How Do the Poor Survive?

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There is no doubt that a very large part of the Indian population is so poor as not to be able to procure the minimum nourishment. How then do these people continue to survive?

This paper presents the results of a survey carried out in the first half of 1986 with the objectives of throwing light on the survival strategy of the very poor and of identifying what could constitute indicators, other than conventional calorie deficiency, of extreme poverty.

WE present here the findings of a survey that was carried out in the first six months of 1986 with the objective of finding out the ways in which the poorest of our village population manage to survive.

The question that we started with was as follows. It is well known and officially accepted that nearly half of our population lie below what is called the poverty line. The poverty line is something that is based on considerations of nutrition. We have lots of reservations about the way this line is calculated, but we shall *ignore* them for the moment. There is no doubt that a very big part of the population are so poor as not to be able to procure the minimum of nourishment for themselves. Our problem was: how do these people continue to survive? If they are indeed undernourished it is to be expected that their morbidity would increase over time and as a result their working capacity would decline. It has, however, not been reported by anybody that such indeed is the state of affairs—that the poor are becoming more and more incapable of working. It occurred to us that the very poor in our country must be having some kind of strategy for their survival.

This apart, we were also interested in what could constitute other indicators of extreme poverty besides malnutrition. It was our feeling that large-scale surveys like the National Sample Survey do not tell us much about these very poor people. Firstly, the extremely poor people constitute a small fraction of the population and the NSS kind of sample design can cover too few of them. We also felt that these extremely poor people require to be studied with the help of a questionnaire designed specially for them. We also felt that the problems of the extremely poor families cannot be understood with any kind of a one-shot enquiry involving questions with a past reference period which may miss a good part of consumption out of transfers, free collections, etc. We felt that such families require to be observed continuously. As such, we designed a survey with the following features:

(a) We selected in a purposive manner six villages in three districts of West Bengal: Birbhum, Purulia and Howrah.[1]

(b) Within each village we selected purposively ten very poor households based on local enquiry. The judgment about their being very poor was deliberately subjective.[2]

(c) A questionnaire was prepared so as to record a small number of items of information pertaining to their daily food intake and daily monetary transactions. The focus was on the items of food taken, whether purchased or collected otherwise, how much money was received and from what sources and how much money was spent and on what items, how much loan was incurred for what purpose and from what sources, etc.

(d) For each village a field investigator was given charge of collecting information on the points indicated above by visiting each household each day. Excepting in one case, the investigator was a resident of the village.

For reasons easy to understand it was not possible to cover every single household on each and every day of the six-month period. There were cases when the investigator failed to work. There were also cases when no members of a household were available for providing information. There were two cases where a household with which we began had to be abandoned after some time and had to be replaced by another. (Hence the number of sample households covered was 62 instead of 60.) In putting together the data, we have taken care of the different numbers of investigation days associated with the different households.

Calorie Deficiency

As one sees from Table 1.1 almost all the 62 households covered suffered from calorie deficiency of different degrees. The deficiencies can go up to 70 per cent. Most of the deficiencies are concentrated within the range from 30 per cent to 50 per cent. The table shows two frequency distributions cor-

Table 1.1: Percentage Distribution of Households: Calorie Deficiency

Calorie Deficiency (Per Cent) (1)	Percentage of Households: Assumption A (2)	Assumption B (3)
No deficiency	3.2	0.0
Less than 10	11.3	3.2
10-20	8.1	12.9
20-30	9.7	11.3
30-40	25.8	14.5
40-50	29.0	32.3
50-60	9.7	17.7
60-70	3.2	8.1
Total	100.0	100.0
Average deficiency	34.0	37.1

Table 1.2: Seasonal Fluctuation of Calorie Deficiency

Month (1)	Average Percentage Deficiency: Assumption A (2)	Assumption B (3)
January	29.2	35.3
February	25.5	36.3
March	31.2	37.6
April	35.7	41.7
May	34.7	41.3
June	35.6	41.8
All	34.0	37.1

Table 2.1: Availability: Clothing

(Percentage of persons)

