

Disparity in Income and Levels of Living among Teachers in Delhi

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Quite often considerable income inequality is observed among persons with the same level of education and skill. Such inequality primarily originates due to arbitrary factors like job opportunities and the resources which vary from person to person. One of the main objectives of this study is to pinpoint the income inequality due to these arbitrary factors among teachers with the same level of education and same years of teaching experience in different types of educational institutions in metropolitan Delhi area.

Introduction

THIS study is based on the results of a research project undertaken in the Indian Statistical Institute, Delhi Centre. The objective of the project is to study the differences in income and level of living among teachers employed in different types of educational institutions like government (including aided) and private (unaided) institutions, located in Delhi Metropolitan area. The present study is first of its type in this region¹ as the available studies on disparity in income or consumption are mostly based on highly aggregated data where different occupations are clubbed together and as such cannot be used to identify the income or consumption inequality within a particular occupation or between different occupations.

It is quite understandable if a person with higher academic qualifications and skill gets higher salary as compared to another person with lower level of education. However, quite often, considerable income inequality is observed among persons with same level of education and skill. Such inequality primarily originates due to arbitrary factors like, job opportunities and the resources which vary from person to person. One of the main objectives of this study is to pinpoint the income inequality due to these arbitrary factors among teachers with the same level of education and same years of teaching experience in different types of educational institutions. It is hoped that this study would be quite informative in formulating a rational income policy to eliminate income inequality due to above mentioned arbitrary factors.

Disparity in the level of living of different families pursuing same occupation would arise not only due to disparity in income of the respondents but also due to differences in demographic characteristics of the families and the earning capacity of other family members. A family with more dependents, for instance, would have a lower level of living than another with the same income but with fewer dependents. Similarly a family with more earners would have a better level of living than another with same number of dependents but with only one

earner in the family. While analysing the survey data for highlighting the disparity in the level of living, all these factors have been taken into account.

COVERAGE AND SAMPLE DESIGN

The data required for the study have been collected through a sample survey of teachers employed in various educational institutions located in the Delhi Metropolitan area. The institutions covered in the survey are (1) Universities, (2) Colleges (affiliated to Delhi University), (3) Senior secondary schools, (4) Secondary schools and (5) Middle schools. Due to resource constraints the survey excluded (1) Primary and nursery schools, (2) Technical institutions and (3) Privately run colleges and coaching centres.

For the selection of teachers in schools and colleges a two stage stratified sampling procedure was adopted. In the first stage institutions were selected by simple random sampling without replacement (SRSWOR). In the second stage four teachers were selected by SRSWOR from the list of all teachers in the first stage unit selected in the sample. All schools were classified into six strata, namely, (1) Government (aided) senior secondary schools, (2) Private (unaided) senior secondary schools, (3) Government secondary schools, (4) Private secondary schools, (5) Government middle schools and (6) private middle schools. All colleges were considered in one stratum as they were following same rules and regulations stipulated by the UGC. In universities the teachers were selected directly from the list of all university teachers in various

departments by following SRSWOR. Table (1) gives the number of institutions and the teachers selected in the sample.

Field survey was carried out during December 15, 1988 and March 31, 1989, and a questionnaire was canvassed containing detailed questions on income and certain selected aspects of level of living. The reference period was a month (December 1988) as well as a year (calendar year, 1988).

The extent of disparity in salary income among teachers employed in different types of institutions can be seen from Table 2. The average annual gross salary income of a university teacher is more than four times than the salary of a private (unaided) middle school teacher. Part of this disparity can be considered legitimate as there is considerable difference in the academic qualifications of the teachers in the two institutions. Nevertheless, it can not be fully justified as there is large difference in the average salary income between a government school teacher and a private school teacher, although both belong to the same category of schools. In middle schools, for instance, the average annual salary income of a government school teacher is more than two and half times higher (Rs 39,510) than the average salary of a private school teacher (Rs 15,270). It is hard to believe (see the salary range) that the highest paid teacher in private middle schools earns less (Rs 25,500) than the lowest paid teacher in government schools (Rs 26,200).

The disparity in salary income in senior secondary and secondary schools between government and private schools, although relatively small as compared to middle

TABLE 1: NUMBER OF INSTITUTIONS AND THE TEACHERS SELECTED IN THE SAMPLE

| Type of Institutions | Government and Aided | | Private (Unaided) | | Total | |
|----------------------------|----------------------|----------|-------------------|----------|--------------|----------|
| | Institutions | Teachers | Institutions | Teachers | Institutions | Teachers |
| 1 Middle schools | 8 | 32 | 4 | 16 | 12 | 48 |
| 2 Secondary schools | 6 | 24 | 4 | 16 | 10 | 40 |
| 3 Senior secondary schools | 16 | 64 | 4 | 16 | 20 | 80 |
| 4 Colleges | 10 | 40 | — | — | 10 | 40 |
| 5 Universities | 3 | 36 | — | — | 3 | 36 |
| Total | — | 196 | — | 48 | — | 244 |

Note: The present study is based on the response of 233 sample teachers as the collected data for 11 respondents were internally inconsistent and unreliable.

