

## The study of economic status of members in Bihar and Jharkhand on the basis of land holding capacity and condition of dwelling house

<sup>1</sup> Dr. Nishikant Jha, <sup>2</sup> Dr. Chitranjan Ojha

<sup>1</sup> HOD Accounting & Finance- TCSC, Mumbai University and D.Litt. Research Scholar Magadh University, Bihar, India

<sup>2</sup> HOD & Research Guide - Magadh University, Bihar, India

### Abstract

Bihar & Jharkhand suffers from acute economic and social disparities. This Research Paper addresses two dimensions of such disparities, viz. Land Holding Capacity & Condition of Dwelling House. There is empirical evidence to indicate, since decades all these disparities have been increasing. This has led to widening gap in income, poverty and other indicators of development between the two regions. Rural-urban divide also widened in the wake of reforms. While large and medium cities experience unprecedented economic prosperity, the rural areas experience economic stagnation. STs have often been victims of development as a result of displacement. It emphasizes the need for bridging the divides discussed in this article. Unless these are achieved in a time-bound manner, there could be serious adverse implications for the Indian economy, society and polity.

**Keywords:** economic disparities, economic reforms, gender gap, poverty, social disparities, SC, ST

### Introduction

The first and foremost purpose in forming a co-operative is to promote the economic and social well being of its members. The touchstone of success of a co-operative is not the profit or loss of the enterprise and the impressive balance sheet, but what the co-operative has done to improve the condition of its members. The questions of relevance are: "How many members have benefited and to what extent? How many members failed to receive any benefit and for what reasons? Over the years what has been the impact on the prosperity of the members?" The role of a co-operative does not end with conferring the benefits of collective action on the members but should facilitate the members to use the resources at their disposal more efficiently.

A co-operative may succeed as an enterprise, disregarding its members' welfare, but it would cease to be a co-operative. "Cooperatives, which have failed as institutions but are successful as enterprise, are the most common phenomenon in the developing nations. This is mainly because of the support given by government as it recognizes co-operatives as an excellent vehicle for achieving the national goals of development." The support of the government comes in the form of participation in share capital, liberal finance, protected market, concession and exemption from taxes, managerial subsidy and extension of the services of government staff for management of societies in the initial years. The ultimate result of these assistances is establishment of umbilical cord between the government and the co-operative. Naturally, the members and also the leaders of co-operatives will become passive acceptors of government help and the result is the dependency relationship syndrome, which is against the fundamental spirit behind the initial support.

### Review of Literature

- Jugale and Patil (1998) made an attempt to study inter-area short term and medium-term credit performance of

Agricultural Credit Society in Mirajtaluka of Sangli district of Maharashtra. Their study found a positive relationship between land holding size of the farmer and the amount of loan disbursed, particularly in case of medium-term loans. The economic viability of agricultural credit society was found comparatively higher in irrigated areas which also boasted of better production potentials like irrigation facilities, social fertility, marketing facilities and modern outlook of the farmers.

- Pravash, Damon (1988), While analyzing food security issue, opined that farmer organization and government alone cannot take decisions. Without the support and collaboration of individual farmers, it becomes, therefore, the duty, of the national or agricultural co-operatives to explain to their constituents the implications of World Trade Organization Agreements on Agriculture and how they could safe-guard their own and national interest.
- Kainth, Gursharu Singh (1998) opined that the co-operative is the keys to India's rural resurgence and the only alternative to find their place in our Indian million, In spite of many obstacles and disappointments; it is the power of co-operation that ultimately will survive and flourish.
- Kumar Sant and Mishra D. K. (1998) opined that co-operatives are the viable agencies for rural credit and rural development. Member should be motivated Find guided in proper way not only to utilize the services of the co-operative, societies but also to make the societies financially viable by repaying the loan in time.

### Objectives of the study

1. To understand the economic status of members in Bihar and Jharkhand on the basis of Land holding capacity.
2. To understand the economic status of members in Bihar and Jharkhand on the basis of Condition of Dwelling House and roof of dwelling house.

**Research Methodology**

- **Sample universe:** Bihar and Jharkhand region of India
- **Method of Sampling:** Convenience and random sampling method
- **Sample Size:** 546
- **Method of data Collection:** Field Survey
- **Data analysis tools:** chi-square test, ANOVA

**Analysis and Interpretation of data**

**Economic Status of Members**

In a state like Bihar & Jharkhand, possession of land is an important indicator of economic prosperity. Alienation of tribal land, in spite of many legal measures, had been a reality in Bihar & Jharkhand.

**1. Land Holding**

An interesting feature of land possession of tribals is that many of them occupy land but they do not have the ownership deeds. Table 1 discloses the response of tribal members as to possession of land.

