Chapter - IV

4.1. Introduction

It is generally believed that understanding of socio-economic and demographic features of sample unit under study is the key and very crucial to carry out any social science research successfully. Since the present study is a study that fall under an important branch of social science, therefore, it is important that we begin our analysis with an understanding of sample units in respect of key variables. In order to know the socio-economic characteristics of the sample households of Cachar district, data have been collected relating to standard of living, occupational status and socio-health status. Each of these broad dimensions has further been sub-divided into several heads in line with existing literature and studies. In addition to understand the socio-economic status of the sample unit, an attempt has also been made to portray the magnitude of poverty (measured in terms of availability of BPL and related cards) of the unit under study. Given this introductory note, we begin with the standard of living status of the sample unit in the next section.

4.2. Standard of Living of Sample Unit

We begin our analysis with the examination of living standard. Following Sabina Alkire and Foster (2008), to understand standard of living condition of the sample households, we have considered five variables viz., type of house, availability of electricity, sanitation, type of cooking fuel and source of drinking water. Since the

study area consists of five revenue circles of Cachar district, therefore, each of the variables has been analyzed across these five circles differently. Table 4.1 to Table 4.5 gives the results.

4.2.1. Type of House

In the study area, we see different types of house, viz., Kachha, Assam-type, Semi-pucca and Pucca. The share percentage of different types of house of the sample households is presented in Table 4.1 which is displayed below:

Table 4.1: Variation in Type of House across Revenue Circles (in %)

Type of House	Revenue Circles					Cachar District♦	F-test
	Silchar	Lakhipur	Sonai	Katigora	Udharbond		
Kachha	25.00	39.29	60.43	49.65	33.12	40.84	12.63***
Assam-Type	41.46	32.14	34.53	32.62	54.54	39.44	5.60***
Semi-Pucca	3.05	5.00	2.16	1.42	0.65	2.44	1.72
Pucca	30.49	23.57	2.88	16.31	11.69	17.29	12.56***

Note: 1.♦weighted arithmetic mean of the corresponding figures of the five revenue circles.

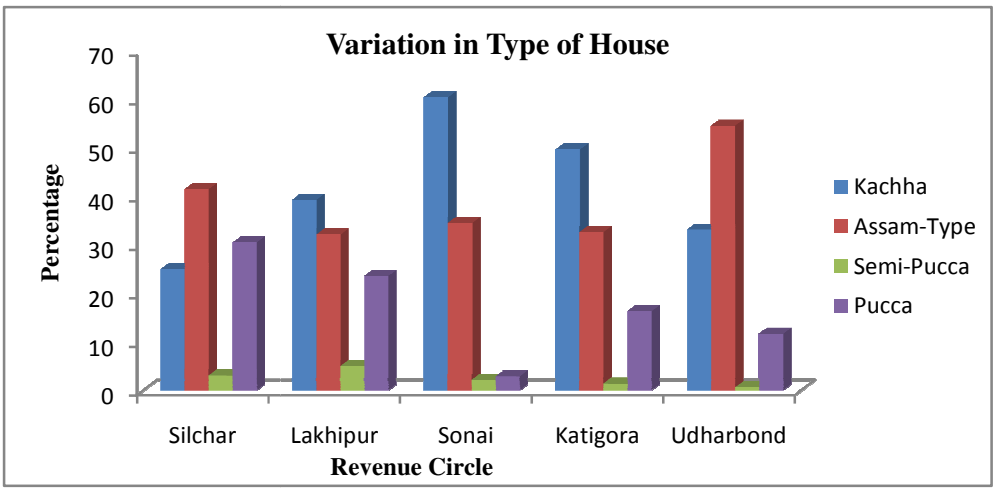
2. (***), (**) and (*) indicate significant at the 1%, 5% and 10% level respectively.

Source: Compiled from Field survey, 2014-15

Following observations can be made from the table 4.1. First, the percentage of household having Kachha and Assam-type of house is quite high in the study area. For instance, the percentage of having Kachha house is 40.84% and the percentage of having Assam-type house is 39.44%. Out of these, the proportion of Kachha house is

high (60.43%) in Sonai revenue circle and the proportion of Assam-type house is high (54.54%) in Udharbond circle. It is found that due to poor economic condition of the households, the share of having Kachha and Assam-type of house is high in these areas. However, the share percentage of having pucca house (17.29%) is less compared to the share percentage of Kachha and Assam-type house in Cachar district. Secondly, among all the revenue circles, the share of pucca house is high in Silchar and Lakhipur revenue circles in which the share of pucca house is 30.49% and 23.57% respectively. It is also observed that there is a significant difference in the type of house except semi-pucca across revenue circles as reflected by F-test. Table 4.1 represents the above information graphically.

Figure 4.1: Variation in Type of House across Revenue Circles



Source: Constructed on the basis of Table 4.1.

4.2.2. Availability of Electricity

Electricity, the main engine of modern life, is indispensable for the high standard of living. It implies that if one cannot enjoy the availability of electricity, then he or she is deprived from modern life. For finding out the level of standard of living of the households of the study area, the surveyor collected data regarding

availability of electricity. The following Table 4.2 shows the availability of electricity among the households of Cachar district which consists of five revenue circles.

Table 4.2: Variation in Availability of Electricity across Revenue Circles (in %)

Availability of Electricity ↓	Revenue Circles →					Cachar District♦	F-test
	Silchar	Lakhipur	Sonai	Katigora	Udharbond		
Yes	93.29	80.71	54.68	60.99	80.52	74.69	22.01***

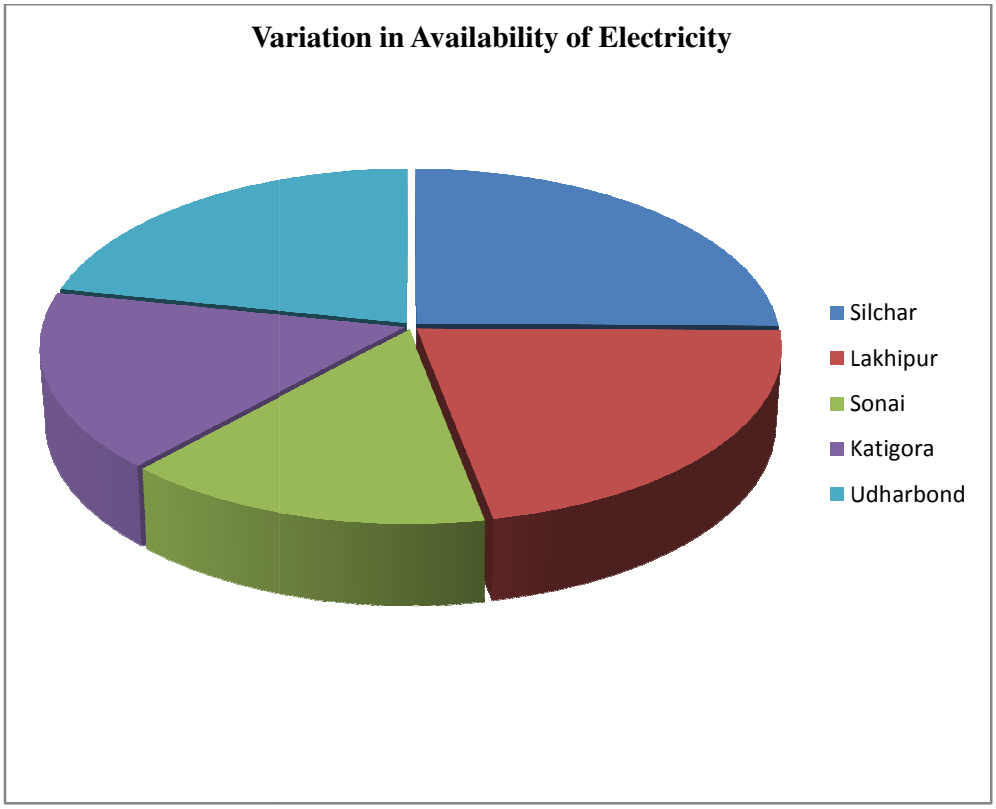
Note: 1.♦weighted arithmetic mean of the corresponding figures of the five revenue circles.

2. (***), (**) and (*) indicate significant at the 1%, 5% and 10% level respectively.

Source: Compiled from Field survey, 2014-15

The above table reveals that the proportion of availability of electricity is not equal across the revenue circles as reflected by F-test. The availability of electricity is high among the households of Silchar revenue circle and very much low among the households of Sonai revenue circle. It is estimated that 93.29% and 54.68% households have electricity facility at their houses in Silchar and Sonai respectively. A large section of households of Sonai and Katigora is also deprived from the availability of electricity. It is not only because of non-availability of electricity facility in these areas but also because of incapability to afford it by the households. Moreover, in spite of the Central Govt.'s popular Rajeev Gandhi Rural Electrification Programme, the non-availability of electricity facility is still persisting in the area particularly in rural revenue circles. It is evident from the data that about 74.69% households have got the facility of electricity and the rests are not availed it in Cachar district. The Figure 4.2 represents the variation in availability of electricity across revenue circles.

Figure 4.2: Variation in Availability of Electricity across Revenue Circles



Source: Constructed on the basis of Table 4.2.

4.2.3. Sanitation

Sanitation which is the prime concern of today's India, is yet to develop evenly throughout the country. The Govt. of India launched a number of sanitation campaign to improve the condition. Very recently, The Prime Minister of India started a Swachha Bharat Abhiyan on 2nd October, 2014. In spite of all, the situation is remained unchanged. It is evident from the study that large number households of Cachar district still use the traditional system of sanitation as it is shown in Table 4.3.

Table 4.3: Variation in Sanitation across Revenue Circles (in %)

Sanitation ↓	Revenue Circles ↔					Cachar District♦	F-test
	Silchar	Lakhipur	Sonai	Katigora	Udharbond		
No Facility	6.10	1.43	0.72	0.71	0.65	2.02	4.53***
Dry Toilet	1.20	0	0	0.71	0	0.39	1.19
Pit latrine without slab	14.02	43.57	75.54	58.16	73.38	52.16	50.70***
Pit latrine with slab	23.17	14.29	13.67	14.18	3.90	13.93	6.32***
Flush	55.49	40.71	10.07	26.24	22.08	31.48	24.44***

Note: 1.♦weighted arithmetic mean of the corresponding figures of the five revenue circles.

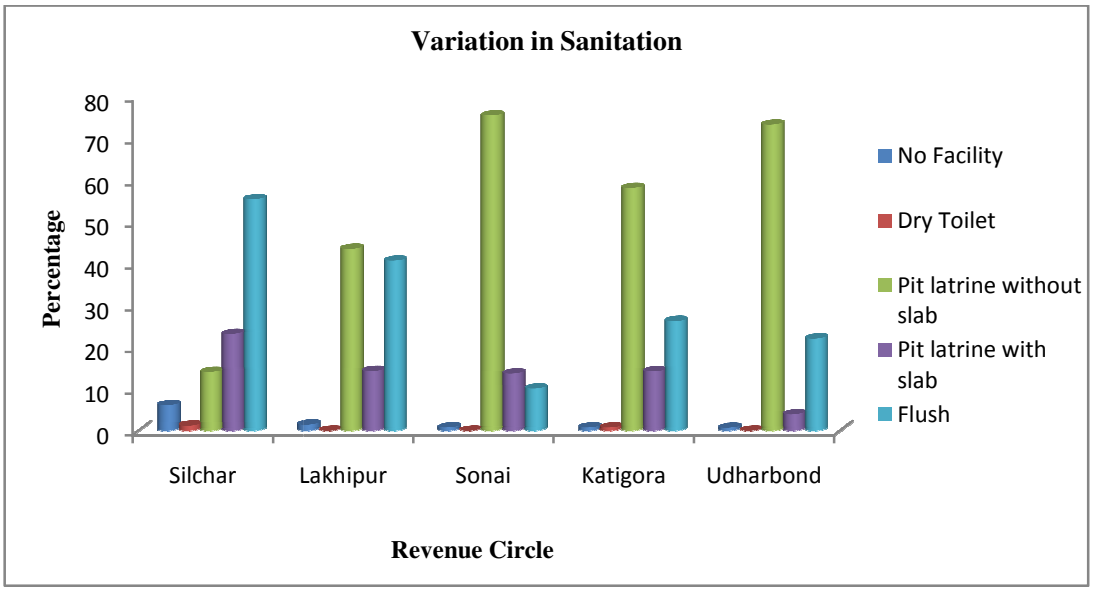
2. (***), (**) and (*) indicate significant at the 1%, 5% and 10% level respectively.

Source: Compiled from Field survey, 2014-15

Data from the field study shows that there are large proportions of households who have no adequate sanitation facilities at their residing house. The surveyor asked respondents about the type of sanitation facilities they access. The most common form of sanitation facilities accessed by households in both rural and urban revenue circles is pit latrine without slab (52.16%), followed by flush (31.48%) and then a pit latrine with slab (13.93%). About 2.02% of the households have to rely on open defecation or no facility. It is observed that Sonai has the highest (75.54%) proportion of households which have pit latrine without slab. Other revenue circles where the estimated proportion of pit latrine without slab among households is very high included Udharbond (73.38%), Katigora (58.16%) and Lakhipur (43.57%). The field survey data further reveals that the highest (55.49%) proportion of households of the Silchar revenue circle has to access flush or "improved source" of latrine whereas the

lowest (10.07%) proportion of households of the Sonai revenue circle has access to flush latrine. One of the probable causes related to lack of adequate sanitation facilities in the study area is poor economic condition of the households as they are not able to construct improved latrine or flush. From this, it is clear that there is a significant variation in the type of sanitation, particularly in pit latrine without slab, pit latrine with slab and flush, across revenue circles in Cachar district. This has been confirmed by the F-test in respect of each variable. Table 4.3 is illustrated with the help of following chart:

Figure 4.3: Variation in Sanitation across Revenue Circles



Source: Constructed on the basis of Table 4.3

4.2.4. Type of Cooking Fuel

Table 4.4 shows the share of the type of main source of cooking fuel in the households of five revenue circles of the Cachar district. By main source of cooking fuel, we indicate the source which is used at least 60% times for cooking.

