

## **CHAPTER 10**

### **QUALITY OF LIFE**

#### **10.1 INTRODUCTION**

10.1.1 Besides income and expenditure, the other indicators that we use here to measure the quality of life are housing, sanitation and drinking water. A detail discussion on income and expenditure distribution is given in Chapter 8. In this chapter we devote ourselves in elaborate discussion on housing, sanitation and drinking water. There is no denying that housing is one of the important factors that affect the quality of life and productivity of workers. Shelter ranks itself almost at the same level as food and clothing as a basic human need. Similarly, sanitation and drinking water are very important elements affect the efficiency of the worker and hence bearing on the productivity of the productive system of which they make-up an important part (Viner, 1953). India's approach to poverty centered always on food (Sarkar, 1990). Indian planners fondly thought that the benefits of housing and healthcare would be given free to the poor. Apart from giving occasional relief to the microscopic minority during flood or disasters the planners did nothing for the poor (Kar 2014). The scheme like Indira Abas Yojana had given some hope at the time of its induction. But the work so far that had been done under this scheme is not only half hearted but also gave birth to financial irregularities at the grass-root level. Same is more or less true for other Schemes related to housing. In this chapter we like to present the picture of quality of life with the help of these three indicators.

#### **10.2 HOUSING**

10.2.1 In our sample area the households locate themselves in clusters. But there is no cluster homogeneity among the households. We see in general that the relatively richer households are clustered along with the relatively poorer households. There is no such household cluster which can be defined as labour line or farmer line. However, there is a basic difference between the qualities of houses of the poor people in our consideration in two Sub-Samples. While in most of the houses wall and roof in Sub-Sample I are made of corrugated tin, in Sub-Sample II in almost all houses walls are made of mud and maximum roofs of the houses are made of thatch.

10.2.2 We have categorized all the houses of the SHG and Non-SHG households of our sample on the basis of roof materials in five categories:

**Category-1:** Houses with roof made of thatch or earthen tiles and walls made of either thatch or jute sticks or mud.

**Category-2:** Houses with roof made of one shaft corrugated tin and walls with jute sticks or bamboo work or mud.

**Category-3:** Houses with roof made of two shaft corrugated tin and wall with either jute sticks or bamboo work or corrugated tin or mud.

**Category-4:** Houses with roof made of four shaft corrugated tin with walls either made of bamboo work or corrugated tin or mud.

**Category-5:** Houses with roof made of asbestos and wall with jute sticks or bamboo work or mud.

Out of these five categories the houses fallen in our fourth group are the best quality house and the houses fallen in first group are worse in quality. Further, we have considered the houses in second, third and fourth categories are recognized as good quality house in our sample.

10.2.3 On the basis of this distinction we have distributed all the houses of Sub-Samples and total sample of our study area under five categories as given in Tables 10.1 and 10.2. Tables 10.1A to 10.1C depict the category of houses of SHG households and for the households who are not belonging to the SHGs is given in Tables 10.2A to 10.2C. It can be seen from the tables 10.1A and 10.1B that on an average each SHG household has 2.08 rooms in Sub-Sample I and 1.87 rooms in Sub-Sample II at their possession. For the total sample it stands at 1.97. If we measure the quality on the basis of worse one then the two percentage figures for Sub-Sample I and Sub-Sample II differs significantly and stand at 19.06 percent and 51.30 percent respectively. Same for the total sample on an average stands at 34.87 percent. On the other hand, the percentage of good quality houses in Sub-Sample I, Sub-Sample II and Total Sample are 72.81 percent, 41.89 percent and 57.64 percent respectively.