Item (1)	Number Possessed Per Capita: 0 (2)	1 (3)	1– (4)	2– (5)	3– (6)	Total (7)
Dhoti[1]	8.7	4.4	15.2	45.6	26.1	100.0
Half pant[2]	54.0	2.0	10.0	22.0	12.0	100.0
Saree[3]	0.0	10.5	43.9	24.6	21.0	100.0
Petticoat[3]	89.7	1.7	3.4	5.2	0.0	100.0
Blouse[3]	74.1	3.4	15.5	6.9	0.0	100.0
Frock[4]	87.9	0.0	6.9	1.7	3.4	100.0

1 Per adult male, 2 per child (male or female), 3 per adult female, 4 per female child.

responding to two assumptions with respect to calorie requirement of adult male members.[3] It is seen that with assumption A there are some households which do not suffer from any calorie deficiency but actually report an excess of calorie intake. It is also seen from this table that if one chose the adult male requirement to be 3,900 units then the average deficiency would be about 37 per cent. Even with the lower figure of 2,800 units the average deficiency is about 34 per cent. These figures raise considerable doubts in our mind about the significance of the calorie norms. The members of the households investigated did not give the impression of lacking the physical capacity to work. If one can carry out arduous physical labour with calorie deficiency of more than 30 per cent or even 50 per cent one wonders what significance to attach to the recommended norms.

The next most important thing is that this deficiency seems to fluctuate seasonally very much less than what we had expected (Table 1.2).[4] It was somehow our presumption that the undernourishment of the poor would fluctuate violently, depending on the season. It is precisely because of this presumption of ours that we chose to cover the six months from January to June which include the busy season after the winter harvest as well as the lean season following it. On assumption A, the average percentage deficiency rises from 25 to 35, roughly speaking, between February and April-June. The rise is smaller on assumption B.

Housing, Clothing, Bedding, etc

We have begun with the measurement of calorie deficiency as one has got into the habit of equating poverty to this particular deficiency. Our survey results, however, suggest that poverty is very much more conspicuously visible in certain other aspects of living conditions than malnutrition. These conditions relate to housing, clothing and other objects of daily use. We are not presenting any data on housing conditions. The square foot of covered area could easily be collected and reported, but that would give precious little idea about the incredibly miserable conditions of what may be called housing.

It is, however, possible to present some data about clothing and other objects of daily use which scream out the utter destitution of the very poor. Thus, one may see from Table 2.1 that about 50 per cent of the adult female members do not have even two sarees per head! That is to say, half the female adults under study do not even have an extra saree to wear when one has to be washed! This for us is something much more telling about the poverty of our people than any poverty calculations based on nutrition. (Incidentally, we are carrying out a survey among middle class households and in such households it is quite common to have for each female member 50 or more sarees, many of which cost more than one or two hundred rupees per piece.) After this we should not be shocked any more by the fact that about 90 per cent of the women do not have any petticoats and about 75 per cent of them have to do without any blouses. About 28 per cent of the men have less than two dhotis per head. As to children of less than 12, only about 12 per cent of the female children wear frocks. Many of the male and female children wear small pants-like garments. But Table 2.1 shows that about 54 per cent of all children do not wear half pants. So more than 40 per cent of all children seem to go almost naked—at least they do not wear half pants or frocks.

As one may see from Table 2.2, 90 per cent of the households do not have any beddings whatsoever, if by bedding we mean quilt mattresses. About 20 per cent of them use gunny bags to lie on and 25 per cent use mats for the same purpose. None of these households have any blankets or quilts for covering their bodies in the winter. For that purpose they use what are locally called 'katha'. A 'katha' is a thin quilt with no cotton filling but fillings of torn clothes. These are presumably also used to lie upon.