Table 4.4: Variation in Type of Main Cooking Fuel across Revenue Circles (in %)

Type of Cooking Fuel ↓	Revenue Circles →					Cachar District♦	F-test
	Silchar	Lakhipur	Sonai	Katigora	Udharbond		
Electricity	0	0	0	0	0	0	----
LPG	70.12	53.57	16.55	34.04	24.68	40.40	35.99***
Bio-gas	0	0	0	0	0	0	0
Kerosene	0.61	1.43	0	0.71	0	0.40	0.93
Coal	0.61	0	0	0	0	0.13	0.87
Animal Dung	0	0	0	0	0.65	0.14	0.95
Firewood	28.66	45.00	82.01	65.25	74.03	58.39	35.60***
Straw/Grass	0	0	1.44	0	0.65	0.41	1.43

Note: 1.♦weighted arithmetic mean of the corresponding figures of the five revenue circles.

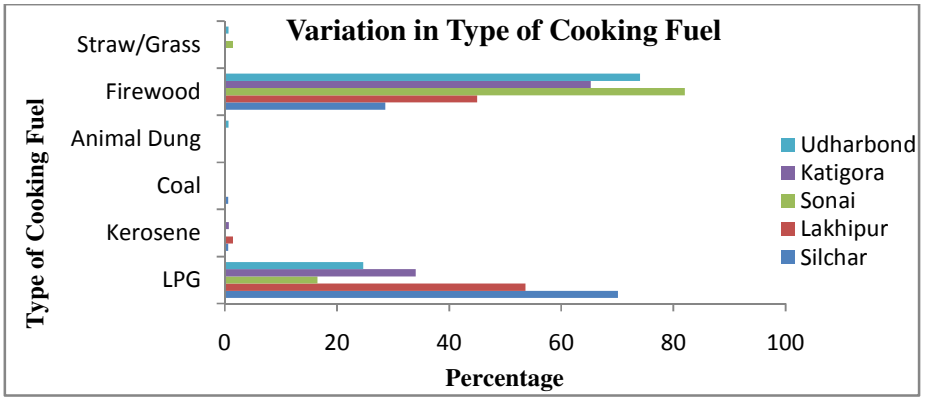
2. (***), (**) and (*) indicate significant at the 1%, 5% and 10% level respectively.

Source: Compiled from Field survey, 2014-15

As per the field survey, use of firewood for cooking purpose by households is high at 58.39% followed by LPG occupying a share percentage of 40.40% in the Cachar district. The share of firewood for the district ranges from 28.66% to 82.01% where Silchar depends least on firewood and Sonai the maximum. In the context of LPG, the percentage of the district ranges from 16.55% to 70.12% with Silchar at the maximum and Sonai at the minimum. With regard to other cooking fuels, viz., kerosene, coal, animal dung, straw etc., the district figure is very poor (ranges from 0.14% to 0.54%). Therefore, households show maximum dependence on firewood and LPG as the main source of cooking fuel at the district level. Some of the revenue circles used firewood as the main source of cooking fuel. They are: Sonai (82.01%),

Katigora (65.25%) and Udharbond (74.03%). Some other circles, viz., Silchar and Lakhipur have used firewood 28.66% and 45% respectively. With regard to LPG, Silchar (70.12%) and Lakhipur (53.57%) show maximum dependence while least is observed in Sonai (16.55%), Udharbond (24.65%) and Katigora (34.04%). The study finds that in addition to income, there are several socio-demographic factors such as education and sex of the head of the household which are important in determining household fuel choice. Household's income has a significant contribution on the probability of choosing LPG as a cooking fuel over firewood. The household head being illiterate or only having primary education increase the probability of choosing firewood as a cooking fuel whereas those households where the head has a higher level of education are more likely to use LPG. Further, living in urban revenue circles also increases the probability of choosing LPG as a cooking fuel because of its easy accessibility; while living in rural revenue circles increase the probability of choosing firewood as a cooking fuel due to its availability and low cost. Finally, findings of the study reveal that there is an insignificant difference of various types of cooking fuel except LPG and firewood as shown by the F-test. This is clearly demonstrated with the help of following chart:

Figure 4.4: Variation in Type of Main Cooking Fuel across Revenue Circles



Source: Constructed on the basis of Table 4.4

4.2.5. Source of Drinking Water

Water is one of the basic necessities of life. Without it no one can survive in this world. So, every household has its prime concern with the source of water. Table 4.5 deals with the share of the different sources of water of the households of Cachar district.

Table 4.5: Variation in Source of Drinking Water across Revenue Circles (in %)

Source of Drinking Water ↓	Revenue Circles →					Cachar District♦	F-Test
	Silchar	Lakhipur	Sonai	Katigora	Udharbond		
PHE/Piped Water	100	96.43	12.23	62.41	73.38	69.91	158.96***
River	0	0	22.30	19.86	9.74	10.06	19.88***
Well	0	3.57	49.64	13.48	9.74	14.72	59.67***
Pond	0	0	15.83	4.26	7.14	5.32	13.67***

Note: 1.♦weighted arithmetic mean of the corresponding figures of the five revenue circles.

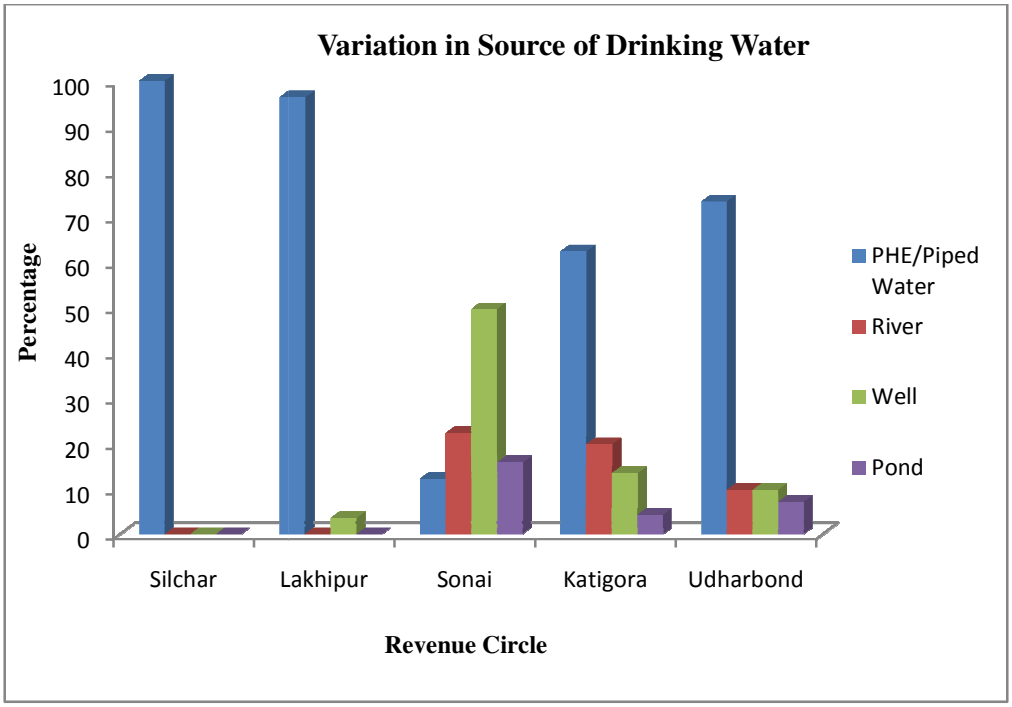
2. (***), (**) and (*) indicate significant at the 1%, 5% and 10% level respectively.

Source: Compiled from Field survey, 2014

In the Table 4.5, the result of the cross tabulation shows that a significant percentage (69.91%) of households of the district depends on PHE water as their main source of drinking water. Only 30.1% uses free source of drinking water, viz., river, well and pond. Most of the households having free source of drinking water are in rural circles. This means that these households has limited access to improved piped water or PHE water which meant that the only option they have to use river, well and

pond as a source of drinking water. The estimation further shows that in Silchar, the main source of drinking water supply for household is piped water accounting for 100% and in Lakhipur, the main sources are piped water (96.43%) and well (3.57%). On the other hand, in Sonai, the main sources of water are well (49.64%), river (22.30%), pond (15.83%) and PHE (12.33%). The main sources of water are PHE (62.41%), river (19.86%), well (13.48%) and pond (4.26%) in Katigora. Moreover, in Udharbond, the sources are PHE (73.38%), river (9.74%), well (9.74%) and pond (7.14%). These findings reveal that in urban revenue circles, viz., Silchar and Lakhipur, most of the households have access to piped water inside their residence and, therefore, highly rely on piped water. While those living in rural revenue circles, like, Sonai, Katigora and Udharbond, mainly depend on either river or pond or well water as they have neither access to piped water inside their residence nor have regular supply of piped water in their locality. Since getting accessed to piped water inside the residence is costly, hence, poor household always look for free sources of water which are mostly located in outside the residence. Therefore, households' level of income is also responsible for choosing the source of drinking water. Lastly, it is also found that there is a significant difference in each of the source of drinking water across revenue circles. This has been confirmed by the F-Test. Thus, it is seen that several factors, viz., location, distance, and household's income emerged as the prime predictors for the household to select their source of drinking water in the study area. Table 4.5 is represented graphically in Figure 4.5.

Figure 4.5: Variation in Source of Drinking Water across Revenue Circles



Source: Constructed on the basis of Table 4.5

4.3. Occupational Status/ Economic Status of Sample unit

In the second section, we look at the occupational status of the sample households. It consists of two variables, viz., means of livelihood and household's assets. These have been analyzed separately in the following tables (Table 4.6 and Table 4.7) with a view to comprehend the occupational status of the households across revenue circles in Cachar District.

4.3.1. Means of livelihood

Means of livelihood is the mirror of one's economic condition. It shows the economic condition of household. It is the main source of survival in this world. Everyone has to acquire one of the means of livelihood. It is, therefore, crucial to

know the information on means of livelihood of the sample households in the study area. Table 4.6 gives this information.

Table 4.6: Variation in Means of livelihood across Revenue Circles (in %)

Means Of Livelihood ↓	Revenue Circles →					Cachar District♦	F-Test
	Silchar	Lakhipur	Sonai	Katigora	Udharbond		
Agricultural Labour	1.83	2.86	9.35	4.96	12.34	6.26	5.29***
Entrepreneur	23.17	27.86	10.79	21.28	23.38	21.39	3.36***
Government Employee	36.59	20.00	11.51	17.02	17.53	20.95	8.88***
Non-Government Employee	13.41	15.71	10.79	16.31	18.18	14.90	0.93
Causal Labour	21.34	27.14	38.19	32.62	19.48	27.40	4.55***
Vendor	0.61	1.43	3.60	0.71	1.95	1.62	0.33
Fisherman	0.61	0	3.60	2.84	0.65	1.49	2.43**
Driver	2.44	4.29	11.51	4.26	6.49	5.72	3.35***
Priest	0	0.71	0.72	0	0	0.27	0.82

Note: 1.♦weighted arithmetic mean of the corresponding figures of the five revenue circles.

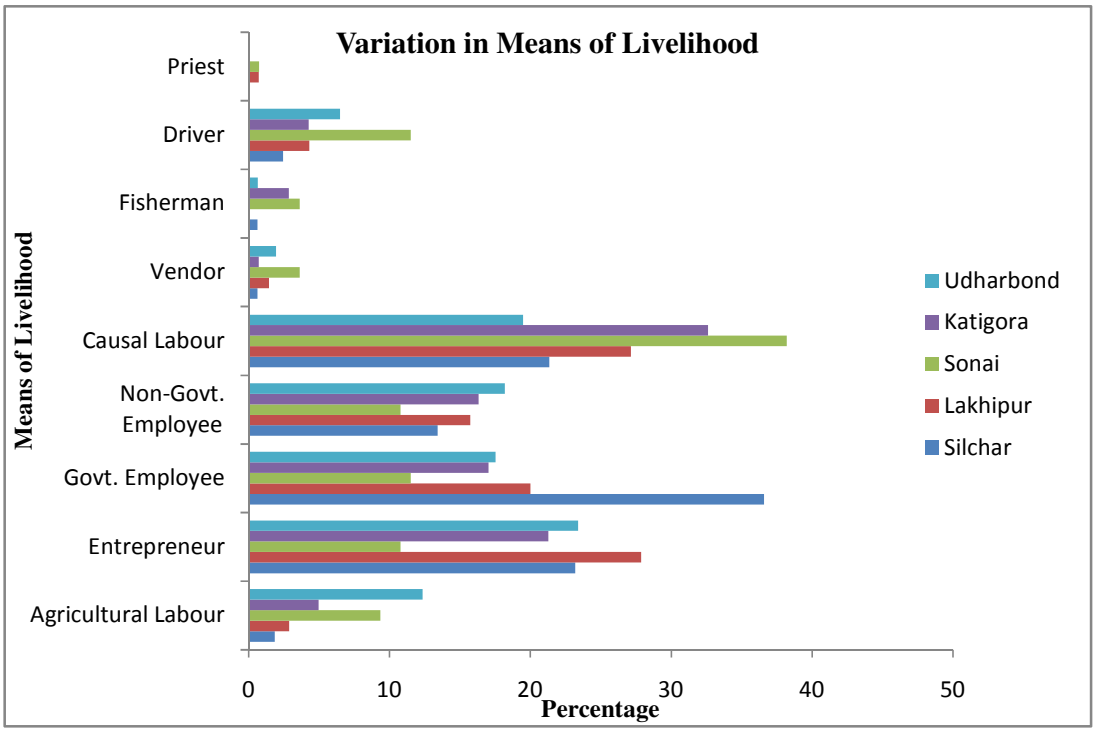
2. (***), (**) and (*) indicate significant at the 1%, 5% and 10% level respectively.