Table 10.1A  
**Houses of the SHG households**  
 (Sub-Sample I)

Category of Houses	Number	P.C.
Category I	61	19.06
Category II	85	26.56
Category III	60	18.75
Category IV	88	27.50
Category V	26	8.13
Total	320	100.00

Source: Field Survey, 2012-13

Table 10.1B  
**Houses of the SHG households**  
 (Sub-Sample II)

Category of Houses	Number	P.C.
Category I	158	51.30
Category II	53	17.21
Category III	44	14.29
Category IV	32	10.39
Category V	21	6.82
Total	308	100.00

Source: Field Survey, 2012-13

Table 10.1C  
**Houses of the SHG households**  
 (Total Sample)

Category of Houses	Number	P.C.
Category I	219	34.87
Category II	138	21.97
Category III	104	16.56
Category IV	120	19.11
Category V	47	7.48
Total	628	100.00

Source: Field Survey, 2012-13

10.2.4 On the other hand, it can be seen from the table 10.2A and 10.2B that on an average each Non-SHG household has 1.5 rooms in Sub-Sample I and 1.34 rooms in Sub-Sample II at their possession. For the total sample it stands at 1.42. The number of best quality houses is very low for Non-SHG household. In percentage figure it stands at 5.33 and 1.49 for Sub-Sample I and Sub-Sample II respectively. If we measure the quality on the basis of worse one then the two percentage figures for Sub-Sample I and Sub-Sample II stand at 52.00 percent 79.10 percent

respectively. On an average, the good quality house for the Non-SHG households in the total sample is 33.10 percent.

Table 10.2A  
**Houses of the Non-SHG households**  
 (Sub-Sample I)

<b>Category of Houses</b>	<b>Number</b>	<b>P.C.</b>
Category I	39	52.00
Category II	25	33.33
Category III	5	6.67
Category IV	4	5.33
Category V	2	2.67
Total	75	100.00

Source: Field Survey, 2012-13

Table 10.2B  
**Houses of the Non-SHG households**  
 (Sub-Sample II)

<b>Category of Houses</b>	<b>Number</b>	<b>P.C.</b>
Category I	53	79.10
Category II	8	11.94
Category III	4	5.97
Category IV	1	1.49
Category V	1	1.49
Total	67	100.00

Source: Field Survey, 2012-13

Table 10.2C  
**Houses of the Non-SHG households**  
 (Total Sample)

<b>Category of Houses</b>	<b>Number</b>	<b>P.C.</b>
Category I	92	64.79
Category II	33	23.24
Category III	9	6.34
Category IV	5	3.52
Category V	3	2.11
Total	142	100.00

Source: Field Survey, 2012-13

10.2.5 Another measure that we like to use here to differentiate among the households of the different SHGs and Non-SHGs on the basis of the number of living rooms possessed by each household. Tables 10.3A to 10.3C provide the information about that. From Table 10.3A and 10.3B we see that 26.62 percent SHG households in Sub-Sample I and 40.00 percent SHG households in Sub-Sample II are single roomed households. But if we compare the percentage of SHG households

who possess the three or more roomed houses then it stands at 31.82 percent and 18.79 percent for Sub-Sample I and Sub-Sample II respectively.

10.2.6 One can see from this table 10.3C that 33.54 percent SHG households of our total sample are single roomed households. While the same for Non-SHG households' stands at 60.00 percent. On the other hand, 41.38 Percent SHG households and 34.00 percent Non-SHG households are recorded as the two roomed households. Again, 25.08 percent SHG households in total sample are three or more roomed households. But for the same the percentage of Non-SHG is very low and stands at 6.00 percent. If we compare among the different categories of SHG households

Table 10.3A  
**SHG and Non-SHG Households by Number of Rooms**  
 (Sub-Sample I)

Households		One Room Households		Two Rooms Households		Three or More Rooms Households		Total Total	
		No.	P.C.	No.	P.C.	No.	P.C.	No.	P.C.
SHG	Schedule Caste	10	32.26	15	48.39	6	19.35	31	100.00
	Mixed	8	26.67	12	40.00	10	33.33	30	100.00
	General	5	16.67	14	46.67	11	36.67	30	100.00
	Muslims	13	40.63	12	37.50	7	21.88	32	100.00
	Educated	5	16.13	11	35.48	15	48.39	31	100.00
SHG Total		41	26.62	64	41.56	49	31.82	154	100.00
Non-SHG		27	54.00	19	38.00	4	8.00	50	100.00