More than 70 per cent of the households do not have any vessels made of brass, steel or glass for cooking, serving or taking food (Tables 2.3 and 2.4). The most common material for these objects is aluminium but even aluminium plates or glasses or small

Table 3.1: Percentage Distribution of Households: Average Rice Consumption (Consumer Unit Per Day)

Amount (Kg) (1)	Percentage of Households (2)
.1-.2	6.8
.2-.3	17.8
.3-.4	23.0
.4-.5	24.6
.5-.6	13.1
.6-.7	7.9
Above .7	4.9
na	1.9
All	100.0
Average (Kg)	0.387

Table 3.2: Seasonal Fluctuation: Average Rice Consumption (Per Consumer Unit Per Day)

Month (1)	Consumption (Kg) (2)
January	0.362
February	0.404
March	0.400
April	0.383
May	0.387
June	0.385
Average (kg)	0.387

Table 2.2: Availability: Bedding

(Percentage of households)

Item	Number Possessed Per Capita				
	0	1	1–	2–	Total
(1)	(2)	(3)	(4)	(5)	(6)
1 Katha*	2.4	63.4	24.4	9.8	100.0
2 Pillow	24.4	34.2	39.0	2.4	100.0
3 Mat	75.6	22.0	0.0	2.4	100.0
4 Quilt mattress	90.2	9.8	0.0	0.0	100.0
5 Gunny bag	80.5	2.4	14.6	2.4	100.0

* Thin quilt filled in with clothes.

Table 2.3: Availability: Utensils

(Percentage of households)

Item	Possessing at Most One Per Capita					
	Aluminium	Bell-Metal	Steel	Zinc	Brass	Glass
(1)	(2)	(3)	(4)	(5)	(6)	(7)
1 Drinking plate	85.5	27.4	4.8	14.5	3.2	—
2 Small container	83.9	19.4	6.4	12.9	1.6	3.2
3 Drinking glass	75.8	24.2	3.2	8.1	4.8	14.5

Table 2.4: Availability: Cooking Vessels

(Percentage of households)

Item	Number Possessed Per Household				
	0	1	2	3 and above	Total
(1)	(2)	(3)	(4)	(5)	(6)
1 Earthen	69.4	4.8	11.3	14.5	100.0
2 Iron	87.1	9.7	3.2	0.0	100.0
3 Zinc	87.1	1.6	3.2	8.1	100.0
4 Aluminium	41.9	16.1	30.6	11.3	100.0

TABLE 3.3: PERCENTAGE DISTRIBUTION OF HOUSEHOLDS: MAXIMUM* RICE CONSUMPTION (Per Consumer Unit Per Day)

Amount (Kg) (1)	Percentage of Households (2)
<.500	24.2
.501-.600	17.7
.601-.700	22.6
.701-.800	22.6
Above .800	12.9
Total	100.0

* Maximum over the six months period.

TABLE 3.4: PERCENTAGE DISTRIBUTION OF HOUSEHOLDS: MINIMUM* RICE CONSUMPTION (Per Consumer Unit Per Day)

Amount (Kg) (1)	Percentage of Households (2)
<.100	21.0
.101-.200	40.3
.201-.300	21.0
.301-.400	9.7
.401-.500	1.6
Above .500	6.4
Total	100.0

* Minimum over the six months period.

TABLE 3.5: PERCENTAGE DISTRIBUTION OF HOUSEHOLDS: RANGE* OF RICE CONSUMPTION (Per Consumer Unit Per Day)

Range (Kg) (1)	Percentage of Households (2)
<.100	1.6
.101-.200	17.7
.201-.300	9.7
.301-.400	19.4
.401-.500	17.7
Above .500	33.9
Total	100.0

* The range is the difference between maximum and minimum per day rice consumption per consumer unit.

TABLE 4.1: CONSUMPTION OF SOME FOOD ITEMS

Item	Average No of Days Consumed	Percentage of Days by Mode of Procurement	
		Purchased	Free Collection, etc
(1)	(2)	(3)	(4)
Fish	57.1	22.6	77.4
Egg	5.5	55.9	44.1
Meat	5.4	60.5	39.5
Mustard oil	233.3	72.1	27.9
Potato	282.4	56.2	43.8
Leafy vegetables	80.7	15.8	84.2
Tea	196.4	63.0	37.0
Sugar	171.4	70.0	30.0
Gur	26.1	75.9	24.1
Milk	35.5	85.3	14.7