Source: Compiled from Field survey, 2014-15.

In the above table, it is observed that mainly there are nine types of means of livelihood in the study area. Some of them are agricultural labour, entrepreneur, government employee, non-government employee, causal labour, vendor, driver etc. Within the various means of livelihood, 27.40% are causal labour, 21.39% are entrepreneur, 20.95% are government employee, 14.90% are non-government employee and the remaining percentage are in vendor, fisherman, driver, priest category at overall level. It is also revealed that Silchar has the highest share of

government employee (36.59%) while Sonai has the lowest share in it, i.e., only 11.51%. On the contrary, the highest proportion of causal labour is found in Sonai (38.19%) whereas the lowest proportion is in Udharbond (19.48%). In the rural revenue circles, the shares of majority of the employed persons are in the causal labour, agricultural labour, business man and driver. On the other hand, in the urban circles, the maximum shares are of the govenment employee, entrepreneur and non-government employee. It is also seen that there is a significant difference in certain categories of means of livelihood, viz., agricultural labour, entrepreneur, government employee, causal labour and driver across revenue circles as reflected by the proportion of variance (F-test).To conclude, it is said that the study area is mainly dominated by the causal labour, entrepreneur and government employee. The clear picture of the variation in means of livelihood is presented below:

Figure 4.6: Variation in Means of livelihood across Revenue Circles



Source: Constructed on the basis of Table 4.6

4.3.2. Households with Assets

Household assets represent all that are owned by the household and have money value. As the requirement of the present study, the surveyor collected the information regarding durable assets of household. By durable assets, we mean, those articles which are used for domestic purposes and have a longer expected life, say, one year or more and which cannot be purchased at a nominal price. Such goods are usually purchased infrequently or they have a longer interval of purchase. Table 4.7 shows the variation in Household's assets across revenue circles.

Table 4.7: Variation in Household's assets across Revenue Circles (in %)

Household's Assets ↓	Revenue Circles →					Cachar District♦	F-Test
	Silchar	Lakhipur	Sonai	Katigora	Udharbond		
Television	80.49	64.29	35.25	41.84	60.39	57.25	22.54***
Electric Fan	87.20	68.57	40.29	54.61	72.73	65.72	23.82***
Sound System	5.49	16.43	7.19	8.51	1.30	7.59	6.57***
Radio	12.80	8.57	13.67	19.15	11.04	13.01	1.94*
Mobile Phone	85.98	86.43	79.86	73.05	88.96	83.07	4.32***
Refrigerator	34.76	24.29	6.47	9.53	14.94	18.53	14.24***
Two Wheeler	28.66	17.86	5.04	9.22	15.58	15.68	9.86***
Three Wheeler	1.83	1.43	0.72	2.13	0	1.21	0.93
Four Wheeler	10.37	3.57	0	3.55	5.84	4.86	4.88***
Computer	21.9	17.86	3.50	10.64	5.19	12.01	9.42***

Air Conditioner	1.22	1.43	0	0	0	0.54	1.45
Washing Machine	8.54	0.71	0	0.71	0.65	2.28	9.57***
Inverter	28.05	11.43	3.60	9.22	7.14	12.27	14.03***

Note: 1.♦weighted arithmetic mean of the corresponding figures of the five revenue circles.

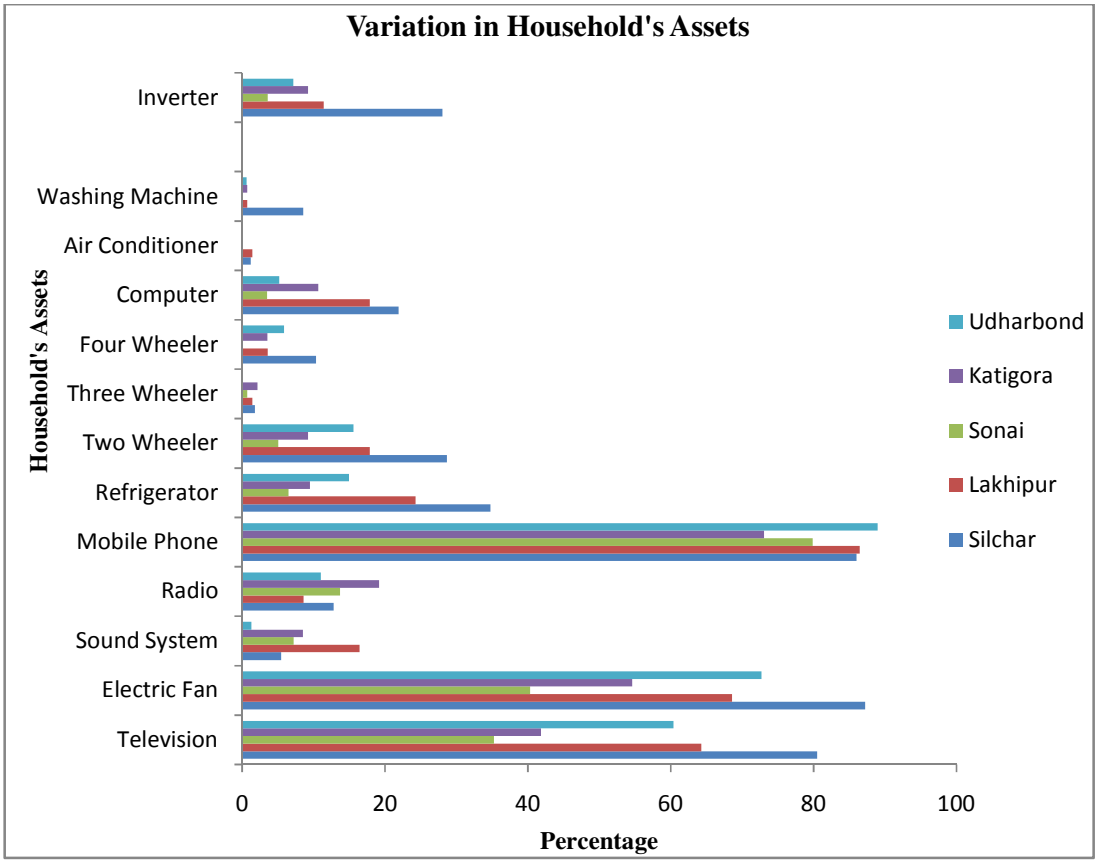
2. (***), (**) and (*) indicate significant at the 1%, 5% and 10% level respectively.

Source: Compiled from Field survey, 2014-15.

The task of collecting data of the household's assets is a difficult one. Despite all such difficulties, the surveyor collected data on household's assets as shown in the table 4.7. Following existing literatures, we considered those durable assets which are mostly used by the households in their daily life. On the basis of this, we conducted a field survey and findings of this survey show that among the household's assets, the proportions of having Mobile phone (83.07%), Electric fan (65.52%) and Television (57.25%) are high in the study area. In case of mobile phone, the share of all revenue circles is highly satisfactory. The households of Udharbond have shown the highest share in holding mobile phone (88.96%), followed by Lakhipur (86.43%) and Silchar (85.98%). As most of the households' head of Udharbond absorbed in the category of business man, non-government employee and casual labour, they preferred to hold mobile phone to contact with their families. In many cases, it has been observed that household member stay in foreign nations, mostly for income generating purpose. This necessitates households' head and other members of the family to contact with the member who resides in foreign nation. And in modern era, using a mobile phone is perhaps the cheapest and most convenient way of making such contacts, especially in areas like Udharbond where internet service is not very popular. Next to mobile

phone, the households of these three circles have a large share of electric fan and television. It is also observed that the proportion of having most of the durable assets by the households is found satisfactory only in Silchar circle. In this circle, 87.20% of households having electric fan, 80.49% have television set, 34.76% have refrigerator, 28.66% have two wheelers, 21.95% have computer and 28.05% have inverter etc. Good economic condition of the households, willingness to enjoy high standard of living, modernization etc. are some of the factors responsible for having maximum durables assets by the households of Silchar. On the other hand, the share of the households of Sonai in almost all the assets except mobile phone is very low. It is found that only 40.29% of households of Sonai have electric fan, followed by television set (35.25%), radio (13.67%), sound system (7.19%), refrigerator (6.47%), two wheelers (5.04%) and the rest 3.60% of households have both computer and Inverter. As result of economic backwardness, unemployment, and illiteracy the share of having various assets of the households of Sonai is very low. Thus, it is seen that the proportion of having assets of the households of urban circles is quite good than the households of rural revenue circles. In addition to this, the proportion of having assets of the households is not identical across revenue circles as verified by the F-test. Lastly, it is also seen that majority of the households in the study area having mobile phone, television and electric fan and not having refrigerator, two/three/four wheelers, computer, washing machine and inverter. Table 4.7 is graphically represented in Figure 4.7:

Figure 4.7: Variation in Household's assets across Revenue Circles



Source: Constructed on the basis of Table 4.7

4.4. Socio-Health Status of Sample Unit

It is necessary to analyse poverty not only in terms of economic dimensions measured by the poverty line but also in terms of multiple aspects such as social, health and other conditions. In the third section, we observe the socio-health status of the sample households. This section includes Socio-health variables, viz., literacy status, health status, women empowerment. Each variable has to be analysed in the following tables in order to grasp the socio-health status of the household in the study area.

4.4.1. Literacy Status

Education is the only tool to eradicate all obstacles. So, knowing literacy status of the household is the most imperative step towards solving the problem of poverty. Table 4.8 reveals the literacy status of the households in the study area.

Table 4.8: Variation in Presence of Illiterate Member across Revenue Circles (in %)

Presence of Illiterate ↓	Revenue Circles ⟷					Cachar District♦	F-test
	Silchar	Lakhipur	Sonai	Katigora	Udharbond		
Yes	7.93	8.57	22.30	22.70	9.74	13.97	7.13***

Note: 1.♦weighted arithmetic mean of the corresponding figures of the five revenue circles.

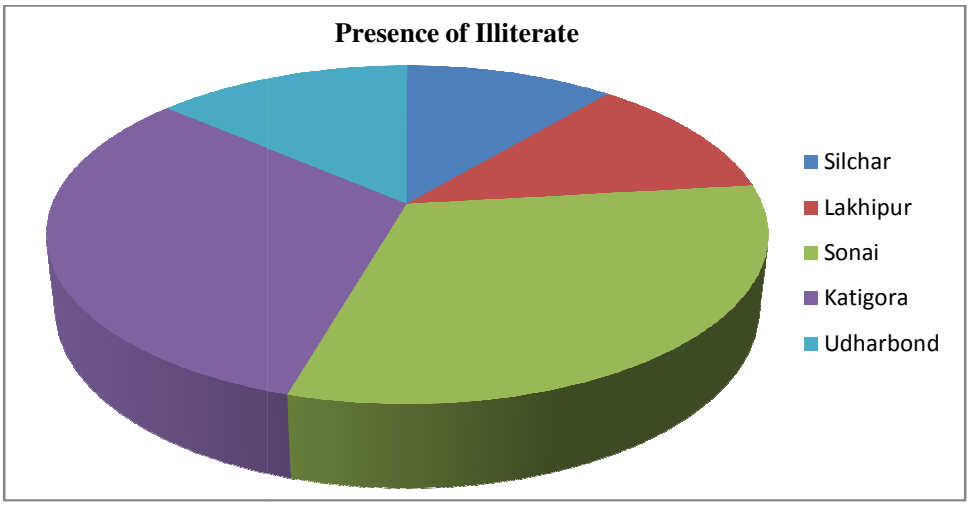
2. (***), (**) and (*) indicate significant at the 1%, 5% and 10% level respectively.

Source: Compiled from Field survey, 2014-15.

In table 4.8, we can see the literacy status of the sample household in the study area. Taking primary education as the measuring rod of literacy status, the surveyor asked the respondents: Is there any eligible member of the household who have not completed primary education? If the answer is in affirmative then there is an illiterate member in the household otherwise not. On the basis of this, we find that only 13.97% households are having an illiterate member in the study area. The proportion of households having an illiterate member is seen to be the highest at Katigora (22.70) and at Sonai (22.30%). These revenue circles are the most backward circles in Cachar District as most of the households in these circles are engaged in casual labour. They have number of constraints to get primary education. Some of them are: lack of educational atmosphere in the household, pressure to involve in economic activities at early ages, pessimistic attitude etc. It is also seen that the proportion of illiterate member in the household is not identical across revenue circles as it is tested by the F-

test. The proportion of the presence of illiterate across revenue circles is presented in the figure 4.8.