TABLE 2: AVERAGE GROSS EARNINGS FROM TEACHING PROFESSION

| Category of Teachers | No of Respondents | Gross Salary Income (Rs) | | Other Annual Academic Earnings (Rs) | Total Gross Earnings | | |
|-----------------------|-------------------|--------------------------|----------------------|-------------------------------------|----------------------|-------|------|
| | | Last Month | Last Year | | Rs | Index | |
| (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) |
| 1 Universities | 35 | 5610 (3.2-7.8) | 65950 (38.4-91.2) | 4.32 | 2190 | 68140 | 4.29 |
| 2 Colleges | 37 | 4980 (3.3-6.7) | 58660 (38.4-79.8) | 3.84 | 1360 | 60020 | 3.78 |
| 3 Senior sec schools | | | | | | | |
| (a) Govt and aided | 64 | 3480 (2.1-5.2) | 40740 (25.7-61.4) | 2.67 | 1360 | 42100 | 2.65 |
| (b) Private (unaided) | 15 | 2870 (2.0-4.6) | 33920 (20.5-53.9) | 2.22 | 500 | 34420 | 2.17 |
| 4 Secondary schools | | | | | | | |
| (a) Govt and aided | 21 | 3310 (2.1-4.4) | 39390 (31.1-51.2) | 2.58 | 270 | 39660 | 2.50 |
| (b) Private (unaided) | 15 | 2310 (1.6-4.8) | 26930 (14.8-56.4) | 1.76 | 1990 | 28920 | 1.82 |
| 5 Middle schools | | | | | | | |
| (a) Govt and aided | 32 | 3340 (2.1-4.0) | 39510 (26.2-47.3) | 2.59 | 840 | 40350 | 2.54 |
| (b) Private (unaided) | 14 | 1310 (0.7-2.1) | 15270 (7.8-25.5) | 1.00 | 620 | 15890 | 1.00 |

Note: Figures in bracket give the range (dispersion) of salary income in thousand rupees.

TABLE 3: ANNUAL GROSS SALARY INCOME BY ACADEMIC QUALIFICATIONS AND TEACHING EXPERIENCE

(Rupees)

| Academic Qualifications | Teaching Experience (in Complete Years) | | | | | | | | | |
|----------------------------------|---|-------|---------------|-------|--------------|-------|---------------|-------|---------------|-------|
| | 1-5 | | 6-10 | | 11-15 | | 16 and above | | Combined | |
| | Salary | Index | Salary | Index | Salary | Index | Salary | Index | Salary | Index |
| (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) | (9) | (10) | (11) |
| I MA/MSc, PhD | | | | | | | | | | |
| (a) University and colleges | 39550 (2) | — | 47910 (7) | — | 61080 (6) | — | 70440 (33) | 1.58 | 64700 (48) | 1.45 |
| (b) Government and aided schools | — | — | — | — | — | — | 44610 (2) | 1.00 | 44610 (2) | 1.00 |
| II MA/MSc, MPhil/BEEd | | | | | | | | | | |
| (a) University and colleges | 38410 (2) | 3.35 | 47030 (6) | 2.18 | 56000 (7) | — | 69120 (9) | 2.71 | 57210 (24) | 3.50 |
| (b) Government and aided schools | | | | | | | | | | |
| (1) Senior secondary | 28350 (5) | 2.48 | 34370 (10) | 1.60 | 41390 (6) | — | 47050 (26) | 1.85 | 41640 (47) | 2.55 |
| (2) Secondary | — | — | 33230 (3) | 1.54 | 30410 (3) | — | 44710 (2) | 1.75 | 35040 (8) | 2.15 |
| (3) Middle | 26450 (2) | 2.32 | 32210 (1) | 1.50 | 36360 (3) | — | 42480 (11) | 1.67 | 38910 (17) | 2.38 |
| (c) Private (unaided) schools | | | | | | | | | | |
| (1) Senior secondary | 33820 (1) | 2.96 | 26390 (1) | 1.23 | 38710 (2) | — | 49440 (2) | 1.94 | 39420 (6) | 2.42 |
| (2) Secondary | 22400 (2) | 1.96 | 27330 (4) | 1.27 | — | — | 43340 (2) | 1.70 | 30100 (8) | 1.84 |
| (3) Middle | 11420 (4) | 1.00 | 21530 (2) | 1.00 | — | — | 25480 (1) | 1.00 | 16320 (7) | 1.00 |
| III BA/BSc, BEEd | | | | | | | | | | |
| (a) Government and aided schools | | | | | | | | | | |
| (1) Senior secondary | 26460 (1) | 1.85 | 33480 (6) | — | 36310 (2) | 2.58 | 43700 (7) | — | 37870 (16) | 2.66 |
| (2) Secondary | 31060 (1) | 2.18 | — | — | 38000 (2) | 2.70 | 43890 (9) | — | 41840 (12) | 2.94 |
| (3) Middle | 32210 (1) | 2.26 | 33970 (1) | — | 34440 (1) | 2.44 | 41870 (12) | — | 40200 (15) | 2.83 |
| (b) Private (unaided) schools | | | | | | | | | | |
| (1) Senior secondary | 23810 (3) | 1.67 | 25400 (2) | — | 24080 (1) | 1.71 | 41990 (3) | — | 30250 (9) | 2.13 |
| (2) Secondary | 21880 (5) | 1.53 | 26400 (1) | — | 27360 (1) | 1.94 | — | — | 23310 (7) | 1.64 |
| (3) Middle | 14280 (5) | 1.00 | — | — | 14090 (2) | 1.00 | — | — | 14220 (7) | 1.00 |

Note: Figures in brackets give the number of teachers in the sample.

schools, is also quite large and cannot be considered as legitimate. In secondary schools, for instance, the average annual salary of a government school teacher is about 50 per cent higher (Rs 39,390) than the average salary of a private school teacher (Rs 26,930). Disparity is more than 100 per cent if one compares (see the salary range) the lowest salary in middle schools of a government teacher (Rs 31,100) with that of a private teacher (Rs 14,800). In senior secondary schools the income disparity between a government teacher and a private teacher is relatively low, difference in their salaries being around 20 per cent. However, it is important to note that the average salary income of a private teacher in senior secondary schools is lower (Rs 33,920) than the average salary of a government teacher in middle schools (Rs 39,510) or in secondary schools (Rs 39,390).