TABLES 4.2 TO 4.11: PERCENTAGE DISTRIBUTION OF HOUSEHOLDS: NUMBERS OF DAYS CONSUMED IN A YEAR

TABLE 4.2: FISH

No of Days (1)	Percentage of Households (2)
0-25	20.0
26-50	30.0
51-75	25.0
76-100	13.3
Above 100	11.7
Total	100.0

TABLE 4.3: EGGS

No of Days (1)	Percentage of Households (2)
0	50.0
1-5	26.7
6-10	6.7
11-15	6.7
16-20	0.0
21-50	10.0
Total	100.0

TABLE 4.4: MEAT

No of Days (1)	Percentage of Households (2)
0	39.3
1-5	32.8
6-10	18.0
11-20	3.3
Above 20	6.6
Total	100.0

TABLE 4.5: MUSTARD OIL

No of Days (1)	Percentage of Households (2)
100	20.8
101-200	3.8
201-300	49.1
Above 300	26.4
Total	100.0

TABLE 4.6: POTATO

No of Days (1)	Percentage of Households (2)
0-100	0.0
101-200	8.2
201-300	44.3
Above 300	47.5
Total	100.0

TABLE 4.7: LEAFY VEGETABLE

No of Days (1)	Percentage of Households (2)
0-25	11.5
26-50	14.8
51-75	23.0
76-100	19.7
101-125	18.0
Above 125	13.1
Total	100.0

TABLE 4.8: TEA

No of Days (1)	Percentage of Households (2)
0	11.5
1-100	21.3
101-200	13.1
201-300	21.3
Above 300	32.8
Total	100.0

TABLE 4.9: SUGAR

No of Days (1)	Percentage of Households (2)
0	13.1
1-100	27.9
101-200	8.2
201-300	29.5
Above 300	21.3
Total	100.0

TABLE 4.10: GUR

No of Days (1)	Percentage of Households (2)
0-25	68.8
26-50	9.8
51-75	11.5
76-100	6.6
101-125	1.6
126-150	1.6
151-175	0.0
Total	100.0

TABLE 4.11: MILK

No of Days (1)	Percentage of Households (2)
0	49.2
1-5	14.8
6-10	6.6
11-100	19.7
101-200	1.6
Above 200	8.2
Total	100.0

vessels are not possessed by many households even at the rate of one per head. Even earthenware cooking vessels are not possessed by about 70 per cent of the households.

TABLE 4.12: PERCENTAGE DISTRIBUTION OF HOUSEHOLDS: NUMBER OF DIFFERENT VEGETABLES CONSUMED AT LEAST ONCE DURING SURVEY PERIOD

Number (1)	Percentage of Households (2)
0-6	0.0
7-10	11.3
11-15	41.9
16-20	40.3
Above 20	6.4
Total	100.0

Average number of items: 15.2.

TABLE 5.1: PERCENTAGE DISTRIBUTION OF HOUSEHOLDS: PROPORTION OF DAYS WITH NO COOKING

Proportion of Days (Per Cent) (1)	Percentage of Households (2)
0	32.3
1-5	56.4
5-10	6.4
10 and above	4.8
Total	100.0

Average percentage of days: 2

TABLE 5.2: PERCENTAGE DISTRIBUTION OF HOUSEHOLDS: PROPORTION OF DAYS WITH GUESTS EATING

Proportion of Days (Per Cent) (1)	Percentage of Households (2)
0	6.4
1-10	61.3
11-20	19.4
21 and above	12.9
Total	100.0

Average percentage of days: 10

TABLE 5.3: PERCENTAGE DISTRIBUTION OF HOUSEHOLDS: INDEX OF EATING AT HOME*

Index (Per Cent) (1)	Percentage of Households (2)
Less than 80	2.1
80-85	4.8
85-90	9.7
90-100	50.0
100-105	21.0
105 and above	6.4
Total	100.0

Average index (per cent): 95.2

$$\text{Index} = \frac{\text{Number of mandays eating at home}}{\text{Number of mandays if only household members all ate at home everyday}} \times 100$$

RICE CONSUMPTION

The principal item of consumption in these households is, of course, rice. We have studied daily consumption of rice per consumer unit (cu) for the different households averaged over the six-month period. Table 3.1 shows that this average has a wide range of variation. It can be as high as 800 gm and as low as 100 gm. About 47 per cent of the households consume less than 400 gm per cu per day whereas about 13 per cent of the households consume at the rate of 600 gm per cu per day or more. The overall average is 387 gm which is much lower than the amount recommended in various 'balanced diet' norms.