Figure 4.8: Variation in Presence of Illiterate Member across revenue circles



Source: Constructed on the basis of 4.8

4.4.2. Health Status

Level of Health gives the information of productive capacity of the sample households. Good health means good wealth. As a result, the survey collects the data of health status of the households which is given in Table 4.9:

Table 4.9: Variation in Health Status across Revenue Circles (in %)

Suffers from Chronic disease ↓	Revenue Circles →					Cachar District♦	F-test
	Silchar	Lakhipur	Sonai	Katigora	Udharbond		
Yes	23.17	17.14	8.63	21.43	12.34	16.65	4.02***

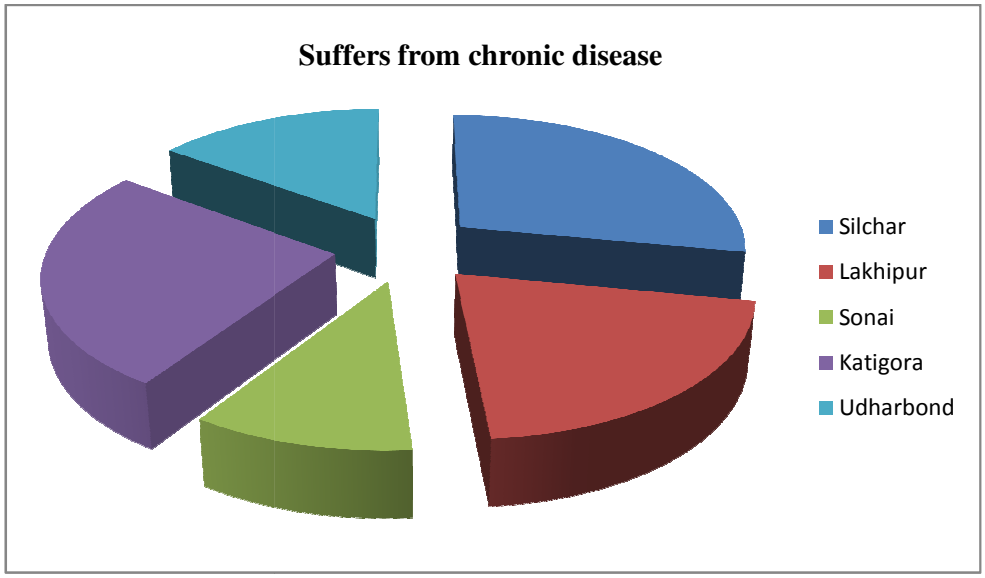
Note: 1.♦weighted arithmetic mean of the corresponding figures of the five revenue circles.

2. (***), (**) and (*) indicate significant at the 1%, 5% and 10% level respectively.

Source: Compiled from Field survey, 2014.

Table 4.9 reveals the level of health of the members among sample households. As chronic disease results continuous health expenditure, it is, therefore, taken as the prime variable to know the health status of the households. By chronic diseases, we mean, as experts define, a prolonged disease that can be controlled but not cured. Some of the examples are heart disease, diabetes, chronic respiratory problems etc. It is observed that a significant portion of households do not suffer from chronic diseases in the survey area. However, there is a significant difference in the proportion of household having member suffering from chronic diseases across revenue circles as reflected by the F-test. The study also finds that the highest proportion of households which have members suffer from chronic diseases is in Silchar (23.17%), followed by Katigora (21.43%) and Lakhipur (17.14%). Ages, hereditary, tobacco use, unscientific food habit of the households are some of the probable causes of chronic disease in these revenue circles. The proportion of households suffering from chronic disease is shown diagrammatically in the figure 4.9.

Figure 4.9: Variation in Health Status across Revenue Circles



Source: Constructed on the basis of Table 4.9

4.4.3. Status of the Women

Poverty obstructs the development of women. It increases domestic violence and crimes against women. It pushes women in the world of exploitation and suppression. It also creates gender inequality in the society. Hence, one of the solutions of this problem is to empower women of our society. Women empowerment is basically the creation of an environment where women can make independent decisions on their personal development as well as shine as equals in society. Table 4.10 shows status of women empowerment in the study area.

Table 4.10: Variation in Status of the Women across Revenue Circles (in %)

Revenue Circles ↓	Decision making autonomy of Women →					
	Own health care	Purchase of daily household	Visit to her family or relatives	Decision on child education	Decision on child health	Participate in Political affairs
Silchar	38.41	35.37	32.32	27.44	25.61	81.71
Lakhipur	15.71	19.29	14.28	6.43	9.29	48.57
Sonai	12.23	28.78	20.14	10.07	8.63	54.68
Katigora	12.77	34.04	21.28	14.18	14.18	64.54
Udarbond	7.79	25.97	11.69	7.14	7.14	53.90
Cachar District♦	17.80	28.84	19.91	13.36	13.23	61.18
F-test	17.32***	3.06**	6.43***	10.58***	8.13***	11.92***

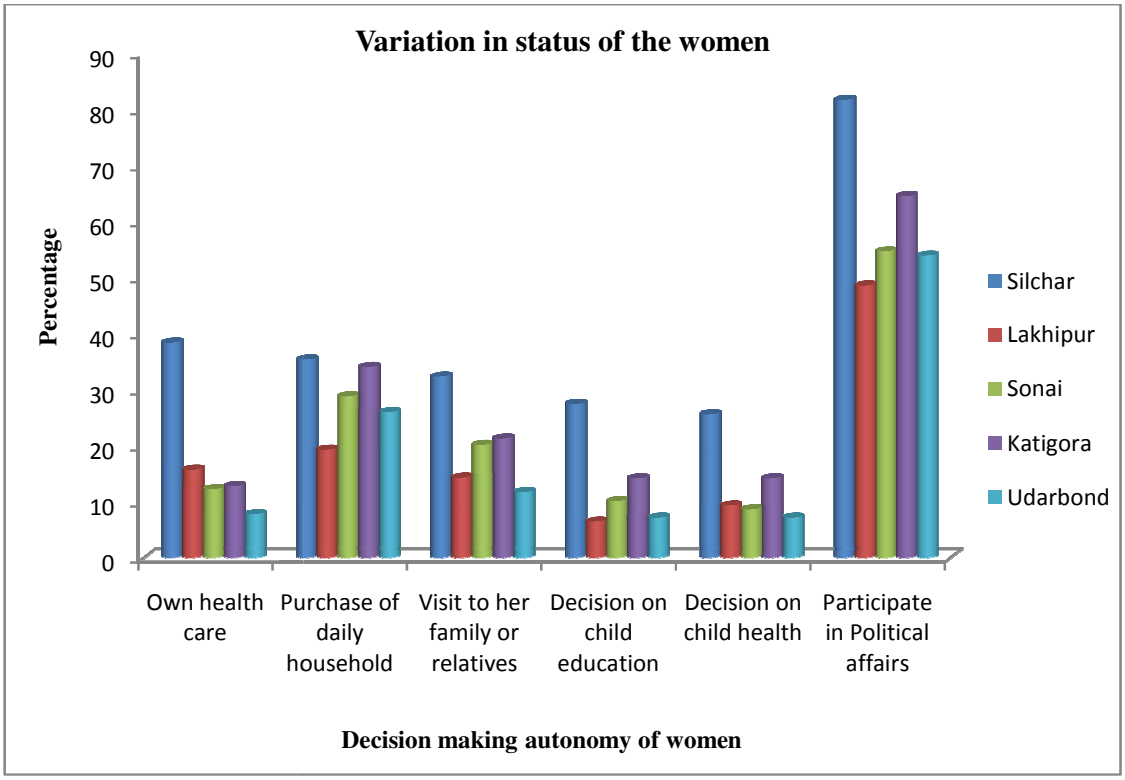
Note: 1.♦weighted arithmetic mean of the corresponding figures of the five revenue circles.

2. (***), (**) and (*) indicate significant at the 1%, 5% and 10% level respectively.

Source: Compiled from Field survey, 2014-15.

From the table 4.10, we can see that female members of the households in the study area independently take different decisions, like, own health care, purchase of daily household, visit to her family or relatives, decision on child education or child health and political decisions. Data on these decisions are collected to recognize the status of women empowerment in Cachar District. It is observed that female members of the households of Cachar district have shown the highest proportion (61.18%) in case of participation in political affairs. Regarding the female participation in political affairs, the highest share (81.71%) is found in Silchar while the lowest is observed in Lakhipur (48.57%). Next to this, female members of the households of Cachar district take most decision in the purchase of daily household in which the overall share is 28.84%. It is surprising that the proportion of women's decision on child education (13.36%) and child health (13.23%) is very depressing. As we know that the mother is only one who understands her child better than any other in this world, but data collect from the survey prove the reverse one. It is observed that each of the revenue circles, baring Silchar, reflects the poor participation of women in decision making. This may be due to high literacy rate, social awareness, unconventional attitude etc. among women of Silchar. It is also observed that in Lakhipur and Udharbond revenue circles, the percentage of women's participation is extremely unsatisfactory in contrast to others as female literacy rate, economical development are very low in these circles. However, the final picture of the study is that there is a significant difference in the decision making power of women across revenue circles as confirmed by the F-test. Table 4.10 is represented below.

Figure 4.10: Variation in Status of the Women across Revenue Circles



Source: Constructed on the basis of Table 4.10.

4.5. Other features of Sample unit

Apart from the above, the sample households of the study area have a number of other features. These are related to the status of bank account, status of child education, ownership of permanent house, access to protected water, number of working members, dependency ratio, head of the household, religion, caste etc. Each of these is analyzed separately using the following paragraphs and tables.

4.5.1. Status of Bank Account

In order to know the status of availing banking facilities of the sample households in the study area, we collect data regarding holding of bank account. The information is shown below:

Table 4.11: Variation in Holding of Bank Account across Revenue Circles (in %)

Holding of Bank Account ↓	Revenue Circles →					Cachar District♦	F-test
	Silchar	Lakhipur	Sonai	Katigora	Udharbond		
Yes	99.39	96.43	93.53	97.87	99.35	97.42	3.52***

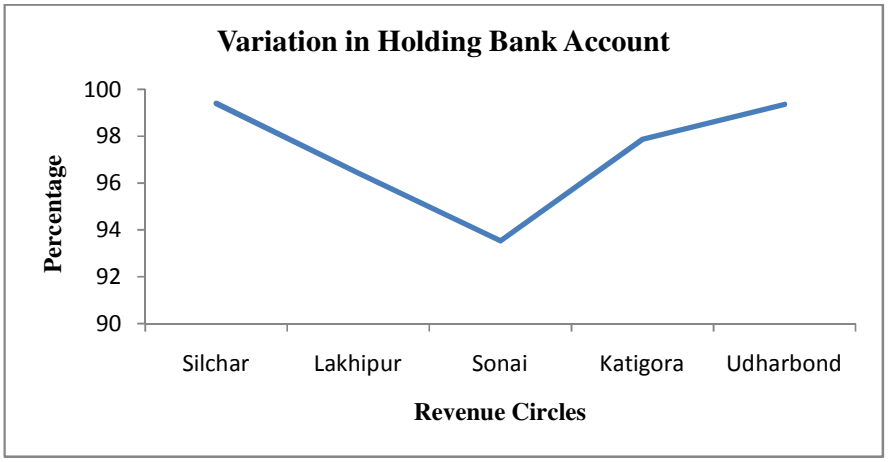
Note: 1.♦weighted arithmetic mean of the corresponding figures of the five revenue circles.

2. (***), (**) and (*) indicate significant at the 1%, 5% and 10% level respectively.

Source: Compiled from Field survey, 2014-15.

The above table reveals that the proportion of holding bank account of the households is not uniform across revenue circles as verified by the F-test. The proportion of households having bank account is 97.42% in Cachar district. One of the main factors behind this large proportion is newly introduced programme "Jan Dhan Yojana" by the Government of India on 28th August, 2014. It is expected that within a short period, this proportion will reach to 100%. Besides this, the expansion of bank branches, raising awareness about bank facilities, increasing willingness to save due to high literacy rate etc. are also responsible for holding a significant proportion of bank account in the study area. With the help of following line graph, we try to show the variation in holding of bank account in Figure 4.11.

Figure 4.11: Variation in Holding of Bank Account across Revenue Circles



Source: Constructed on the basis of Table 4.11

4.5.2. Status of Child Education

Today's child is tomorrow's citizen. So, it is essential to impart them good education and make them able to face any difficulty in coming days. Without educating them, it is quite impossible to make a country socially and economically sound. In order to know whether the study area provides a good education to the children or not, the surveyor collects data regarding child education. Table 4.13 shows the variation in status of child education across revenue circles in the study area.