One important reason for large income disparity between government and private school teachers is the recently revised pay scales of teachers in government and aided

schools and colleges and universities, whereas, no such revision has been made for private school teachers. Further, in government schools and colleges there are set rules for payment of dearness allowance, house rent allowance, etc, which are revised upwards periodically. In the private schools, on the other hand, the allowances are substantially lower than those in the government schools and quite often teachers are employed on consolidated salary without any allowance.

The income disparity between the teachers of different types of institutions remains almost same even if one takes into account their earnings from other academic activities like tuitions, writing books and articles, paper setting, etc. It may be noted at this stage that the earnings from tuitions do not seem to have been fully captured in the survey as most of the teachers were reluctant to disclose their earnings from tuitions. Even among those teachers who reported tuition earnings, many seem to have disclosed only a small part of their total earnings from tuitions. Normally it is expected that the teachers in private schools would have larger scope for tuitions than in the government schools, as most of the students belonging to relatively affluent families study in the private schools. Students in government schools, on the other hand, belong mostly to middle and lower income categories with hardly any capacity to pay for private tuitions. Thus in the absence of reliable and complete information about earnings from tuitions it may not be possible to indicate the extent of disparity in total academic earnings of the teachers between different types of educational institutions. Nevertheless, the above income data does indicate the differences in the service conditions of government and private school teachers.

It would, however, be more meaningful to examine the income disparity among teachers in various educational institutions, when teachers are classified by the level of education and by the length of teaching experi-

TABLE 5: ANNUAL AVERAGE GROSS INCOME

| Category of Respondents | No of Respondents | Salary ('000 Rs) | Income Index | Family Income ('000 Rs) | Income Index | (3) as Per Cent of (5) |
|----------------------------|-------------------|---------------------|--------------|-------------------------|--------------|------------------------|
| (1) | (2) | (3) | (4) | (5) | (6) | (7) |
| 1 University | 35 | 66.0 (38.4-91.2) | 4.3 | 105.9 (58.0-228.8) | 1.4 | 62.3 |
| 2 College | 37 | 58.7 (38.4-79.8) | 3.8 | 113.5 (38.4-255.5) | 1.5 | 51.7 |
| 3 Senior secondary schools | | | | | | |
| (a) Govt and aided | 64 | 40.7 (25.7-61.4) | 2.7 | 80.7 (32.2-245.9) | 1.1 | 50.4 |
| (b) Private (unaided) | 15 | 33.9 (20.5-53.9) | 2.2 | 89.9 (33.8-153.8) | 1.2 | 37.7 |
| 4 Secondary schools | | | | | | |
| (a) Govt and aided | 21 | 39.4 (31.1-51.2) | 2.6 | 80.6 (31.0-207.2) | 1.1 | 48.8 |
| (b) Private (unaided) | 15 | 26.9 (14.8-56.4) | 1.8 | 67.4 (22.5-137.8) | 0.9 | 39.9 |
| 5 Middle schools | | | | | | |
| (a) Govt and aided | 32 | 39.5 (26.2-47.3) | 2.6 | 66.0 (26.7-104.7) | 0.9 | 59.8 |
| (b) Private (unaided) | 14 | 15.3 (7.8-25.5) | 1.0 | 74.3 (32.4-155.6) | 1.0 | 20.6 |

Note: Figures in brackets give range (dispersion) of income.

TABLE 6: FAMILY COMPOSITION

| Category of Respondents | No of Respondents | Average Family Size | No of Earners Per Family | Per Cent of Families with One Earner |
|----------------------------|-------------------|---------------------|--------------------------|--------------------------------------|
| (1) | (2) | (3) | (4) | (5) |
| 1 University: | | | | |
| Male | 23 | 4.2 | 1.70 | 39 |
| Female | 12 | 3.7 | 2.08 | 8 |
| Total | 35 | 4.0 | 1.83 | 29 |
| 2 College: | | | | |
| Male | 16 | 4.3 | 1.56 | 50 |
| Female | 21 | 3.5 | 1.95 | 14 |
| Total | 37 | 3.8 | 1.78 | 30 |
| 3 Senior secondary school: | | | | |
| Male | 33 | 4.6 | 1.70 | 45 |
| Female | 46 | 4.0 | 2.17 | 15 |
| Total | 79 | 4.2 | 1.97 | 28 |
| 4 Secondary school: | | | | |
| Male | 12 | 4.8 | 1.33 | 75 |
| Female | 24 | 4.4 | 2.21 | 12 |
| Total | 36 | 4.5 | 1.92 | 33 |
| 5 Middle schools: | | | | |
| Male | 18 | 5.1 | 1.56 | 50 |
| Female | 28 | 4.6 | 2.14 | — |
| Total | 46 | 4.8 | 1.91 | 20 |
| 6 Combined: | | | | |
| Male | 102 | 4.6 | 1.61 | 49 |
| Female | 131 | 4.1 | 2.13 | 11 |
| Total | 233 | 4.3 | 1.90 | 28 |