Table 3.2 shows the seasonal variation in average daily rice intake per cu. As a matter of fact, the maximum is no more than 12 per cent above the minimum. This is what underlies the absence of violent seasonal fluctuations in calorie intake.

Tables 3.3 and 3.4 present frequency distributions of households by the maximum and the minimum of per day rice consumption per cu recorded by individual households.[5] The maximum per day consumption typically falls between 500 gm and 800 gm while the minimum often lies in the interval 100-300 gm. The reason why we have taken the trouble with these maximum and minimum figures is that according to us *fluctuation in daily rice consumption is a much more critical indicator of poverty than its overall level.* Rice is a basic staple in the region under study and unless one is extremely poor the consumption of rice should not fluctuate widely from day-to-day. But such fluctuation does take place very commonly and very violently among the households in our sample. As one may see from Table 3.5, for a third of the households the gap between the maximum and the minimum observed in the six-month period exceeds 500 gm whereas the overall average is only 387 gm!

TABLE 6.1: PERCENTAGE DISTRIBUTION OF HOUSEHOLDS: DAYS WITH NO CASH TRANSACTIONS

Percentage of Days (1)	Percentage of Households: No Inflow (2)	No Outflow (3)
0	—	17.7
1-10	16.4	58.1
11-20	21.3	8.1
21-30	11.5	8.1
31-40	18.0	3.2
41-50	9.8	—
51-60	14.8	4.8
Above 60	8.2	—
Total	100.0	100.0
Average (percentage of days)	32	10

TABLE 6.2: PERCENTAGE DISTRIBUTION OF HOUSEHOLDS: AVERAGE DAILY CASH INFLOWS AND CASH OUTFLOWS PER DAY WITH TRANSACTIONS

Average Amount (Rs) (1)	Percentage of Households: Inflow (2)	Outflow (3)
0-5	4.8	21.0
5-10	43.6	53.2
10-15	25.8	16.1
15-20	14.5	1.6
20 and above	11.3	8.1
Total	100.0	100.0
Average (Rs)	12.34	9.19

OTHER FOOD ITEMS

Our survey results have proved one of our presumptions to be wrong. We had presumed that the food intake by the very poor households would lack in variety—that the menu would consist of very few items besides cereals. We have found that this indeed is true for a short period like a week, but not so over a long period like six months. Over a long period these households do not restrict their consumption only to cereals but go in for a lot of other items.

Table 4.1 presents the estimated numbers of days in a year on which each of the food items listed is consumed. Tables 4.2 to 4.11 show the percentage distribution of households by number of days in a year on which these items are consumed. It is seen that after rice and wheat, at least one of which is consumed everyday, the most frequently consumed item is potato followed by mustard oil. The next most important items are tea and sugar. Meat and egg consumption is understandably negligible. Fish consumption is not quite so, though much of it is not purchased but procured from nature.

Vegetables reveal a lot of variety: practically all the vegetables that appear in the market in different seasons are consumed, though their quantities are miniscule. Table 4.12 shows the frequency distribution of households according to the number of vegetables consumed at least once in the survey period. The total number of different vegetables consumed by all these households taken together is as many as 49. The average number of different vegetables consumed at least once by a household is no less than 15.

We have not given quantity estimates excepting for rice. That is not because the respondent may not remember the quantities consumed even during the same day. He may not actually know the figure because of the way the items are collected. Many items like vegetables and fish are often not purchased but collected from nature. As such, the quantity does not get measured in the process of collection. Even when an item is purchased, it is often done in small value terms. That is, one asks from a shop 10 paise worth of tea, 20 paise worth of cooking oil, etc, and the quantities of tea, cooking oil, etc, may not be known.