Table 4.12: Variation in Status of Child Education across Revenue Circles (in %)

Not Attending School ↓	Revenue Circles →					Cachar District♦	F-test
	Silchar	Lakhipur	Sonai	Katigora	Udharbond		
Yes	0.61	1.43	2.88	2.84	1.30	1.76	0.87

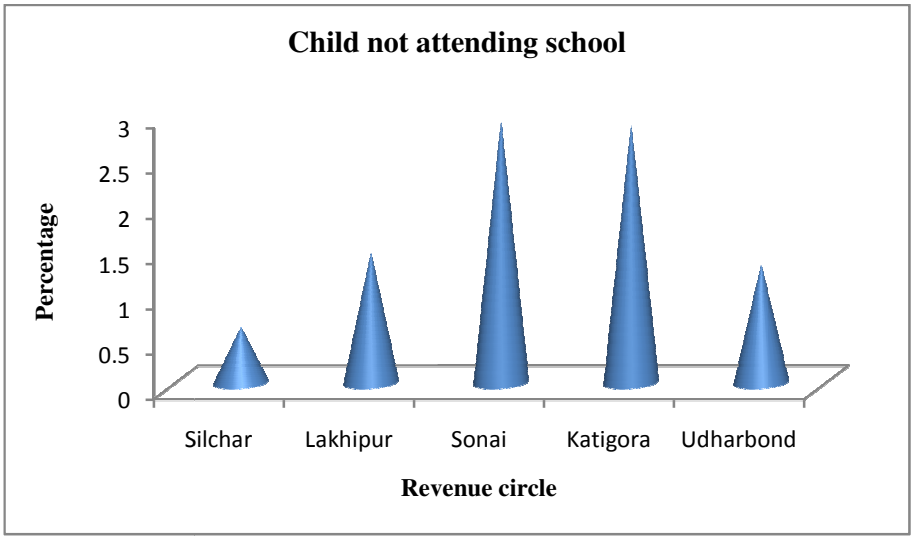
Note: 1.♦weighted arithmetic mean of the corresponding figures of the five revenue circles.

2. (***), (**) and (*) indicate significant at the 1%, 5% and 10% level respectively.

Source: Compiled from Field survey, 2014-15.

Universalisation of primary education is one of the prime concerns of all governments in modern times. Noteworthy, India has made rapid strides in universalising primary education, largely as the outcome of sustained interventions under Sarva Siksha Ahiyan (SSA) and Mid-Day Meal Scheme (MDM). Moreover, the development of secondary education is also praiseworthy in India under Rashtriya Madhyamik Sikha Abhiyan (RMSA). Due to the successful implementation of all these programmes, majority of the children aged 5-14 years of the sample households in the study area attend school. In the study area the highest proportion of children not attending school is found in Sonai (2.88%) and the lowest proportion is in Silchar (0.61%) among all revenue circles. It is also observed that only 1.76% children do not attend school in Cachar District as a whole. Poor economic condition of the household, distance of schools and lack of transport, lack of willingness to educate children may be some of the important reasons for children not-attending school in the study area. Table 4.12 is graphically presented with the help of Figure 4.12.

Figure 4.12: Variation in Status of Child Education across Revenue Circles



Source: Constructed on the basis of Table 4.12

4.5.3. Ownership of Permanent House

Ownership of House has two status viz., permanent and temporary. By permanent, we mean those households who are living in their own house; on the other hand, temporary households are those who are living in rented house. The following table shows variation in Ownership of Permanent House across revenue circles:

Table 4.13: Variation in Ownership of Permanent House across Revenue Circles (in %)

Ownership of House ↓	Revenue Circles →					Cachar District♦	F-test
	Silchar	Lakhipur	Sonai	Katigora	Udharbond		
Permanent	86.59	87.86	89.93	94.33	92.21	90.12	1.67

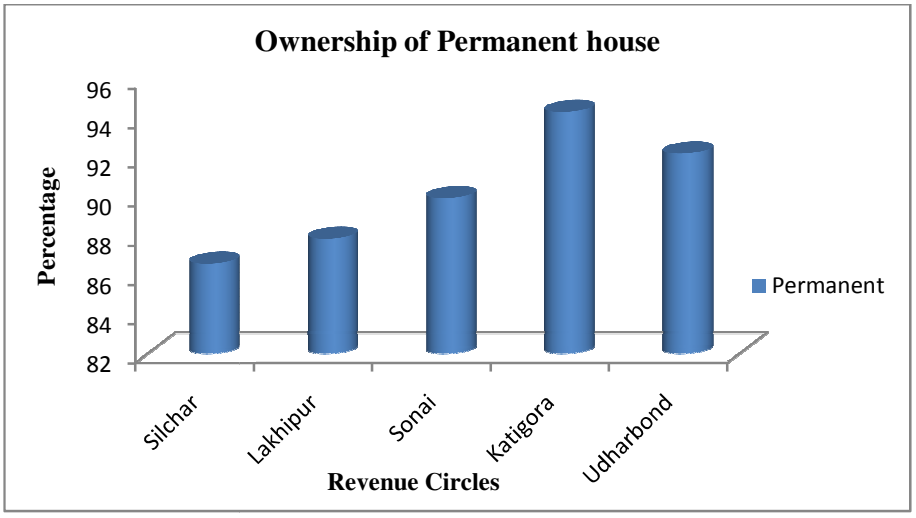
Note: 1.♦weighted arithmetic mean of the corresponding figures of the five revenue circles.

2. (***), (**) and (*) indicate significant at the 1%, 5% and 10% level respectively.

Source: Compiled from Field survey, 2014-15.

Given this definition, it is observed from the above table that 90.12% households have permanent ownership and the rest of the households have temporary ownership in the study area. So, majority of the households have permanent ownership of house in Cachar district. It is also observed that the proportion of temporary households is high in Silchar followed by Lakhipur. Figure 4.13 presents the information given in Table 4.13.

Figure 4.13: Variation in Ownership of Permanent House across Revenue Circles



Source: Constructed on the basis of 4.13

4.5.4. Access to Protected Water

Households have different sources of water from different locations and seasons. But the main concern is the quality of water. By the quality of water, we mean, taste, colour, odour and contamination free features of water. If the source of water contains all these features then we call it protected water and otherwise not. The share percentage of the protected water among the households in the study area is shown in Table 4.14.

Table 4.14: Variation in Access to Protected Water across Revenue Circles (in %)

Quality of Water	Revenue Circles					Cachar District♦	F-test
	Silchar	Lakhipur	Sonai	Katigora	Udharbond		
Protected	49.39	37.86	5.04	20.57	13.64	25.79	29.83***

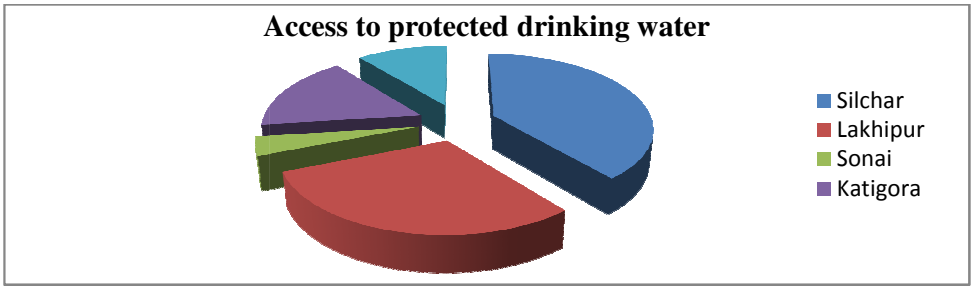
Note: 1.♦weighted arithmetic mean of the corresponding figures of the five revenue circles.

2. (***), (**) and (*) indicate significant at the 1%, 5% and 10% level respectively.

Source: Compiled from Field survey, 2014-15.

It is observed from the table 4.14 that the share percentage of using unprotected quality of water is dominant in the study area. Nearly 25.79% households in the Cachar district have the protected form of drinking water into dwelling. On the other hand, majority of the households (74.21%) have unprotected form of drinking water into dwelling. In Sonai, the proportion of protected quality of water is the lowest (5.04%) as compared to this, the proportion of protected quality of water is high (49.39%) in Silchar. The protected quality of water ranges from 5.04% to 49.39%. This shows that the risk of contamination of diseases from water is high among the households of Cachar district which also increases the health expenditure of households. The main reasons of unprotected quality of water may be inattentiveness of the households regarding the quality of water and blind faith over the piped water as the piped water cannot be contaminated. But due to corrosion of iron pipes and stand pipes in the distribution system, the quality of water may be affected. However, the rural households cannot be filtered or boiled their water obtained from river, wells and ponds as they believe that these sources are natural sources and therefore, no need to purify their water. Hence, it is also observed that the quality of water is not uniform across the revenue circles as this has been confirmed by the test of variance (F-test). The following graph represents the proportion of access to protected water.

Figure 4.14: Variation in Access to Protected Water across Revenue Circles



Source: Constructed on the basis of Table 4.14

4.5.5. Number of Working Members

A household consists of both working and non-working members. Working members imply those who are engaged in any economic activity. While Non-working members are (i) those who are not working but seeking or available for work and (ii) those who are neither working nor available for work. The share of working members in the households of Cachar is given table 4.15:

Table 4.15: Variation in Number of Working Member across Revenue Circles (in %)

Number Of ↓ Working Member	Revenue Circles ⟷					Cachar District♦	F- test
	Silchar	Lakhipur	Sonai	Katigora	Udharbond		
1	69.51	69.29	77.70	75.18	62.99	70.85	2.35*
2	23.17	20.00	19.42	19.86	22.73	21.13	0.28
3 or more	6.70	10.70	2.10	4.20	12.90	7.40	4.29***

Note: 1.♦weighted arithmetic mean of the corresponding figures of the five revenue circles.

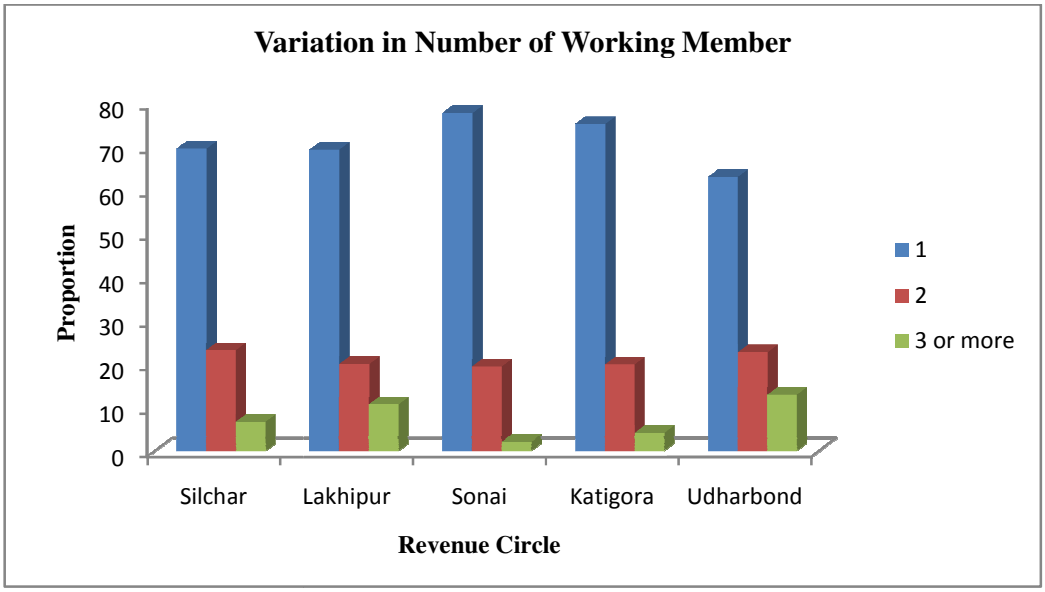
2. (***), (**) and (*) indicate significant at the 1%, 5% and 10% level respectively.

Source: Compiled from Field survey, 2014-15.

Table 4.15 explains the variation in number of working members of the households across revenue circles. It is observed that the percentage of "One working member household" is highest in Sonai, marginally followed by Katigora and Silchar whereas Udharbond does fairly well compare to other circles in terms of having lower proportion of "one working member household". This figure, however, should be very cautiously interpreted. This is because the type of household is not uniform across these circles. For instance, in Sonai and Katigora, most of the households belong to

joint family culture, but this is not true in Silchar where many of the households belong to nuclear family culture. Thus, relatively higher proportion of "One working member household" in Silchar does not necessarily indicate that dependency ratio is higher in Silchar Circle. However, there is no significant difference in the proportion of "Two working member households" in the study area as shown in the table. It is also observed that only the percentage of "three or more working members" in the households is not uniform across revenue circles as reflected by F-test. Figure 4.15 represent the variation in number of working member.

Figure 4.15: Variation in Number of Working Member across Revenue Circles



Source: Constructed on the basis of Table 4.15

4.5.6. Dependency Ratio

The total dependency ratio tells us the proportion of the population not in the work-force, who is 'dependent' on those of work force. It is used to measure the pressure on productive population. Therefore, in order to measure the pressure on working members in the study area, the surveyor collected the data on dependency ratio which is shown in Table 4.16:

Table 4.16: Variation in Dependency Ratio across Revenue Circles (in %)

Variable ↓	Revenue Circles →					Cachar District♦	F-test
	Silchar	Lakhipur	Sonai	Katigora	Udharbond		
Dependency Ratio	38.07	50.41	52.67	59.71	42.06	48.10	4.10***

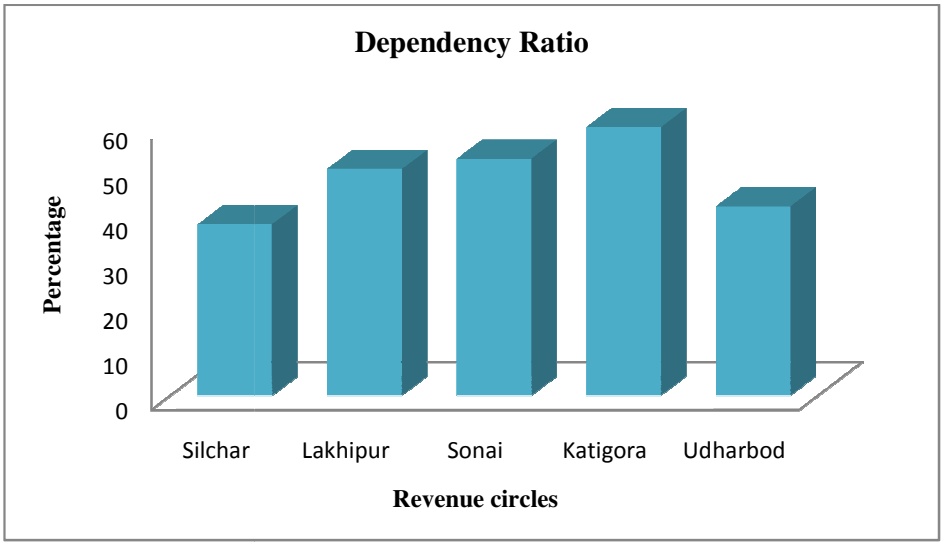
Note: 1.♦weighted arithmetic mean of the corresponding figures of the five revenue circles.