TABLE 4: ANNUAL GROSS SALARY INCOME

(Rupees)

| Academic Qualifications | Teaching Experience in Completed Years | | | | | | | | | |
|----------------------------------|--|-------|---------------|-------|---------------|-------|---------------|-------|---------------|-------|
| | 1-5 | | 6-10 | | 11-15 | | 16 and above | | Combined | |
| | Salary | Index | Salary | Index | Salary | Index | Salary | Index | Salary | Index |
| (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) | (9) | (10) | (11) |
| I MA/MSc, MPhil/BEd | | | | | | | | | | |
| (a) University and colleges | 38410 (2) | 2.16 | 47030 (6) | 1.84 | 56000 (7) | 1.45 | 69120 (9) | 1.64 | 57210 (24) | 2.03 |
| (b) Government and aided schools | 27810 (7) | 1.57 | 33970 (14) | 1.33 | 37380 (12) | 0.97 | 45460 (39) | 1.08 | 40260 (72) | 1.43 |
| (c) Private (unaided) schools | 17760 (7) | 1.00 | 25540 (7) | 1.00 | 38710 (2) | 1.00 | 42210 (5) | 1.00 | 28170 (21) | 1.00 |
| II BA/BSc, BEd | | | | | | | | | | |
| (a) Government and aided schools | 29910 (3) | 1.54 | 33550 (7) | 1.30 | 36610 (5) | 1.84 | 42970 (28) | 1.02 | 39790 (43) | 1.71 |
| (b) Private (unaided) schools | 19400 (13) | 1.00 | 25730 (3) | 1.00 | 19900 (4) | 1.00 | 41990 (3) | 1.00 | 23260 (23) | 1.00 |

Note: Figures in brackets give the number of teachers in the sample.

ence. A large part of income inequality, shown in Table 2, might be due to the differences in these two factors. In fact the income inequality due to arbitrary factors can be identified only if the effect of these two factors is eliminated from the total income inequality. Table 3 presents the average annual gross salary income of teachers in different categories when teachers in various educational institutions are classified by the level of education and the length of teaching experience.

As anticipated, the disparity in salary income is relatively lower (than shown in Table 2) if one compares the average salaries of teachers in different institutions having similar academic qualifications and falling in the same category of teaching experience. Still it is observed to be disproportionately high between teachers with similar educational background but working in different types of institutions. For instance, a postgraduate teacher in private middle schools, on average draws about Rs 16,320 in a year, whereas a government senior secondary school teacher, with same qualifications, gets two and half times higher

TABLE 8: MONTHLY TRANSPORT EXPENDITURE

| Category of Respondents (1) | Per Capita Family Income (Rs '000) | | | | |
|---------------------------------------|------------------------------------|--------------|--------------|---------------------|-----------------|
| | Up to 10 (2) | 10-20 (3) | 20-30 (4) | 30 and above (5) | Combined (6) |
| A University and colleges | | | | | |
| 1 No of families | 2(-) | 16(50) | 25(80) | 29(86) | 72(74) |
| 2 Average expenditure per family (Rs) | 231 | 302 | 447 | 580 | 462 |
| 2(a) On own vehicle (Rs) | — | 122 | 273 | 418 | 290 |
| 3 2(a) as per cent of 2 | — | 40 | 61 | 72 | 63 |
| B Senior secondary schools | | | | | |
| 1 No of families | 14(50) | 23(57) | 27(74) | 15(60) | 79(62) |
| 2 Average expenditure per family (Rs) | 211 | 339 | 439 | 605 | 401 |
| 2(a) On own vehicle (Rs) | 81 | 183 | 245 | 372 | 222 |
| 3 2(a) as per cent of 2 | 38 | 54 | 56 | 61 | 55 |
| C Secondary and middle schools | | | | | |
| 1 No of families | 20(10) | 41(63) | 16(56) | 5(80) | 82(41) |
| 2 Average expenditure per family (Rs) | 191 | 354 | 415 | 628 | 343 |
| 2(a) On own vehicle (Rs) | 16 | 169 | 206 | 392 | 153 |
| 3 2(a) as per cent of 2 | 8 | 48 | 50 | 62 | 45 |
| D Combined | | | | | |
| 1 No of families | 36(25) | 80(59) | 68(72) | 49(78) | 233(61) |
| 2 Average expenditure per family (Rs) | 201 | 340 | 436 | 593 | 400 |
| 2(a) On own vehicle (Rs) | 40 | 164 | 246 | 402 | 219 |
| 3 2(a) as per cent of 2 | 20 | 48 | 56 | 68 | 55 |

Note: Figures in brackets give the percentages of families owning vehicles (car/scooter/motorcycle).

TABLE 7: DISTRIBUTION OF FAMILIES AND AVERAGE MONTHLY RENT BY TYPE OF ACCOMMODATION AND BY PER CAPITA FAMILY INCOME

| Type of Accommodation (1) | Per Capita Annual Family Income (Rs '000) | | | | | | | | | |
|---------------------------------------|---|--------------------------|-------------|--------------------------|-------------|--------------------------|--------------|--------------------------|--------------|---------------------------|
| | Up to 10 | | 10-20 | | 20-30 | | 30 and above | | Combined | |
| | No (2) | Monthly Rent (Rs) (3) | No (4) | Monthly Rent (Rs) (5) | No (6) | Monthly Rent (Rs) (7) | No (8) | Monthly Rent (Rs) (9) | No (10) | Monthly Rent (Rs) (11) |
| A University and colleges | | | | | | | | | | |
| 1 Own house | 1 | 1800 | 7 | 2140 | 10 | 2110 | 18 | 2940 | 36 (50) | 2520 |
| 2 Rented house | — | — | 7 | 980 | 7 | 860 | 6 | 1040 | 20 (28) | 960 |
| 3 Office quarters | 1 | 975 | 2 | 1025 | 8 | 1090 | 5 | 1120 | 16 (22) | 1080 |
| 4 Total | 2 | — | 16 | — | 25 | — | 29 | — | 72 (100) | — |
| B Senior secondary schools | | | | | | | | | | |
| 1 Own house | 6 | 930 | 16 | 1610 | 16 | 2130 | 9 | 1650 | 47 (59) | 1710 |
| 2 Rented house | 6 | 430 | 7 | 1040 | 8 | 900 | 4 | 1140 | 25 (32) | 860 |
| 3 Office quarters | 2 | 670 | — | — | 3 | 700 | 2 | 1340 | 7 (9) | 870 |
| 4 Total | 14 | — | 23 | — | 27 | — | 15 | — | 79 (100) | — |
| C Secondary and middle schools | | | | | | | | | | |
| 1 Own house | 10 | 1680 | 24 | 2280 | 10 | 1770 | 2 | 1400 | 46 (56) | 2000 |
| 2 Rented house | 8 | 480 | 12 | 880 | 3 | 770 | 3 | 1680 | 26 (32) | 840 |
| 3 Office quarters | 2 | 480 | 5 | 730 | 3 | 730 | — | — | 10 (12) | 680 |
| 4 Total | 20 | — | 41 | — | 16 | — | 5 | — | 82 (100) | — |
| D Combined | | | | | | | | | | |
| 1 Own house | 17 (47) | 1420 | 47 (59) | 2030 | 36 (53) | 2020 | 29 (59) | 2430 | 129 (55) | 2040 |
| 2 Rented house | 14 (39) | 460 | 26 (32) | 950 | 18 (26) | 860 | 13 (27) | 1220 | 71 (31) | 880 |
| 3 Office quarters | 5 (14) | 660 | 7 (9) | 810 | 14 (21) | 930 | 7 (14) | 1180 | 33 (14) | 920 |
| 4 Total | 36 (100) | — | 80 (100) | — | 68 (100) | — | 49 (100) | — | 233 (100) | — |