Procurement by means other than purchase is, of course, a matter of great importance. As such, for every household and for every day, we have collected information about

TABLE 6.3: SELECTED SUMMARY RESULTS FOR DAILY CASH TRANSACTIONS

(*Rupees*)

	Cash Inflow (1)	Cash Outflow (2)
1 Per day average per household		
(a) Over days with positive cash transactions	12.34*	9.19
(b) Over all investigation days	8.40	8.30
2 (a) Average of maximum daily flow for a hh	23.60	34.78
(b) Average of minimum daily flow	2.03	0.52
(c) Average of range of daily flow	21.57	34.26

* The per capita figures are Rs 3.04 and Rs 2.34, respectively.

TABLE 6.4: PERCENTAGE DISTRIBUTION OF HOUSEHOLDS: MAXIMUM DAILY CASH INFLOW AND CASH OUTFLOW

Maximum (Rs) (1)	Percentage of Households: Cash Inflow (2)	Cash Outflow (3)
0-10	22.6	11.3
10-20	40.3	43.6
20-30	17.7	19.4
30-50	9.7	11.3
50 and above	9.7	14.5
Total	100.0	100.0
Average (of maximum)	23.6	34.8

TABLE 6.5: PERCENTAGE DISTRIBUTION OF HOUSEHOLDS: MINIMUM DAILY CASH INFLOW AND CASH OUTFLOW

Minimum (Rs) (1)	Percentage of Households: Cash Inflow (2)	Cash Outflow (3)
0-1.0	61.3	91.9
1.0-2.0	12.9	4.8
2.0-5.0	19.4	3.2
5.0 and above	6.4	0.0
Total	100.0	100.0
Average (of minimum)	2.03	0.52

TABLE 6.6: PERCENTAGE DISTRIBUTION OF HOUSEHOLDS: RANGE* OF DAILY CASH INFLOW AND CASH OUTFLOW

Range (Rs) (1)	Percentage of Households: Cash Inflow (2)	Cash Outflow (3)
0-10	37.1	11.3
10-20	30.6	46.8
20-30	12.9	16.1
30-50	9.7	11.3
50 and above	9.7	14.5
Total	100.0	100.0
Average (of range)	21.6	34.4

* Range = Maximum − Minimum.

which items are purchased and which items are procured in other ways. We present in Table 4.1 the number of days in a year on which a certain item was consumed with a breakdown in percentage terms between purchase and collection from nature, etc. Collection from nature in the case of fish is usually from shallow ponds, drains, etc, i e, from sources which are not maintained for fish cultivation. Such fish is of the poorest quality from the point of view of consumer's preference, though not necessarily from that of nutritional content. Vegetables are collected from the fields where they grow on their own. It is understandable that such items as tea, sugar, gur and mustard oil can be procured mainlythrough purchase. Milk, meat and eggs can, in principle, be obtained from domestic animals which they do raise. But the extremely small quantities consumed of these items reflect the fact that *the very poor cannot afford to consume their home products* themselves: they have to sell them to obtain cash. Also, many of them do not own such domestic animals.

TABLE 7.1: PERCENTAGE DISTRIBUTION OF HOUSEHOLDS: SHARE OF FOOD IN DOMESTIC CASH EXPENDITURE

Food Share (Per Cent) (1)	Percentage of Households (2)
0-40	0.0
40-50	1.6
50-60	3.2
60-70	6.4
70-80	21.0
80-90	27.4
90-100	40.3
Total	100.0
Average food share (per cent)	83.4

* Food share = $\frac{\text{Expenditure on food}}{\text{Total consumption expenditure}} \times 100$

TABLE 7.2: PERCENTAGE DISTRIBUTION OF HOUSEHOLDS: SHARE OF RICE IN DOMESTIC CASH EXPENDITURE

Share of Rice (Per Cent)* (1)	Percentage of Households (2)
0-20	8.1
20-30	6.4
30-40	14.5
40-50	25.8
50-60	24.2
Above 60	21.0
Total	100.0
Average share of rice (per cent)	48.6

* Share of Rice = $\frac{\text{Expenditure on rice}}{\text{Total consumption expenditure}} \times 100$