2. (***), (**) and (*) indicate significant at the 1%, 5% and 10% level respectively.

Source: Compiled from Field survey, 2014-15.

As we see in the above table that the dependency ratio is high among the households of Katigora revenue circle (59.71%) and low in the Silchar circle (38.07). Lack of employment opportunities, joint family culture, high illiteracy rate etc may be highly responsible for high proportion of dependency ratio in Katigora. Overall, the dependency ratio is quite high (48.10%) in the Cachar District. Hence, there is a significant difference in the dependency ratio across revenue circles as reflected by F-test. The dependency ratio table is represented with the help of Figure 4.16

Figure 4.16: Variation in Dependency Ratio across Revenue Circles



Source: Constructed on the basis of Table 4.16

4.5.7. Head of the Household

It is known that the head of the household is the person or one of the people in whose name the home is owned, being bought or rented. Head of the household may be male or female. As we can see the role of the head of the household is very vital in our social structure, it is, thus, important to identify the share of male and female headed household in the study area. Table 4.17 gives the result:

Table 4.17: Variation in Male Household Head across Revenue Circles (in %)

Head of the ↓ Household	Revenue Circles ⟷					Cachar District♦	F-test
	Silchar	Lakhipur	Sonai	Katigora	Udharbond		
Male	80.49	95.71	89.21	90.78	96.10	90.27	7.42***

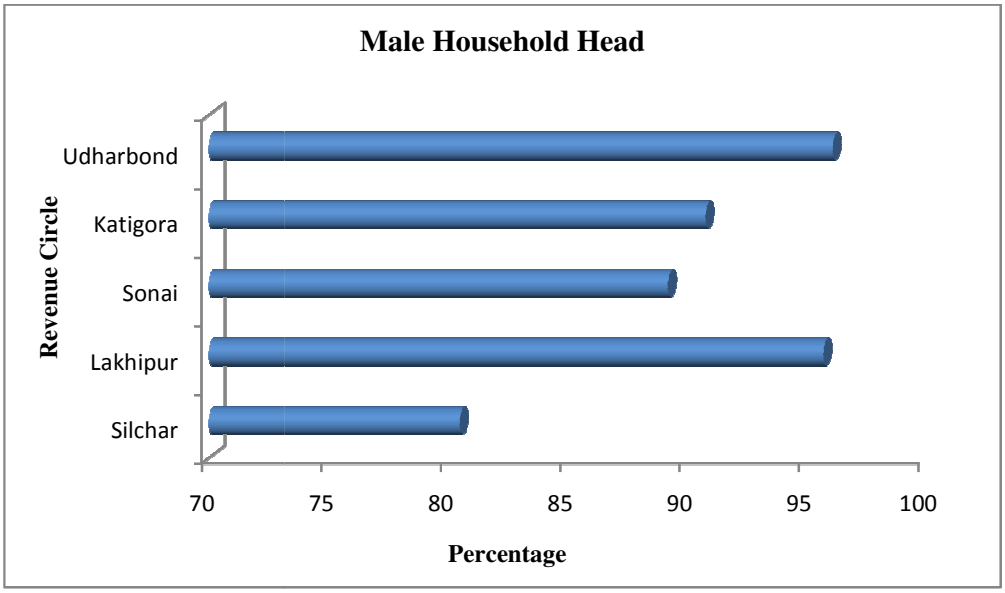
Note: 1.♦weighted arithmetic mean of the corresponding figures of the five revenue circles.

2. (***), (**) and (*) indicate significant at the 1%, 5% and 10% level respectively.

Source: Compiled from Field survey, 2014-15.

In the present study, as shown in the above table, the male headed household maintained 90.27% whereas the female headed household maintained the rest proportions of the households in the surveyed area. It is noticed in the study area that the lowest proportion of male headed household is in Silchar while the highest share is in Udharbond. High rate of female literacy, increasing opportunities for female self-employment, good economic condition of the female and modernisation may be responsible for high proportion of female headed household in Silchar. However, the percentage of male headed household is not uniform across revenue circles as reflected by F-test. In conclusion, it is observed that the study area is dominated by male headed household. Table 4.17 is presented in the figure 4.17.

Figure 4.17: Variation in Male Household Head across Revenue



Source: Constructed on the basis of Table 4.17

4.5.8. Access to Media

Media, the fourth pillar of democracy, plays a vital role to aware people regarding various social security schemes launched by the Government. It is, therefore, necessary to collect information regarding access to media of the households of the study area as it verifies how far the social security schemes are successfully implemented in the area. The following table shows the percentage of households who access to media across revenue circles.

Table 4.18: Variation in Access to Media across Revenue Circles (in %)

Revenue Circles ↓	Access to Media →			
	Newspaper	Magazine	Radio/TV News	Internet
Silchar	46.34	10.98	74.39	15.24
Lakhipur	40.00	4.29	57.14	10.71
Sonai	10.79	0	35.97	1.44

Katigora	25.53	4.26	37.59	8.51
Udharbond	35.06	0	62.99	3.90
Cachar District♦	32.05	4.05	54.43	8.09
F- test	13.78***	8.45***	18.16***	18.16***

Note: 1.♦weighted arithmetic mean of the corresponding figures of the five revenue circles.

2. (***), (**) and (*) indicate significant at the 1%, 5% and 10% level respectively.

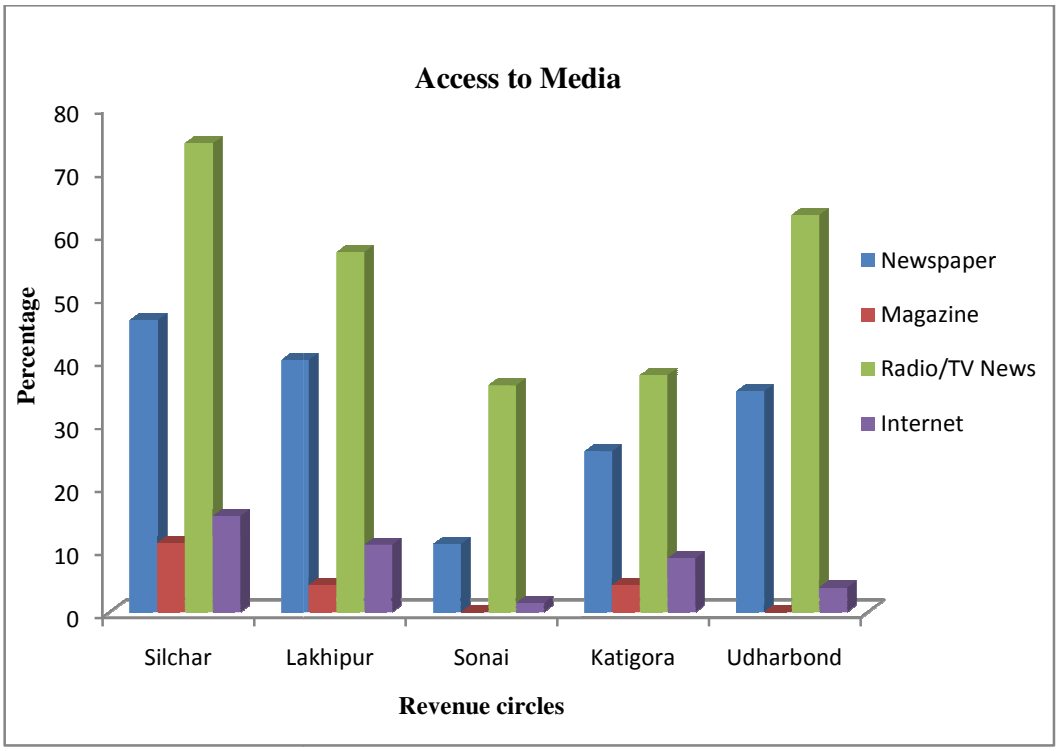
Source: Compiled from Field survey, 2014

At the time of this study, it is found that sample households mainly access to four types of media, viz., newspaper, magazine, radio/television news and internet. Among these, Radio/Television (TV) news is highly accessed by the households in the survey area. As shown in the table, about 54.43% of households having access to Radio/ Television (TV) news for getting latest information of the country or society. While only 4.05% of households have to access magazine which is the lowest one in terms of share. The second largest type of media accessing in Cachar is newspaper (32.05%) whereas majority of the households (91.91%) do not have to access Internet. Moreover, Silchar has the highest accessing share in all these four types. It has 74.39% of household access to Radio/ Television (TV) news, 46.34% of household access to newspaper, 15.24 % for Internet and 10.98% for magazine. Followed by Lakhipur, 57.14% of households have to access Radio/Television news, 40% for newspaper, 10.71% for Internet and 4.29% for magazine. On the other hand, Figures showing the share of accessing media of the households of Sonai, Katigora and Udharbond revenue circles are very miserable. All these indicate that the study area is far behind in respect of accessing media. The main factors responsible for poor access to media may be poverty, lack of literacy, lack of infrastructure and lack of awareness

etc. Another thing is to be noticed is that the proportion of accessing media is higher in urban circles than the rural revenue circles and there is a significant difference to access media across the revenue circles as reflected by the proportion of variance (F-test).

With a view to understand the variation in access to media across revenue circles, we draw a simple bar diagram which is shown in the figure 4.18.

Figure 4.18: Variation in Access to Media across Revenue Circles



Source: Constructed on the basis of Table 4.18

4.5.9. Religion

Table 4.19 explains the religious status of the sample households. It helps us to understand the ratio of different religions in Cachar district.

Table 4.19: Variation in Religion across Revenue Circles (in %)

Religion ↓	Revenue Circles ⟷					Cachar District♦	F- Test
	Silchar	Lakhipur	Sonai	Katigora	Udharbond		
Hindu	56.71	69.29	48.20	55.32	48.70	55.55	4.24***
Muslim	42.07	30.00	51.80	44.68	50.65	43.93	4.48***
Christian	1.22	0.71	0	0	0.65	0.54	0.76

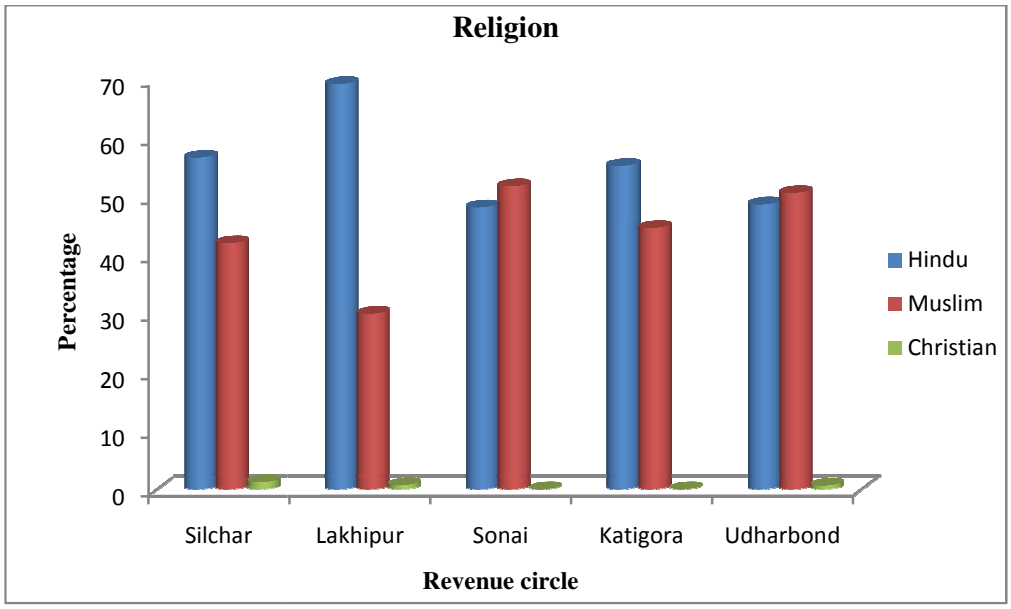
Note: 1.♦weighted arithmetic mean of the corresponding figures of the five revenue circles.

2. (***), (**) and (*) indicate significant at the 1%, 5% and 10% level respectively.