Note: Figures in brackets give the per cent of families living in different types of houses.

salary than the private middle school teacher (Rs 41,640). Disparity becomes still higher if one compares the salary of a private middle school teacher with the average salary of a university or college teacher (Rs 57,210). Disproportionately high disparity is also observed among trained graduate teachers employed in different institutions. In government secondary school, for instance, the average salary of a graduate teacher is about Rs 41,840 which is nearly three times higher than the average salary of a private middle school teacher (Rs 14,220).

Wide income disparity is also observed in each category of teaching experience, both among postgraduate teachers as well as graduate teachers employed in different institutions. Among teachers with 1 to 5 years of teaching experience to their credit, a senior secondary school postgraduate teacher, for instance, gets nearly two and half times higher salary (Rs 28,350) than a private middle school teacher with similar qualifications (Rs 11,420). Similarly in the category of 16 or more years of experience, the difference between the average salary of a postgraduate government school teacher and a private middle school teacher is about 85 per cent—Rs 47,050 in government senior secondary schools and Rs 25,480 in private middle schools.

The analysis of the categorywise salary data in different schools has to be done with care, as in the present survey the sample size is too small in many individual categories to draw valid conclusions. To overcome this drawback the sample teachers in different schools are pooled together and are classified as the government school teachers and the private school teachers under four different categories of teaching experience. These are presented in Table 4.

The income disparity is still quite high among postgraduate and graduate teachers employed in different institutions. A postgraduate teacher in a university or college receives on average nearly double the salary than a private school teacher. It varies in different experience categories between 45 per cent in 11 to 15 years group and 116 per cent in 1 to 5 years of teaching experience group. Among graduate teachers the income disparity between government and private teachers varies from 2 per cent in 16 and more years of experience category to 84 per cent in 11 to 15 years category with an overall disparity of about 71 per cent.

It is to be noted from Tables 3 and 4 that almost in all types of institutions, the average salary income of postgraduate as well as graduate teachers shows considerable increase along with the increase in the length of teaching experience. Interestingly, the income disparity in government schools between postgraduate and graduate teacher is almost negligible (1 per cent) at all experience category level and moves within a narrow range of 1 to 7 per cent in different categories of teaching experience. In fact in middle and secondary schools it is observed that in some cases a postgraduate teacher

gets lower salary than a graduate teacher although both belong to same category of teaching experience. This apparent discrepancy is mainly due to the fact that in government middle and secondary schools a person has to be only a trained graduate for appointment as a teacher and no additional financial benefit is given for the postgraduate qualifications.

A small income disparity among government school teachers and large disparity

between government and private school teachers is quite understandable as currently the government school teachers have very few and overlapping pay scales with attractive allowances. Whereas, in private schools basic pay and allowances are substantially lower than those of the government schools and quite often teachers are appointed on consolidated salaries without any allowances.

There are two government school teachers

TABLE 9: ANNUAL EXPENDITURE ON EDUCATION

| Category of Respondents (1) | Per Capita Family Income (Rs '000) | | | | |
|--|------------------------------------|--------------|--------------|---------------------|-----------------|
| | Up to 10 (2) | 10-20 (3) | 20-30 (4) | 30 and above (5) | Combined (6) |
| A University and colleges | | | | | |
| 1 No of families | 2(50) | 16(94) | 26(84) | 29(65) | 72(78) |
| 2 Average no of students | 1.50 | 1.94 | 1.28 | 1.03 | 1.33 |
| 3 Average expenditure per family (Rs) | 2750 | 6059 | 4168 | 3637 | 4335 |
| 4 Average expenditure per student (Rs) | 1833 | 3127 | 3256 | 3515 | 3251 |
| B Senior secondary schools | | | | | |
| 1 No of families | 14(86) | 23(70) | 27(89) | 15(33) | 79(72) |
| 2 Average no of students | 2.64 | 1.39 | 1.41 | 0.47 | 1.44 |
| 3 Average expenditure per family (Rs) | 3098 | 2491 | 4676 | 2314 | 3312 |
| 4 Average expenditure per student (Rs) | 1172 | 1791 | 3322 | 4960 | 2295 |
| C Secondary and middle schools | | | | | |
| 1 No of families | 20(100) | 41(85) | 16(81) | 5(20) | 82(84) |
| 2 Average no of students | 2.35 | 1.78 | 1.50 | 0.60 | 1.79 |
| 3 Average expenditure per family (Rs) | 4097 | 5120 | 6327 | 2288 | 4933 |
| 4 Average expenditure per student (Rs) | 1743 | 2875 | 4218 | 3810 | 2752 |
| D Combined | | | | | |
| 1 No of families | 36(92) | 80(82) | 68(85) | 49(51) | 233(78) |
| 2 Average no of students | 2.42 | 1.70 | 1.38 | 0.82 | 1.53 |
| 3 Average expenditure per family (Rs) | 3634 | 4552 | 4878 | 3094 | 4199 |
| 4 Average expenditure per student (Rs) | 1502 | 2678 | 3535 | 3773 | 2740 |

Note: Figures in brackets give the percentages of families reporting expenditure on education.

