourers is about 8 percent to their total value of assets in comparison to almost 10 percent of cultivators in all groups indicating that capacity to save for labourers is less than cultivators. Moreover, about 72 percent of average physical assets of labourers are livestock assets as against almost 32 percent of cultivators, although cultivators are having the better base to keep the milch animals and they have their own land to get easy supply of fodder. The possible reason for higher livestock assets of labourers may be the livestock sharing system followed in the villages under survey under which the labourers borrows live stocks from their employer cultivators. Labourers are compelled to follow this system as a substitute source of income for their livelihood because they have no farm income.

In respect of groups, the value of physical assets is the maximum for group C cultivators with about 91 percent and minimum in group A with almost 89 percent. But the value of financial assets is the minimum in group C with about 8 percent to their total value of assets and maximum in group A with around 11 percent which indicates lower saving capacity in group C than group A. Similarly, the value of physical assets for group C labourers is the maximum with about 93 percent and minimum in group A with around 92 percent. But the value of financial assets for group C labourers is lowest with about 7 percent as against around 8 percent in group A.

The liabilities on the loan outstanding of female cultivators and agricultural labourers are available from institutional and non-institutional sources. But loan taken by female cultivators are higher from institutional sources as against higher amount of loan from non-institutional sources for labourers. Among the farmers maximum loan was taken for production purposes followed by house construction, consumption, social ceremonies, health care and repayment of old debts. In the absence of land holding, the labourers are taking maximum loan for health care purposes followed by consumption, social ceremonies, house construction and repayment of old debts. The labourers are taking only about 7 percent of loan for production purposes as against almost 36 percent of cultivators to the total loan in all groups.

The housing condition of both the sections of the society is very poor. Although the average square feet of the cultivator houses is around more than 67 thousand sq. feet and almost 56 thousand sq. feet for labourers, yet almost 20 percent of labourer houses are kuchha houses as against 9 percent of cultivators. Moreover, the number of brick houses of cultivators is higher than labourers as the cultivators have farm income which is one of the most important sources of income in rural society. Though every village is having the facility of electricity but only about 72 percent of the cultivators and almost 62 percent of labourers are having this utility. There are only about 21 percent of mixed houses with the cultivators and labourers. Similarly, the cemented houses are only about 8 and 2 percent approximately for cultivators and labourers respectively. Only around 49 percent of the cultivator houses are ventilated as against almost 46 percent of labourers. Moreover, the percentage to the total number of houses of the cultivators having separate cattle yards are around 54 as against only about 42 percent of labourers indicating that the cultivators and particularly the labourers are having very small space for their living and when they attach the cattle yard in their own houses, their living becomes more difficult. While they are having problems of accommodation, they are also compelled to keep the cattle in their houses to supplement their income. Almost 85 percent of cultivator houses are accessing safe drinking water while percentages of households having safe drinking water for labourers are about 81 percent indicating possibility of water borne diseases for both the sections of the rural society. Moreover, the percentages of households having radio; television and mobile phones are about 19, 10 and 14 respectively for cultivators as against almost 16, 9 and 11 percent of labourers indicating that both the sections of the rural society are unable to access latest

information relating to production, marketing and even family planning, although labourers are comparatively more disadvantageous than cultivators in accessing up-to-date information. It has further been observed that the percentage of cultivator households having toilet facilities is more than labourers as the resource base of the cultivators was higher than labourers. It is around 65 percent for cultivators as against almost 49 percent of labourers indicating higher possibility of some diseases like diarrhea, trachoma, cholera and schistosomiasis among labourers than cultivators. However, almost one third of cultivators and half of the labourers are not having toilet facilities. Further, the literacy rate which is an important tool for vertical mobility is marginally higher for cultivators than labourers. It is around 47 percent for cultivators as against almost 44 percent of labourers indicating limited scope of vertical mobility for both the sections of the society. Illness among cultivators and labourers during last two weeks prior to the date of interview reveal that the percentage of cultivators without having any perceived health problems is higher than labourers in all groups. It is around 17 percent for cultivators as against about 10 percent of labourers indicating that illness among the labourers is more than cultivators. The possible reason of higher incidence of illness among groups of villages of labourers than cultivators may be due to work related health hazards as the incidence of chronic skeletal muscular and postural health problems such as joint pain, back pain and respiratory diseases such as asthma of labourers are more than cultivators. The incidence of water borne diseases like diarrhoea and jaundice is also higher for labourers than cultivators as percentage of labourers accessing drinking water from safe sources is less than cultivators. The incidence of general malaise and abdominal pain is also higher for labourers than cultivators which is an indicative of under-nourishment and poor health of labourers as such diseases is arising mainly from acidity problems created by improper and irregular food habits. Thus, the general trends in the morbidity patterns reveal that their ailment is related more with poverty and occupation rather than with lifestyle. Compared to the load of general ailments, the proportion of reproductive health problems like leucorrhoea and irregular bleeding among cultivators and labourers is very small. However, the incidence of irregular bleeding for labourers is higher than cultivators indicating lack of proper medical attention by the labourers during bleeding which may be due their poor socio-economic background, overwork and lack of adequate nourishment. The percentage of induced abortion of labourers in all groups is also higher than cultivators. It is around 9 percent for labourers to the

average number of ever married women as against almost 6 percent of cultivators indicating that the tendencies to terminate unwanted pregnancies and apprehension regarding birth of another girl child for labourers is more than cultivators as the literacy rate of labourers is lower than cultivators. Thus it is found that even today, women depend on abortion for controlling their fertility. Similarly, the percentage of premature delivery to the average number of ever married women among labourers is also more than cultivators in all groups. It is around 15 percent for labourers as against about 11 percent of cultivators indicating more under-nourishment and poverty among labourers than cultivators. Although the percentage of dependence on public health care system of cultivators (51.9 percent) is higher than labourers (49.26 percent), the dependence of labourers on rural bej / kabiraj and medical shop is higher than cultivators. It is about 26 percent for labourers as against almost 17 percent of cultivators indicating that the ignorance, superstitious belief and illiteracy among labourers are more than cultivators.

Depending on the parameters of economic conditions of female cultivators and agricultural labourers as noted above (selected parameter), a composite z-test has been calculated to ascertain the relative standing of each group in respect of their economic well-being. It has been found that the economic well-being of female cultivators and agricultural labourers in our study villages is almost the same as the composite z value for both the sections is almost equal i.e. around -3, although the cultivators have their own land against landlessness of labourers. It indicates subsistence level of living for both the sections of the society. In respect of groups, the composite z value for group A cultivators is maximum with + 0.85 and minimum in group C with -0.268. However, the composite z value for group B cultivators is also less than group A i.e. -1.28. Therefore, group A cultivators has been ranked with 1st followed by group B (with 2nd) and group C (3rd) in terms of economic well being. It indicates that the economic well being of group A cultivators is better than group B and C, although the difference of the composite Z value between the groups is almost negligible. Similarly, the group A labourers has been ranked at 1st in terms of economic well-being as composite z value is maximum with 2.30 and group C villages has been ranked at 3rd as composite z value is around -6. On the other hand, group B labourers have been ranked at 2nd where the composite z value is 0.78. It can therefore be concluded that there is intra village difference of economic well being of cultivators and labourers as against absence of any inter village difference.