Source: Compiled from Field survey, 2014-15

Based on the information in Table 4.19, it can be argued that the proportion of Hindu Household (55.55%) is higher than the Muslim Household (43.93%) and the Christian Households (0.54%) in Cachar District. Percentage of Hindu Household comprises 69.29% in Lakhipur revenue circle which is top in rank across revenue circles while the share the Muslim Household (51.80) is high in Sonai. The proportion of Christian households is very meagre in the study area. Therefore, it can be referred as Hindu Households dominate the study area, followed by Muslim households a little bit. But the percentage of both Hindu and Muslim households is not uniform across revenue circles. This has been confirmed by the F-test. The above information is represented in figure 4.19

Figure 4.19: Variation in Religion across Revenue Circles



Source: Constructed on the basis of Table 4.19

4.5.10. Caste

Indian society is fragmented into different segments on the basis of caste. Without understanding these segments, we cannot get better insight of the study area. Thus, the percentage of different categories of caste is mentioned in the Table 4.20:

Table 4.20: Variation in Caste across Revenue Circles (in %)

Caste ↓	Revenue Circles →					Cachar District♦	F- Test
	Silchar	Lakhipur	Sonai	Katigora	Udharbond		
General	67.68	67.86	53.24	62.41	79.87	66.53	6.32***
SCs	3.05	22.86	2.16	28.37	19.48	14.90	17.51***
STs	0.61	1.43	0	0	0	0.40	1.39
OBCs	28.66	7.85	44.6	9.22	0.65	18.16	38.07***

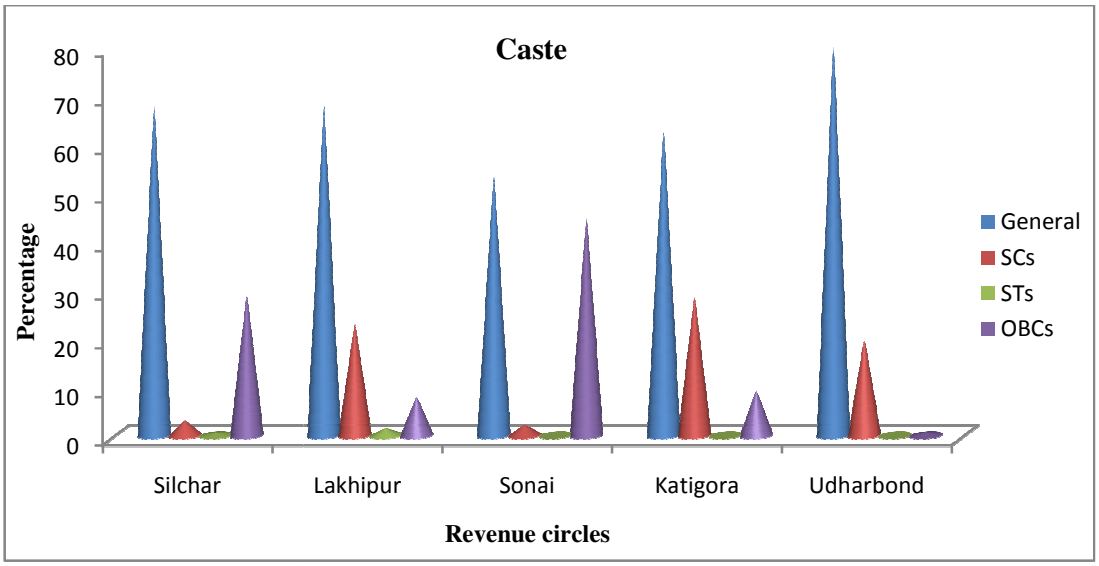
Note: 1.♦weighted arithmetic mean of the corresponding figures of the five revenue circles.

2. (***), (**) and (*) indicate significant at the 1%, 5% and 10% level respectively.

Source: Compiled from Field survey, 2014-15

Table 4.20 demonstrates the proportion of various social groups, viz., General, Schedule Castes (SCs), Schedule Tribes (STs) and Other Backward Classes (OBCs) across revenue circles. The first thing to notice is that the highest share is seen for the General category of households across all revenue circles. The second highest share is seen either for the OBCs or the SCs. Looking across circles, the highest proportion of General category (79.87%) is found at Udharbond. They are followed by the OBCs with a share of 44.60% in Sonai and by the SCs with a percentage of 28.37% in Katigora. Interestingly, it also notices that the proportion of SCs and OBCs is high in the rural revenue circles than the urban circles. However, there is a significant difference in the share of General, SCs and OBCs across revenue circles as reflected by the F-test. Table 4.20 is illustrated with the help of Figure 4.20

Figure 4.20: Variation in Caste across Revenue Circles



Source: Constructed on the basis of Table 4.20

4.6. Profile of Poverty

Poverty is a key development problem in social, economic and political terms. Being a welfare state, India performs an important role in the reduction of poverty. In

India, poverty reduction has been an important pillar of national development since the Five-year Plan of 1951. According to Press Note on Poverty Estimates, 2011-12 of the Planning Commission, Government of India, July 2013, the percentage of population below the Poverty Line in 2011-12 has been estimated as 33.89% in rural areas, 20.49% in urban areas and 31.98% for Assam as a whole. In all India level, the proportion has been 25.7 % in rural areas, 13.7% in urban areas and 21.9% for the country as a whole in 2011-12. According to 2011 census, in Cachar district, there are 69,511 BPL card holders and 37,119 AAY card holders (Directorate of Food, Civil Supplies and Consumer affairs, Assam). Approximately, 28.06% households have held a poverty card according to this estimate.

In order to understand the extent of BPL and similar Card holders, a sample of 738 households was surveyed in Cachar District which consists of five revenue circles. In this survey, data relating to the holding of poverty cards by the sample households have been collected. Table 4.21 shows the variation in holding of Poverty Card across revenue circles.

Table 4.21: Variation in Holding of Poverty Card across Revenue Circles (in %)

Holding of Poverty Card ↓	Revenue Circles →					Cachar District♦	F-test
	Silchar	Lakhipur	Sonai	Katigora	Udharbond		
Yes	38.41	24.29	36.69	29.08	28.57	31.57	2.45**

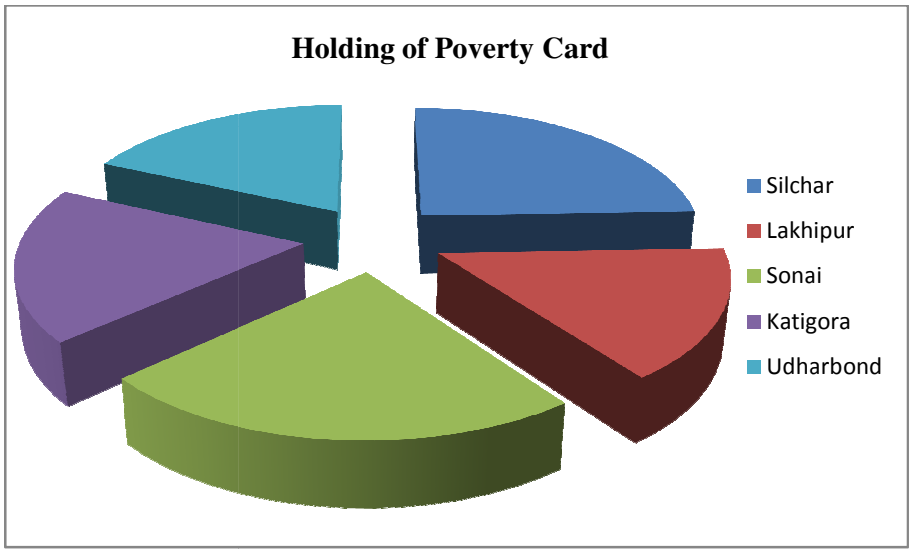
Note: 1.♦weighted arithmetic mean of the corresponding figures of the five revenue circles.

2. (***), (**) and (*) indicate significant at the 1%, 5% and 10% level respectively.

Source: Compiled from Field survey, 2014-15

Table 4.21 shows the distribution of households having access to BPL or AAY cards across the revenue circles in the study area. The estimation shows that a relatively higher proportion of poverty cardholders are found at Silchar (38.41%) among urban revenue circles and at Sonai (36.69%) among rural circles. Further, it shows that there is a significant difference in the distribution of households having access to poverty cards across the revenue circles as reflected by the F-test. However, it is also clear that majority of the households have not held poverty cards in Cachar district because they are not identified as poor by the Government. The percentage of holding of poverty card across revenue circle is represented below:

Figure 4.21: Variation in Holding of Poverty Card across Revenue Circles



Source: Constructed on the basis of Table 4.21

Further, from the above mentioned information, the total proportion of poor households according to the Government of India in the study area is also estimated. This is shown in Table 4.22:

Table 4.22: Variation in poor households across Revenue Circles (in %)

Revenue Circles ↓	Percentage of Poor Households ↓
Silchar	38.41
Lakhipur	24.29
Sonai	36.69
Katigora	29.08
Udharbond	28.57
Cachar District♦	31.57
F- test =	2.45**

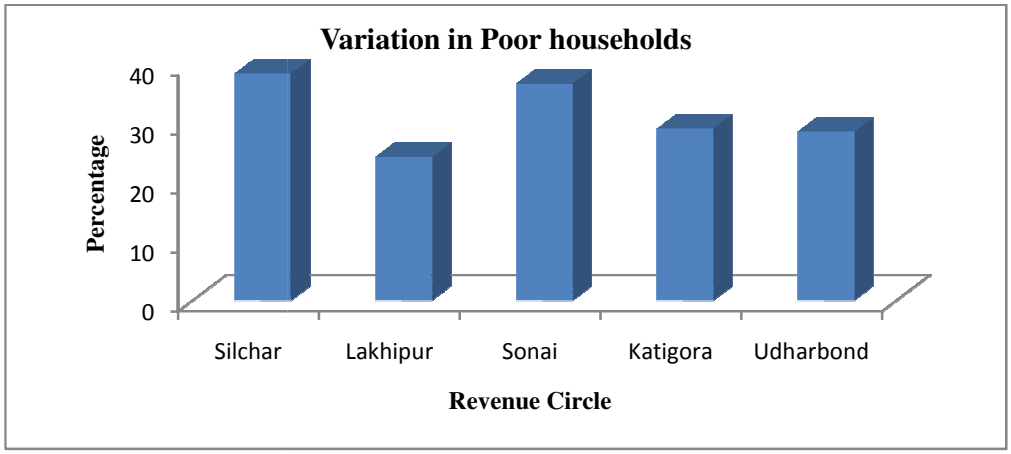
Note: 1.♦weighted arithmetic mean of the corresponding figures of the five revenue circles.

2. (***), (**) and (*) indicate significant at the 1%, 5% and 10% level respectively.

Source: Compiled from Field survey, 2014-15.

It is observed from the above table that the proportion of poor as identified by the Planning Commission of India is high in Cachar District (31.57%). It is also seen that the proportion of households identified as poor is maximum in Silchar and minimum in Lakhipur. Further, the percentage of poor households ranges from 24.29% to 38.41% in the study area. Hence, there is a variation in the proportion of poor households as confirmed by F-test. This is graphically presented in Figure 4.22:

Figure 4.22: Variation in poor households across Revenue Circles



Source: Constructed on the basis of Table 4.22

The Government of India has distributed two types of poverty card, viz., BPL card and AAY card in the country. BPL cards have issued to those households who are identified as poor by the Government's methodology. While AAY cards have given to those who are identified as the poorest of the poor. Hence, with a view to understand the distribution of these poverty alleviation cards, an analysis of variance has been conducted across different revenue circles in Cachar District. Table 4.23 presents the results.

Table 4.23: Variation in Type of Poverty Card across Revenue Circles (in %)

Type of Poverty Card ↓	Revenue Circles →					Cachar District♦	F-test
	Silchar	Lakhipur	Sonai	Katigora	Udharbond		
BPL	9.15	22.14	34.53	24.11	24.68	22.54	7.48***
AAY	29.27	0.71	1.44	2.13	1.30	7.51	43.49***

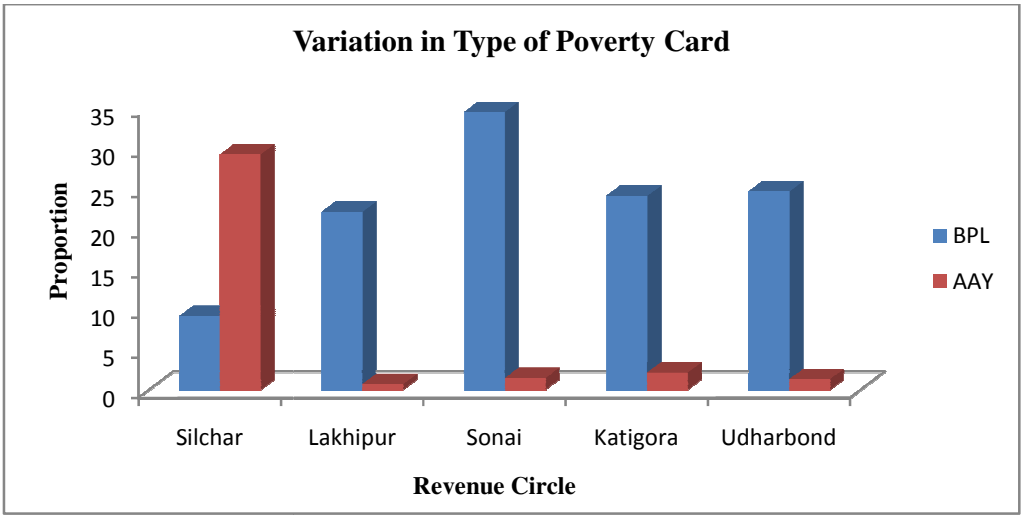
Note: 1.♦weighted arithmetic mean of the corresponding figures of the five revenue circles.