Source: Field Survey, 2012-13

Table 10.3B  
**SHG and Non-SHG Households by Number of Rooms**  
 (Sub-Sample II)

Households		One Room Households		Two Rooms Households		Three or More Rooms Households		Total Total	
		No.	P.C.	No.	P.C.	No.	P.C.	No.	P.C.
SHG	Schedule Caste	16	50.00	13	40.63	3	9.38	32	100.00
	Mixed	12	35.29	15	44.12	7	20.59	34	100.00
	General	11	33.33	13	39.39	9	27.27	33	100.00
	Muslims	17	51.52	14	42.42	2	6.06	33	100.00
	Educated	10	30.30	13	39.39	10	30.30	33	100.00
SHG Total		66	40.00	68	41.21	31	18.79	165	100.00
Non-SHG		33	66.00	15	30.00	2	4.00	50	100.00

Source: Field Survey, 2012-13

Table 10.3C  
**SHG and Non-SHG Households by Number of Rooms**  
 (Total Sample)

Households		One Room Households		Two Rooms Households		Three or More Rooms Households		Total Total	
		No.	P.C.	No.	P.C.	No.	P.C.	No.	P.C.
SHG	Schedule Caste	26	41.27	28	44.44	9	14.29	63	100.00
	Mixed	20	31.25	27	42.19	17	26.56	64	100.00
	General	16	25.40	27	42.86	20	31.75	63	100.00
	Muslims	30	46.15	26	40.00	9	13.85	65	100.00
	Educated	15	23.44	24	37.50	25	39.06	64	100.00
SHG Total		107	33.54	132	41.38	80	25.08	319	100.00
Non-SHG		60	60.00	34	34.00	6	6.00	100	100.00

Source: Field Survey, 2012-13

on the basis of the number of living rooms then we see educated, general and mixed group households are in comparatively better position than the SC and Muslim group households.

### 10.3 SANITATION

10.3.1 Besides the facility of housing, cleanliness within the houses and outside of the houses is also very important for the productivity of the labour power. It claims that the houses must be built up with proper doors, windows and ventilators so that the sunlight and fresh air are able to enter in the rooms. Further, the roof and wall materials of the house would be such that it will protect its dwellers from cold wind, dusty wind and rain water (Kar, 2011). But we see that most of the houses of both SHGs and Non-SHGs are not fulfilled above two criteria. Not only that, the all the single roomed households use either a corner of their living room or the balcony as cooking place. This kind of practice no doubt pollutes the inner atmosphere of a house. Further, these households also use the same dwelling unit as the night shelter of their pet animals and thus give the opportunity of positive chance of human suffering from animal transmitted diseases.

10.3.2 Cleanliness in the outside of houses and the practice of personal hygiene like bathing and washing of cloths and utensils do not require a lot of fund but demand for a minimum level of consciousness among the inhabitants. We see that the grass-root level training and block level training provide some sort of sense about sanitation among the SHG households through the participant members (Kar, 2014). But this consciousness is absent completely in the Non-SHG

households. The proper drainage system among the households of any group is completely absent in our study area. However, the most important problem of rural sanitation is the problem of evacuation. We try to exhibit this situation with the help of the following two tables. Tables 10.4A to 10.4C depict the condition of the SHG households, while Tables 10.5A to 10.5C gives us the information about the Non-SHG households.