TABLE 10: ANNUAL EXPENDITURE ON MEDICAL CARE

| Category of Respondents (1) | Per Capita Family Income (Rs '000) | | | | |
|--|------------------------------------|--------------|--------------|---------------------|-----------------|
| | Up to 10 (2) | 10-20 (3) | 20-30 (4) | 30 and above (5) | Combined (6) |
| A University and colleges | | | | | |
| 1 No of families | 2(5.5) | 16(4.7) | 25(4.1) | 29(3.2) | 72(3.9) |
| 2 Average expenditure per family (Rs) | 350 | 878 | 1752 | 897 | 1175 |
| 3 Average expenditure per family member (Rs) | 64 | 187 | 427 | 280 | 301 |
| B Senior secondary schools | | | | | |
| 1 No of families | 14(5.6) | 23(4.6) | 27(3.9) | 25(3.0) | 79(4.2) |
| 2 Average expenditure per family (Rs) | 1542 | 1406 | 1820 | 1246 | 1541 |
| 3 Average expenditure per family member (Rs) | 275 | 306 | 467 | 415 | 367 |
| C Secondary and middle schools | | | | | |
| 1 No of families | 20(5.3) | 41(4.9) | 16(3.8) | 5(3.0) | 82(4.7) |
| 2 Average expenditure per family (Rs) | 1030 | 1425 | 1122 | 580 | 1218 |
| 3 Average expenditure per family member (Rs) | 194 | 291 | 295 | 193 | 259 |
| D Combined | | | | | |
| 1 No of families | 36(5.4) | 80(4.8) | 68(4.0) | 49(3.1) | 233(4.3) |
| 2 Average expenditure per family (Rs) | 1191 | 1310 | 1631 | 971 | 1314 |
| 3 Average expenditure per family member (Rs) | 220 | 273 | 408 | 313 | 306 |

Note: Figures in brackets give the average family size.

in the sample who have achieved PhD degree, and their salaries are almost same as those of postgraduate teachers with similar teaching experience. Their average salary (Rs 44,610), however, is observed to be substantially lower (by about 50 per cent) than the average salary of an equivalent university or college teacher (Rs 65,760) with same teaching experience. Such wide disparity is mainly due to vast differences between university/college and schools pay scales. For instance the lowest pay scale in a college or university is better than the highest pay scale in a government school.

In the survey it is also observed that in some cases university and college teachers holding only postgraduate degrees are drawing higher salary than their counterparts with PhD degrees. One important reason for income disparity among teachers appears to be the lack of equal opportunities to all aspirants after the completion of their education. Quality of education, however, is an important factor for variation in job opportunities. A fresh postgraduate with brilliant academic record might be readily employed in a college or university, whereas, a second-rate postgraduate with average performance might be considered only in some schools, that too after completing the teacher's training course. It would be interesting and more informative to, somehow, quantify the quality of education and then examine the income disparity among teachers by classifying them not only by the level of education and teaching experience but also by some indicators of the quality of education like, divisions or the percentage of marks, etc.

The above analysis has been made by utilising gross salary income data which appear to be better placed for depicting service conditions than the net salary income after deduction of income tax. Firstly the tax paid by a teacher was based not only on the salary income but also on other income like, rental income, investment income, etc, which have nothing to do with the service conditions. Secondly, the tax paid varied from person to person (although in the same salary category) depending on the extent a person has taken advantage of tax saving schemes which in turn depended not only on his income but also on the income of other family members. In the survey we came across many cases where a teacher paid nearly 25 per cent of his income as tax, whereas, another teacher (with same salary) did not pay any tax.

FAMILY INCOME

The disparity in the family income is strikingly lower as compared to disparity in salary income of teachers employed in different types of educational institutions (Table 5). While the maximum difference in the average family income of teachers is only 70 per cent between government middle school teachers, it is found to be more than 300 per cent in the salary income of private middle school teachers and university teachers.