2. (***), (**) and (*) indicate significant at the 1%, 5% and 10% level respectively.

Source: Compiled from Field survey, 2014-15

Table 4.23 indicates variations in the share of distribution of total poverty cards among the households across the revenue circles. Of the total card distributed, only 7.51% households having AAY cards, 22.54% having BPL cards and the remaining 69.92% households have no cards. However, in revenue circles, the proportion of BPL cardholders varied from 9.15% to 34.53%. The highest proportion of such cardholders is 34.53% in Sonai and the lowest figure of 9.15% in Silchar. On the other hand, the highest share of AAY cardholders was 29.27% in Silchar and the lowest share is in Lakhipur. Thus, it is observed that the percentage of distribution of cards is not uniform across the revenue circles as this is confirmed by F-test. To understand it clearly, we represent the data in the figure 4.23.

Figure 4.23: Variation in Type of Poverty Card across Revenue Circles



Source: Constructed on the basis of Table 4.23

The study also reveals the proportion of religion-wise poverty card holders in the study area. This is shown below:

Table 4.24: Variation in Religion-wise holding of Poverty Card across Revenue Circles (in %)

Revenue Circles ↓	Religion →	
	Hindu	Muslim
Silchar	38.71	37.68
Lakhipur	22.68	28.57
Sonai	38.81	34.72
Katigora	29.48	28.57
Udharbond	30.67	26.92
Cachar District♦	32.24	31.40
F-test	4.26***	4.28***

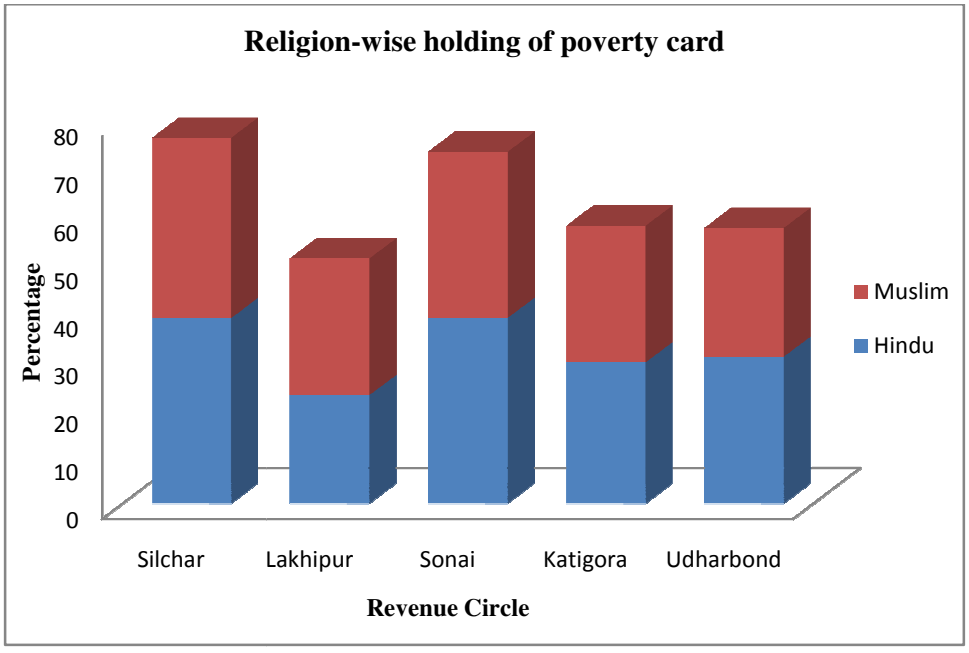
Note: 1.♦weighted arithmetic mean of the corresponding figures of the five revenue circles.

2. (***), (**) and (*) indicate significant at the 1%, 5% and 10% level respectively.

Source: Compiled from Field survey, 2014-15

It is observed from the table 4.24 that around 38.71% of the Hindu households possess a poverty card in Silchar; the percentage is slightly lower (37.68%) for the Muslim people. In Lakhipur, the proportion of Muslim poverty cardholders is 28.57% while the proportion is 22.68% in case of Hindu households. Moreover, the percentage of Hindu cardholders is 38.81% in Sonai and 30.67% in Udharbond. On the contrary, the Muslim households hold a lower proportion of poverty cards in both Sonai (34.72%) and Udharbond (26.92%). Again in Katigora, around 29.48 % of the Hindu households own a poverty card; the percentage is slightly lower (28.57%) for the Muslim people. Thus, the proportion of Hindu poverty cardholders is 32.24% and the percent is a little lower (31.40%) for the Muslim household in Cachar district. This is shown below:

Figure 4.24: Variation in Religion-wise holding of Poverty Card across Revenue Circles



Source: Constructed on the basis of Table 4.24

In order to estimate the share of different social groups in holding Poverty Cards, we construct the following table:

Table 4.25: Variation in Caste-wise holding of Poverty Card across Revenue Circles (in %)

Revenue Circles ↓	Caste →			
	General	SC	ST	OBC
Silchar	31.53	0.20	0	57.45
Lakhipur	22.11	26.47	0.50	27.27
Sonai	35.14	33.33	0	38.71
Katigora	30.68	34.21	0	7.69
Udharbond	26.83	36.67	0	0
Cachar District♦	29.28	25.6	0.10	26.63
F-test	6.23***	17.5***	1.39	38.07***

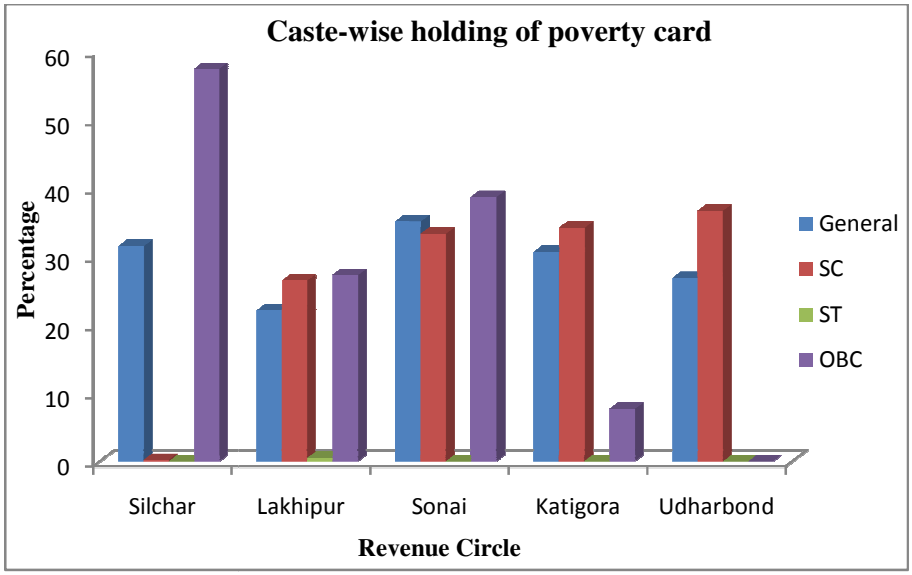
Note: 1.♦weighted arithmetic mean of the corresponding figures of the five revenue circles.

2. (***), (**) and (*) indicate significant at the 1%, 5% and 10% level respectively.

Source: Compiled from Field survey, 2014-15.

It is clear from the above table that the households having poverty card of different social groups, viz., General, SC, ST and OBC have been found in the study area. A significant amount of General category households (29.28%) have poverty cards followed by OBC (26.63%) and SC (25.60%). Importantly, the very small amounts of ST (0.10%) categories of households have cards among total card holders. Table 4.25 is graphically presented below:

Figure 4.25: Variation in Caste-wise holding of Poverty Card across Revenue Circles



Source: Constructed on the basis of Table 4.25

Both urban and rural poverty plays an important role in determining the range of poverty in a particular area. Therefore, for understanding the range of poverty in the study area, the following table shows the proportion of residence-wise holding of poverty cards across revenue circles.

Table 4.26: Variation in Residence-wise holding of Poverty Card across Revenue Circles (in %)

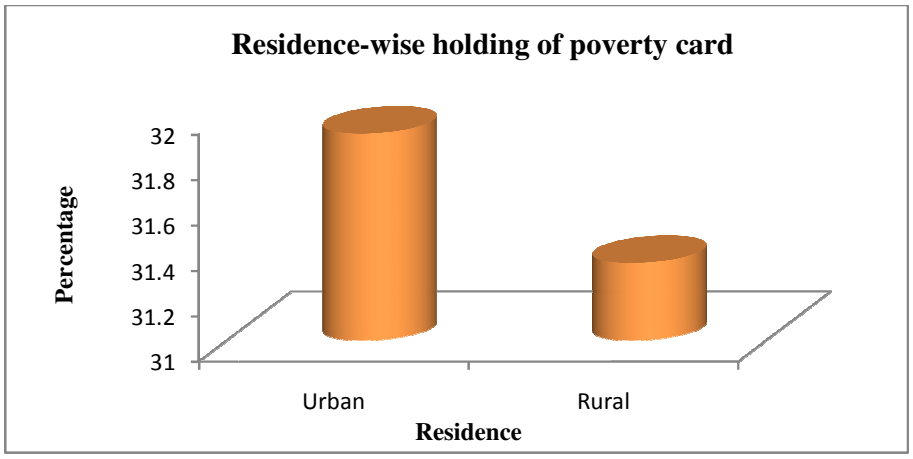
Residence ↓	Total Poverty Card Holders ↓
Urban	31.91
Rural	31.34
Cachar District♦	31.57

Note: ♦weighted arithmetic mean of the corresponding figures of residence.

Source: Compiled from Field survey, 2014-15.

Interestingly, in the above table, it is seen that in Cachar district, the proportion of urban poor is meagerly higher than the rural poor. As we cannot say that the urban poor is dominated the area rather we can conclude that both types of poor are equally found in the study area. This is shown below:

Figure 4.26: Variation in Residence-wise holding of Poverty Card across Revenue Circles



Source: Constructed on the basis of Table 4.26

4.7. Summary of the chapter:

This chapter illustrates the socio-economic and demographic features of sample unit as well as the profile of poverty of the study area. With the help of three dimensions, viz. Standard of living, Occupational status and Socio-health status, the socio-economic features of the households are briefed. In the first dimension, it is found that the share of Kachha (40.84%) and Assam-type (39.44%) of house is high in the area under type of house. The availability of electricity of the households is good, i.e., 74.69%. Among all revenue circles, Silchar has the highest proportion (93.29%) of households having electricity at their houses. However, there are large proportions of households who have no adequate sanitation facilities in the study area.

Most of the households have a pit latrine without slab (52.39%). On the issue of cooking fuel, LPG (40.40%) and firewood (58.39%) are two types of main cooking fuel in the study area. PHE/ Piped water is the main source of drinking water in Cachar. Only 30.1% were using other sources, like, river, well and pond.

In the second dimension, it is observed that the study area is mainly dominated by the causal labour (26.71%), entrepreneur (21.39%) and Government employee (20.95%). Regarding households' assets, majority of the household in the study area have mobile phone, television and electric fan and have no refrigerator, two/three/four wheelers, computer, washing machine and inverter.

The study, in the third dimension, reveals that the literacy status among the households is high. It is evident that only 13.9% of households have an illiterate member, in our study area. Moreover, the level of health among the households is also quite good as the percentage of household having member suffering from chronic disease is only 16.65%. Concerning decision making autonomy of women, the share of decision making is maximum in political decision (61.18%) in the area. While the share of other decisions, like, own health care, decision on child education and child health is very negligible.

As regards other features of the sample unit, it is observed that about 97.42% of the households have held bank account in Cachar. So, the status of availing banking facilities of the sample unit is quite satisfactory in the area. Secondly, most of the children in the survey area attend school. It is found that only 1.76% does not attend school in the district. Thirdly, 90.12% of households have permanent ownership and the rest of the households have temporary ownership. Fourthly, the share percentage of using unprotected quality of water is dominant in the study. Fifthly, the study area is mostly occupied by households which consist of only one

working member. Nearly 70.85% of households consist of one working member. Sixthly, the dependency ratio is also quite high (51.86%) in Cachar. Seventhly, the male headed households maintained 90.27% whereas the female headed households maintained the remaining percentage of the households. Thus, it shows that the area is dominated by male headed households. Eighthly, among the various types of media, the sample households have mainly accessed the radio/ TV news (54.43%) and newspaper (32.05%). Moreover, the proportion of accessing media is higher in urban revenue circles than the rural circles. The study area is mainly composed of Hindu households (55.55%) and followed by Muslim households (43.93%). Finally, it is observed that majority of the households fall in the General Category of people having the share of 66.53%.

The profile of poverty in the study area shows that about 31.57% of households have held poverty cards. Of these, Silchar (38.41%) has the highest card holders. From this, it is also clear that the proportion of non-poor households is more than the poor households in Cachar. Among the poverty cardholders, the share of BPL cardholders is high (22.54%) while only 7.51% of households have AAY cards. The religion-wise study shows the proportion of Hindu poverty cardholders is 32.24% and the percent is a little lower (31.40) for the Muslim household in Cachar district. On the other hand, the caste-wise survey reveals that the households belong to General category have possessed slightly higher proportion of poverty cards in the study area. However, the proportion of urban and rural poverty card holders is more or less equal in Cachar district.