**Table 1:** Member Category wise Distribution of Land Holding (Figures in percentage)

| Member category | Holding land | Not holding land | Total  |
|-----------------|--------------|------------------|--------|
| Participating   | 74.21        | 25.79            | 100.00 |
| Nominal         | 69.47        | 30.53            | 100.00 |
| Total           | 71.84        | 28.16            | 100.00 |

Pearson Chi-square: 2.10743, df=1, p=.146596

Source: Field survey.

The p-value (0.146596) at 5 per cent level for 1 degree of freedom, which is greater than 0.05, indicates that no significant difference exists between participating and nominal members with respect to possession of land. Hence there is no association between possession of land and membership category.

**2. Size of Land Holding**

Size of land holding is another important index of economic health of an individual. The average area of land possessed by the member tribals is shown in Table 2.

**Table 2:** Average Size of Land Holding (in percents)

| Member category | No. of members | Avg. Size | Standard deviation | P - Value |
|-----------------|----------------|-----------|--------------------|-----------|
| Participating   | 282            | 36.33     | 25.53              | 0.5593    |
| Nominal         | 264            | 35.08     | 24.71              |           |
| Total           | 546            | 35.71     | 25.12              |           |

Source: Field survey.

ANOVA shows that (p-value 0.5593), there is no significant difference between participating and nominal members with respect to area of land holding.

**3. Condition of Dwelling House**

Generally, the economic and social status of an individual is reflected in the condition of his dwelling house. Tribals, because of their low level of income and wealth, usually live in poor conditions; most of the dwelling units are mere huts. The result of the survey with respect to the condition of the dwelling house of the tribal members is presented in Table 3.

**Table 3:** Member Category wise Distribution of Condition of Dwelling House (Figures in percentage)

| Member category | Condition of Dwelling House |       |              |      | Total  |
|-----------------|-----------------------------|-------|--------------|------|--------|
|                 | Very poor                   | Poor  | Satisfactory | Good |        |
| Participating   | 59.74                       | 25.26 | 15.00        | 0.00 | 100.00 |
| Nominal         | 48.42                       | 29.47 | 22.11        | 0.00 | 100.00 |
| Total           | 54.08                       | 27.37 | 18.55        | 0.00 | 100.00 |

Pearson Chi-square: 10.8998, df=2, p=.004301

Source: Field survey.

The p-value (p=.004301) which is less than 0.05, indicates that there is significant difference between participating and nominal members as regards the condition of dwelling house.

**4. Roof of Dwelling House**

Table 4 gives the details of the roof of dwelling house of tribal members.

**Table 4:** Member Category wise Distribution of Roof of Dwelling House (Figures in percentage)

| Member category | Type of Roof |       |          |          | Total  |
|-----------------|--------------|-------|----------|----------|--------|
|                 | Thatched     | Tiled | Asbestos | Concrete |        |
| Participating   | 55.79        | 30.53 | 4.47     | 9.21     | 100.00 |
| Nominal         | 52.11        | 36.58 | 4.47     | 6.84     | 100.00 |
| Total           | 53.95        | 33.55 | 4.47     | 8.03     | 100.00 |

Chi-square: 3.88043, df=3, p=.274688

Source: Field survey.

The p-value (0.274688), which is greater than 0.05, reveals that there is no significant difference between participating and nominal members with respect to the roof of dwelling house.

**Findings from the data**

1. It is seen that 74.21 per cent of the participating members and 69.47 per cent of the nominal members possess land. Further, 25.79 per cent of the participating and 30.53 per cent of the nominal members do not possess any land.
2. Table 2 reveals that 282 participating members possess an average land area of 36.33 cents with a standard deviation of 25.53 and 264 nominal members have an average land holding of 35.08 cents, with a standard deviation of 24.71.
3. Table 3 reveals that the condition of the dwelling houses of 59.74 per cent of the participating members and 48.42 per cent of the nominal members is very poor. The condition of the dwelling houses of 25.26 per cent of the participating and 29.47 per cent of the nominal members is poor.
4. Further, the condition of the dwelling houses of 15.00 per cent of the participating members and 22.11 per cent of the nominal members is satisfactory. There is no member living in house having good condition.
5. It is observed that 55.79 per cent of the participating members and 52.11 per cent of the nominal members reside in houses with thatched roof. Another 30.53 per cent of the participating members and 36.58 per cent of the nominal members reside in houses with tiled roof.
6. Only 4.47 per cent each of the participating and nominal members reside in houses with roof constructed of Asbestos. The percentage of participating members residing in houses with concrete roof is 9.21 and it is only 6.84 in the case of nominal members.

### Suggestions

- The practice of forming ST/SC societies without considering the felt needs of the tribals is to be stopped.
- Member Education Programmes are to be conducted to improve member participation.
- One central agency should collect and publish data relating to all the ST/SC societies functioning in the state.

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