TABLE 11: LONG DISTANCE TRAVEL (LDT) DURING LAST FOUR YEARS

| Category of Respondents (1) | Per Capita Family Income (Rs '000) | | | | |
|--|------------------------------------|--------------|--------------|---------------------|-----------------|
| | Up to 10 (2) | 10-20 (3) | 20-30 (4) | 30 and above (5) | Combined (6) |
| A University and colleges | | | | | |
| 1 No of families | 2(-) | 16(56) | 25(48) | 29(55) | 72(51) |
| 2 Average expenditure on LDT per reporting family (Rs) | — | 7333 | 14525 | 8775 | 10290 |
| 2(a) Expenditure reimbursed (per cent) | — | 40(8) | 19(-) | 15(-) | 21(-) |
| 2(b) percentage of families getting reimbursement | — | 89(11) | 83(-) | 69(-) | 78(3) |
| B Senior secondary schools | | | | | |
| 1 No of families | 14(57) | 23(61) | 27(70) | 15(53) | 79(62) |
| 2 Average expenditure on LDT per reporting family (Rs) | 3132 | 6407 | 5584 | 15900 | 7103 |
| 2(a) Expenditure reimbursed (per cent) | 20(-) | - (11) | 3(16) | - (25) | 2(17) |
| 2(b) percentage of families getting reimbursement | 25(-) | - (29) | 16(37) | - (62) | 10(33) |
| C Secondary and middle schools | | | | | |
| 1 No of families | 20(55) | 41(37) | 16(81) | 5(80) | 82(52) |
| 2 Average expenditure on LDT per reporting family (Rs) | 5022 | 13580 | 6092 | 25375 | 10224 |
| 2(a) Expenditure reimbursed (per cent) | 20(11) | 4(9) | 11(8) | 2(6) | 7(8) |
| 2(b) percentage of families getting reimbursement | 27(9) | 13(33) | 31(23) | 25(50) | 23(26) |
| D Combined | | | | | |
| 1 No of families | 36(53) | 80(48) | 68(65) | 49(57) | 233(55) |
| 2 Average expenditure on LDT per reporting family (Rs) | 4227 | 9458 | 8173 | 13182 | 9057 |
| 2(a) Expenditure reimbursed (per cent) | 20(7) | 10(9) | 12(6) | 6(10) | 10(9) |
| 2(b) Percentage of families getting reimbursement | 26(5) | 26(26) | 39(23) | 43(25) | 34(22) |

Notes: 1 In line 1 figures in brackets give the percentages of families reporting LDT expenses.
2 In line 2(a) and 2(b) figures in brackets refer to reimbursement through spouses employed.

TABLE 12: PERCENTAGE OF FAMILIES POSSESSING SELECTED DURABLES

| Category of Respondents (1) | Per Capita Family Income (Rs '000) | | | | |
|---------------------------------------|------------------------------------|--------------|--------------|---------------------|-----------------|
| | Up to 10 (2) | 10-20 (3) | 20-30 (4) | 30 and above (5) | Combined (6) |
| A University and colleges | | | | | |
| 1 Colour TV | 50 | 55 | 76 | 72 | 69 |
| 2 B/W TV | 50 | 44 | 24 | 24 | 29 |
| 3 VCR/VCP | — | 19 | 24 | 59 | 36 |
| 4 Two-in-one | 50 | 62 | 80 | 86 | 79 |
| 5 Telephone | — | 31 | 76 | 62 | 58 |
| 6 Car | — | — | 44 | 65 | 42 |
| 7 Scooter/motorcycle | — | 50 | 56 | 41 | 47 |
| B Senior secondary schools | | | | | |
| 1 Colour TV | 7 | 48 | 67 | 73 | 52 |
| 2 B/W TV | 86 | 56 | 44 | 40 | 54 |
| 3 VCR/VCP | — | 13 | 26 | 47 | 22 |
| 4 Two-in-one | 21 | 73 | 67 | 87 | 53 |
| 5 Telephone | 7 | 22 | 44 | 33 | 29 |
| 6 Car | — | 22 | 15 | 40 | 19 |
| 7 Scooter/motorcycle | 50 | 48 | 74 | 40 | 56 |
| C Secondary and middle schools | | | | | |
| 1 Colour TV | 20 | 41 | 69 | 40 | 41 |
| 2 B/W TV | 65 | 55 | 38 | 80 | 56 |
| 3 VCR/VCP | — | 15 | 19 | 20 | 12 |
| 4 Two-in-one | 20 | 59 | 69 | 82 | 52 |
| 5 Telephone | 15 | 29 | 44 | 100 | 33 |
| 6 Car | — | 12 | 31 | 40 | 15 |
| 7 Scooter/motorcycle | 5 | 51 | 56 | 60 | 41 |
| D Combined | | | | | |
| 1 Colour TV | 17 | 46 | 71 | 69 | 54 |
| 2 B/W TV | 72 | 54 | 35 | 35 | 47 |
| 3 VCR/VCP | — | 15 | 24 | 51 | 23 |
| 4 Two-in-one | 22 | 52 | 74 | 86 | 61 |
| 5 Telephone | 11 | 28 | 56 | 57 | 31 |
| 6 Car | — | 12 | 29 | 55 | 24 |
| 7 Scooter/motorcycle | 22 | 50 | 63 | 43 | 48 |

Note: All figures are in percentages.

Primary reason for such a low disparity in family income in contrast to a very high disparity in salary income among teachers can be explained by the fact that in this profession a fairly large number of females are employed who invariably have two (and sometimes more than two) earners in the family. This is particularly true for the private school teachers where the respondent's salary income constitute less than 40 per cent of the total family income and which is as low as about 20 per cent in the case of private middle school teachers. This happens because most of the private schools (especially middle schools) normally pay much lower salaries as compared to their government counterparts and many well-educated females, belonging to relatively well-off families, join such schools to supplement their family income.

It is of interest to note that the average family size of the male respondent's families is relatively higher than that of female respondents in all categories of educational institutions (Table 6). While, at the all institutions level, the average family size of female respondents (4.1) is about 11 per cent lower than the family size of male respondents (4.6), the difference between family size of female and male respondents varied between 8 per cent in secondary schools (4.4 and 4.8) and 19 per cent in colleges (3.5 and 4.3). Another interesting feature to be noted is the fact that the family size is inversely related to the educational level of the institution. In other words, higher the educational level of the institution, lower is the average family size of the respondent's families, both, for male as well as female respondents. For instance, the average family size of the male respondents in the universities is only 4.2 as compared to 4.6 in senior secondary schools, 4.8 in secondary schools and 5.1 in middle schools.