Table 10.4A  
**Nature of Latrines in SHG Households**  
(Sub-Sample I)

Classification	No of Households	Percentage to total Households
Open field/bamboo garden/ Jungles	51	33.12
Kuccha with dug well with wall made of jute sticks/ plastic sheet and without roof	66	42.86
Kuccha with earthen or Cemented Ring well and wall made of jute sticks/ bamboo and with roof made of plastic or earthen tally	34	22.07
Pucca with cemented pan and wall made of bamboo / corrugated tin and roof made of earthen tally corrugated tin or such supplied from govt offices.	3	1.95
Total	154	100.00

Source: Field Survey, 2012-13

Table 10.4B  
**Nature of Latrines in SHG Households**  
(Sub-Sample II)

Classification	No of Households	Percentage to total Households
Open field/bamboo garden/ Jungles	146	88.48
Kuccha with dug well with wall made of jute sticks/ plastic sheet and without roof	15	9.09
Kuccha with earthen or Cemented Ring well and wall made of jute sticks/ bamboo and with roof made of plastic or earthen tally	0	0.00
Pucca with cemented pan and wall made of bamboo / corrugated tin and roof made of earthen tally corrugated tin or such supplied from govt offices.	4	2.42
Total	165	100.00

Source: Field Survey, 2012-13

Table 10.4C  
**Nature of Latrines in SHG Households**  
 (Total Sample)

Classification	No of Households	Percentage to total Households
Open field/bamboo garden/ Jungles	197	61.76
Kuccha with dug well with wall made of jute sticks/ plastic sheet and without roof	81	25.39
Kuccha with earthen or Cemented Ring well and wall made of jute sticks/ bamboo and with roof made of plastic or earthen tally	34	10.66
Pucca with cemented pan and wall made of bamboo / corrugated tin and roof made of earthen tally corrugated tin or such supplied from govt offices.	7	2.19
Total	319	100.00

Source: Field Survey, 2012-13

10.3.3 One can see from these tables 10.4A and 10.4B that, there are 33.12 percent households of Sub-Sample I and 88.48 percent households of Sub-Sample II of the SHGs are used open field or bamboo garden or jungles as a place of evacuation. . Not only that, the percentage of SHG households who uses lower category kuccha latrine stands at 42.86 percent in Sub-Sample I and only 9.09 in Sub-Sample II.

10.3.4 From Tables 10.4C and 10.5C we see that the households of the SHGs are enjoyed with better evacuation facility than the households of the Non-SHG. There are 61.76 percent of SHG households use open field or bamboo garden or jungles as a place of evacuation.

Table 10.5A  
**Nature of Latrines in Non-SHG Households**  
 (Sub-Sample I)

Classification	No of Households	Percentage to total Households
Open field/bamboo garden/ Jungles	46	92.00
Kuccha with dug well with wall made of jute sticks/ plastic sheet and without roof	3	6.00
Kuccha with earthen or Cemented Ring well and wall made of jute sticks/ bamboo and with roof made of plastic or earthen tally	1	2.00
Pucca with cemented pan and wall made of bamboo / corrugated tin and roof made of earthen tally corrugated tin or such supplied from govt offices.	0	0.00
Total	50	100.00

Source: Field Survey, 2012-13.

Table 10.5B  
**Nature of Latrines in Non-SHG Households**  
 (Sub-Sample II)

Classification	No of Households	Percentage to total Households
Open field/bamboo garden/ Jungles	50	100.00
Kuccha with dug well with wall made of jute sticks/ plastic sheet and without roof	0	0.00
Kuccha with earthen or Cemented Ring well and wall made of jute sticks/ bamboo and with roof made of plastic or earthen tally	0	0.00
Pucca with cemented pan and wall made of bamboo / corrugated tin and roof made of earthen tally corrugated tin or such supplied from govt offices.	0	0.00
Total	50	100.00

Source: Field Survey, 2012-13.