TABLE 7.3: PERCENTAGE DISTRIBUTION OF HOUSEHOLDS: SHARE OF BUSINESS EXPENDITURE IN TOTAL CASH EXPENDITURE

Share of Business Expenditure (Per Cent)* (1)	Percentage of Households (2)
0	0.0
1-10	88.7
10-50	6.4
50 and above	4.8
Total	100.0
Average business expenditure per household (over 6 months): Rs 157.85	

* Share of business expenditure = $\frac{\text{Business Expenditure}}{\text{Total household expenditure}} \times 100$

EATING IN, EATING OUT

An interesting feature of the domestic economies of these poor households is the incidence of guests being entertained. One might have thought that when the members of households themselves have so little to eat they cannot afford to entertain guests. That, however, is not the case. There is a considerable amount of eating in the household by non-household members (Table 5.2) and eating elsewhere by members of the household and therefore no cooking at home (Table 5.1). Table 5.3 presents a frequency distribution of the households according to an index which is the ratio of the number of mandays eating at home to the number of mandays that would eat at home if all members of the household ate at home everyday and no guests were ever entertained. It is found that the average value of the index is 95 per cent, which means that members of the household not eating at home is not cancelled out by non-household members eating as guests. The interesting point here is that globally these households prepare somewhat less of meals than would be necessary to feed all the household members everyday. What accounts for the gap? Eating in households of relatives cannot be an explanation, for guests' eating at home is taken into account. Some members take at least one regular meal in the employer's household. Sometimes all members of the household eat somewhere else on ceremonial or festive occasions. Sometimes some members may take meals in shops. As regards information presented in Table 5.1 sometimes cooking may not be done and left-over food from the previous day is taken. Finally, cooking may not be done because of there being no food to cook. We have looked for the incidence of these different causes in detail. We have found that the last cause, the most important one, namely, food not being available for cooking, affected only eight households, the number of days varying from 1 to 6. Eatingthe previous day's food was encountered only once.

CASH TRANSACTIONS

The cash transactions by these very poor households present us with quite a few surprises. Both cash inflows and outflows are marked with a very high degree of day-to-day fluctuations. There are many days with no cash inflows at all; similarly there are many days when there are no cash expen-

TABLE 8.1: PERCENTAGE DISTRIBUTION OF HOUSEHOLDS: SHARE OF LOAN TAKEN IN CASH INFLOW

Share of Loan (Per Cent)* (1)	Percentage of Households (2)
0	14.5
1-5	66.1
6-20	12.9
Above 20	6.4
Total	100.0
Average share of loan (per cent)	16

* $\frac{\text{Amount received as loan}}{\text{Total cash inflow}} \times 100$

TABLE 8.2: LOANS FROM DIFFERENT SOURCES

Source (1)	Percentage Share* (2)
Mahajan (= money lender)	5.7
Employer	16.0
Relative	13.3
Friend	2.8
Shop	58.1
Others	4.0
Mortgage	0.2
Total	100.0
Average value of loan per household (over 6 months):	Rs 228.82

* $\frac{\text{Amount of loan from a source}}{\text{Total amount of loan}} \times 100$

TABLE 8.3: PERCENTAGE DISTRIBUTION OF HOUSEHOLDS: SHARE OF LOAN REPAYMENT IN CASH OUTFLOW

Share of Loan* (Per Cent) (1)	Percentage of Households (2)
0	14.5
1-5	30.6
6-10	12.9
11-20	24.2
21-40	11.3
Above 40	6.4
Total	100.0
Average share of loan (per cent):	12

* $\frac{\text{Amount of loan repaid}}{\text{total cash outflow}} \times 100$

TABLE 8.4: PERCENTAGE DISTRIBUTION OF HOUSEHOLDS: RATIO OF LOAN REPAYMENT TO LOAN TAKEN

Loan Repayment Ratio* (Per Cent) (1)	Percentage of Households (2)
0	22.6
1-50	33.9
51-80	30.6
81-100	8.1
Above 100	4.8
Total	100.0
Average amount of loan repayment per hh (over 6 months):	Rs 167.04

$$\frac{\text{Amount of loan repaid in the 6 months period}}{\text{amount of loan taken in the 6 months period}} \times 100$$

diture (Table 6.1). The incidence of days with no cash expenditure, however, is much less (10 per cent, on the average) than that of days with no cash receipts (32 per cent, on the average).