Table 10.5C  
**Nature of Latrines in Non-SHG Households**  
 (Total Sample)

Classification	No of Households	Percentage to total Households
Open field/bamboo garden/ Jungles	96	96.00
Kuccha with dug well with wall made of jute sticks/ plastic sheet and without roof	3	3.00
Kuccha with earthen or Cemented Ring well and wall made of jute sticks/ bamboo and with roof made of plastic or earthen tally	1	1.00
Pucca with cemented pan and wall made of bamboo / corrugated tin and roof made of earthen tally corrugated tin or such supplied from govt offices.	0	0.00
Total	100	100.00

Source: Field Survey, 2012-13

The same for the Non-SHG households is 96.00 percent. What is surprising is that all the Non-SHG households of Sub-Sample II in our study area use open field or jungle for evacuation. While we find 2.19 percent pucca latrine in total sample of SHG households, but it is totally absent in case of Non-SHG households. One important point we like to open here is that roughly 70.00 percent people of our total population have used open fields or bamboo garden or jungles as their evacuation place and hence give birth the opportunity excreta pollution in the rural areas like our study area.

## 10.4 DRINKING WATER

10.4.1 There is no denying that the pure drinking water is a fundamental ingredient of health environment of a village and a basis means of expanding the span of human life. Its importance also lies in the fact that an extension of this system will no doubt reduce the occurrence of the most of the water-borne diseases that attack the people of this area usually with a low nutrition status. The main sources of drinking water are own hand pump in Sub-Sample I and public hand pump and well in Sub-Sample II. This is mainly because of depth of water level in Sub-Sample II. A detailing of these has been given in tables 10.6A to 10.6C for SHG households and in tables 10.7A to 10.7C for Non-SHG households.

Table 10.6A  
**Sources of Drinking Water of SHG Households**  
(Sub-Sample I)

Sources of Drinking Water	No of Households	Percentage to total Households
Own Hand Pump	142	92.21
Public Hand Pump	0	0.00
Public Tap	5	3.25
Well	7	4.55
River	0	0.00
Total	154	100.00

Source: Field Survey, 2012-13.

Table 10.6B  
**Sources of Drinking Water of SHG Households**  
(Sub-Sample II)

Sources of Drinking Water	No of Households	Percentage to total Households
Own Hand Pump	0	0.00
Public Hand Pump	98	59.39
Public Tap	17	10.30
Well	46	27.88
River	4	2.42
Total	165	100.00

Source: Field Survey, 2012-13

Table 10.6C  
**Sources of Drinking Water of SHG Households**  
 (Total Sample)

Sources of Drinking Water	No of Households	Percentage to total Households
Own Hand Pump	142	44.51
Public Hand Pump	98	30.72
Public Tap	22	6.90
Well	53	16.61
River	4	1.25
Total	319	100.00

Source: Field Survey, 2012-13

10.4.2 It has been seen that all most all the households of the SHG and Non-SHG use hand tube well as the source of their drinking water in Sub-Sample I, in percentage it stands at 89.21 percent for all the SHG and Non-SHG households in Sub-Sample I. On the other hand, main source of drinking water in Sub-Sample II is Public Hand Pump. It stands at 62.32 for all the SHG and Non-SHG households in Sub-Sample II. 46 households of SHGs in Sub-Sample II and 7 SHG households in Sub-Sample I, use well as their source of drinking water. In percentage figure it stands at 27.88 percent and 4.55 percent respectively. But the alarming is that we see 10 households of Sub-Sample II and 2 households of Sub-Sample I have been using earthen ring well water as their drinking water. This type of open well no doubt enhances the positive chance of the water borne diseases among the user. Also we find some households in Sub-Sample II

Table 10.7A  
**Sources of Drinking Water of Non-SHG Households**  
 (Sub-Sample I)

Sources of Drinking Water	No of Households	Percentage to total Households
Own Hand Pump	40	80.00
Public Hand Pump	0	0.00
Public Tap	6	12.00
Well	4	8.00
River	0	0.00
Total	50	100.00

Source: Field Survey, 2012-13

Table 10.7B

**Sources of Drinking Water of Non-SHG Households  
(Sub-Sample II)**

Sources of Drinking Water	No of Households	Percentage to total Households
Own Hand Pump	0	0.00
Public Hand Pump	36	72.00
public Tap	6	12.00
Well	3	6.00
River	5	10.00
Total	50	100.00

Source: Field Survey, 2012-13

Table 10.7C  
**Sources of Drinking Water of Non-SHG Households  
(Total Sample)**

Sources of Drinking Water	No of Households	Percentage to total Households
Own Hand Pump	40	40.00
Public Hand Pump	36	36.00
Public Tap	12	12.00
Well	7	7.00
River	5	5.00
Total	100	100.00

Source: Field Survey, 2012-13

using river as their source of drinking water which is also not safe. We also see that some of the households in both the sample use street tap water for drinking, though in some cases they have to go far away to collect it. No doubt it is a healthy practice and we recommend expanding such facilities.