When there is any cash inflow it can go above even Rs 50 on a day (Table 6.4). However, for some households, even the maximum never exceeds Rs 10, while for some other households, even the minimum cash inflow does not go below Rs 5 per day (Table 6.5). The range between the maximum and the minimum daily inflow can in some cases be as high as Rs 50 and the same is true for the range of daily cash outflow (Table 6.6). For nearly 60 per cent of the households, however, this range of daily cash outflow is below Rs 20. On the average, the range for expenditure (cash outflow) is found to be more than that for receipt (cash inflow).

The average daily receipts and disbursements per household are Rs 12.3 and Rs 9.2 per day (Table 6.2), when only the days on which some cash is received or some cash is disbursed are counted. When, however, the average is calculated for all the investigation days, including the days with zero cash inflow or outflow, the averages turn to be about the same, namely, Rs 8.4 and Rs 8.3, respectively (Table 6.3). Table 6.3 presents also some per capita figures for the cash transactions and a few other interesting averages.

TABLE 9.1: PERCENTAGE DISTRIBUTION OF HOUSEHOLDS: LUMP INCOME AS PROPORTION OF TOTAL CASH-INFLOW

Lump Income as Proportion (Per Cent) (1)	Percentage of Households (2)
0 - 20	35.4
20 - 40	32.3
40 - 60	22.6
60 and above	9.7
Total	100.0
1 Average amount of lump income (Rs/household)	470.5
2 Average lump income as percentage	33.5

TABLE 9.2: PERCENTAGE DISTRIBUTION OF HOUSEHOLDS: LUMP EXPENDITURE AS PROPORTION OF TOTAL CASH-OUTFLOW

Lump Expenditure as Proportion (Per Cent) (1)	Percentage of Households (2)
0 - 20	46.8
20 - 40	40.3
40 - 60	9.7
60 and above	3.2
Total	100.0
1 Average amount of lump expenditure (Rs/household)	394.9
2 Average lump expenditure as percentage	28.3

TABLE 9.3: COMPOSITION OF LUMP INFLOW

Item (1)	Percentage Share (2)
1 Loan taken	28.3
2 Sale of domestic animals	9.7
3 Sale of articles	15.0
4 Dowry	11.0
5 Wage	10.0
6 Others	6.0
Total	100.0

TABLE 9.4: COMPOSITION OF LUMP OUTFLOW

Item (1)	Percentage Share (2)
1 Loan repayment	27.0
2 Purchase of domestic animals	7.7
3 Purchase of articles	5.6
4 Dowry, marriage and other commercial expenditure	21.3
5 Domestic expenditure	36.1
6 Others	2.3
Total	100.0

COMPOSITION OF CASH EXPENDITURE

A very telling index of the poverty of these people is the high proportion of total domestic cash expenditure devoted to food. As one sees from Table 7.1, nearly 90 per cent of the households devote more than 70 per cent of their total domestic cash expenditure on food: the average for the sample is 83.4 per cent! A similar story is told by Table 7.2 which shows that about 70 per cent of the households devote more than 40 per cent of the total domestic cash expenditure on rice alone, the average share of rice being nearly 50 per cent. Table 7.3 shows that while all the households incur some expenditure which may be called business expenditure, almost 90 per cent of them devote less than 10 per cent of the total cash expenditure to this head. The average amount of business expenditure for the entire six-month period has been about Rs 158 per household.

LOANS

As may be expected, almost all households have incurred loans during the survey period but as may be seen from Table 8.1, the amount of loan in most cases is very small. About 14 per cent of them did not incur any loan and another 66 per cent took loans which accounted for no more than 5 per cent of cash inflows. The bulk of the loans are taken from retail shops—consumable items are purchased on credit. The different sources and their relative importance are shown in Table 8.2. Note that loan means cash loans plus credit purchases.

If there is a pattern of regular cash inflow by loan there has also to be a regular outflow by way of loan repayment. One sees from Tables 8.1 and 8.3 that about 14 per cent of