## 10.5 A COMPARISON

1. The first point to be mentioned here is the construction of houses. While most of the houses in Sub-Sample I, are made of corrugated tin, but in Sub-Sample II almost all house-walls are made of mud and maximum roof of the hoses are made of thatch.
2. Another important difference we like to put here is the number of rooms possessed by the households of our sample. It can be seen from the tables 10.1A and 10.1B that on an average each SHG household has 2.08 rooms in Sub-Sample I and 1.87 rooms in Sub-Sample II at their

possession. Again from Tables 10.1C and 10.2C we see, on an average each SHG household has 1.97 rooms in total sample at their possession and the same for the Non-SHG household stands at 1.42. All accounts include the kitchen area of the households.

3. If we have a look on the houses on the basis of their quality then the percentage of good quality houses in Sub-Sample I and Sub-Sample II stands at 72.81 percent and 41.89 percent respectively. On the other hand, if we measure the quality on the basis of worse one then the two percentage figures for Sub-Sample I and Sub-Sample II also differs significantly and stand at 19.06 percent and 51.30 percent respectively. Again, from Tables 10.1C and 10.2C we see that 19.11 percent SHG houses in total sample are best quality houses. While only 3.52 percent Non-SHG houses in total sample are best quality houses. Further, if we measure the quality on the basis of worse one then the two percentage figures for SHG and Non-SHG households in total sample stands at 34.87 percent and 64.79 percent respectively.
  
4. From Tables 10.3A and 10.3B we see that 26.62 percent SHG households in Sub-Sample I and 40.00 percent SHG households Sub-Sample II are single roomed households. But if we compare the percentage of SHG households who possess the three or more roomed houses then it stands at 31.82 percent and 18.79 percent for Sub-Sample I and Sub-Sample II respectively. Further, if we differentiate SHGs and Non-SHGs households on the basis of the number of living rooms possessed by each household then we see from table 10.3C that 33.54 percent SHG households of our total sample are single roomed households. While the same for Non-SHG households' stands at 60.00 percent. On the other hand, 25.08 percent SHG households are having three or more rooms but for Non-SHG households it stands at only 6.00 percent. Again, if we compare among the different categories of SHG households on the basis of the number of living rooms then we see it is higher for educated, general and mixed group households compared to the SC and Muslim group households.
  
5. One can see from the tables 10.4A to 10.4B that the SHG households of the Sub-Sample I are enjoyed with better evacuation facility than the SHG households of the Sub-Sample II. There are only 33.12 percent households of Sub-Sample I and 88.48 percent households of Sub-Sample II

are used open field or bamboo garden or jungles as a place of evacuation. Not only that, the percentage of SHG households who uses lower category kuccha latrine stands at 42.86 percent in Sub-Sample I and only 9.09 in Sub-Sample II. While from Tables 10.4C and 10.5C we see that 61.77 percent SHG households and 96.00 percent Non-SHG households use open field or bamboo garden or jungles as a place of evacuation.

6. Another remarkable difference lies in the sources of drinking water among Sub-Sample I and Sub-Sample II. While 89.21 percent of total SHG and Non-SHG households in Sub-Sample I uses own hand tube well for drinking water but we see no use of the same in Sub-Sample II. The main sources of drinking water in Sub-Sample II are public hand pump and well. In percentage these two figures are 62.32 percent and 29.70 percent respectively for all SHG and Non-SHG household in Sub-Sample II. If we add these two items then it becomes 92.02 percent.