As expected the average number of earners in the female respondent's families is found to be considerably higher than the number of earners in the families of male respondents, in all categories of institutions. At the all institutions level, the female respondents are reported to have 2.1 earners per family (varying between 1.95 in colleges and 2.21 in secondary schools) whereas the male respondents have only about 1.6 earners per family (with a low figure of 1.33 earners in secondary schools and a high of 1.70 earners in the universities). Above findings get corroborated from the percentage figures of families having only one earner, which are considerably higher for male respondents as compared to female respondents. For instance for male respondents the single earner families accounted for about half of the total families, whereas for female respondents only about 11 per cent of total families are reported to have only one earner.

In view of the relatively lower family size and higher number of earners per family, the female respondent's families, in general, are expected to enjoy better level of living as compared to the families of male respondents.

LEVEL OF LIVING

As mentioned earlier the level of living is primarily dependent on the total family income and the size of the family. Thus the per capita family income, obtained by dividing the total family income by the family size, would be more appropriate to analyse different aspects of level of living. In the present analysis families have been classified into four broad groups of annual per capita family income to study differences in various aspects of level and style of living under three broad categories of educational institutions.²

Accommodation: Table 7 gives the distribution of the sample families by the type of accommodation and by per capita family income for the three categories of educational institutions. At all institutions level, about 55 per cent of families live in own houses, 31 per cent in rented houses and only 14 per cent of the families live in the accommodation provided by the employer. The percentage of families living in rented houses shows declining trend along with the increase in the per capita family income, which is 39 per

cent in the lowest income class (up to Rs 10,000), 32 per cent in next higher class (10 to 20,000), 26 per cent in the third higher class (20 to 30,000) and 27 per cent in the highest class (30,000 and above). Declining trend in percentages of families living in rented houses alongwith the increase in per capita family income can be seen almost in all the three categories of institutions. Among the families living in office quarters (houses provided by employer) it may be noted that university and college respondents are the major beneficiaries who account for about 50 per cent of total office quarters. While 22 per cent of university and college families live in office quarters, in schools (all combined) only about 10 per cent of families have access to accommodation provided by the employer. One important reason for this low figure of office quarters among school teachers is the fact that none of the private (unaided) schools provide accommodation to their teachers.

Table 7 also gives the average monthly rent per family for different types of accommodation. These, however, are not com-

TABLE 13: POSSESSIONS OF SELECTED CLOTHING ITEMS

| Category of Respondents | Per Capita Family Income (Rs '000) | | | | |
|--|------------------------------------|-------|-------|--------------|----------|
| | Up to 10 | 10-20 | 20-30 | 30 and above | Combined |
| (1) | (2) | (3) | (4) | (5) | (6) |
| A University and colleges | | | | | |
| 1 No of suits per adult male | 2.3 | 2.2 | 3.2 | 2.9 | 2.8 |
| 2 No of shawls per adult female | 4.7 | 3.8 | 5.1 | 6.0 | 5.1 |
| 3 No of sarees per adult female | 10.0 | 9.4 | 14.9 | 24.5 | 16.7 |
| 3 (a) For families with female earner | — | 10.3 | 17.2 | 25.4 | 19.4 |
| 3 (b) For families without female earner | 10.0 | 8.0 | 10.7 | 17.2 | 10.5 |
| B Senior secondary schools | | | | | |
| 1 No of suits per adult male | 1.4 | 2.1 | 2.8 | 3.5 | 2.5 |
| 2 No of shawls per adult female | 1.6 | 3.4 | 5.0 | 7.7 | 4.2 |
| 3 No of sarees per adult female | 4.0 | 9.6 | 16.8 | 28.2 | 13.8 |
| 3 (a) For families with female earner | 3.0 | 10.1 | 16.9 | 28.2 | 15.7 |
| 3 (b) For families without female earner | 4.7 | 8.2 | 15.0 | — | 6.5 |
| C Secondary and middle schools | | | | | |
| 1 No of suits per adult male | 1.8 | 2.7 | 3.6 | 5.0 | 2.5 |
| 2 No of shawls per adult female | 1.9 | 3.1 | 5.3 | 6.0 | 3.3 |
| 3 No of sarees per adult female | 4.7 | 9.1 | 18.6 | 22.9 | 10.0 |
| 3 (a) For families with female earner | 6.4 | 9.5 | 19.3 | 22.9 | 12.1 |
| 3 (b) For families without female earner | 4.3 | 7.1 | 5.0 | — | 5.0 |
| D Combined | | | | | |
| 1 No of suits per adult male | 1.7 | 2.1 | 3.1 | 3.3 | 2.6 |
| 2 No of shawls per adult female | 1.9 | 3.3 | 5.1 | 6.5 | 4.1 |
| 3 No of sarees per adult female | 4.7 | 9.3 | 16.5 | 25.5 | 13.2 |
| 3 (a) For families with female earner | 4.4 | 9.8 | 17.5 | 26.0 | 15.4 |
| 3 (b) For families without female earner | 4.8 | 7.8 | 10.6 | 17.0 | 7.2 |

parable across different types of accommodation as the basis of rent computation under each category is different. In case of rented houses, for instance, it is the rent actually paid which would vary depending on the period of occupation even for the same size of accommodation, whereas for own house the monthly rent is the imputed figure based on the current market rental value of the house. On the other hand, for houses provided by the employer, the monthly rent is estimated by adding the licence fee paid and the house rent allowance (entitled but not received). In all the three types of accommodation, the average monthly rent generally shows an increasing trend along with the increase in per capita family income.

Transport: Table 8 gives the monthly average expenditure per family on transport for three different categories of respondents. In all categories of respondents it shows an increasing trend along with the increase in the per capita family income, with substantial increase of more than 150 per cent from lowest income group to highest income group. For all institutions, the average monthly transport expenditure in highest income group increased nearly three-folds (Rs 593) as compared to the expenditure in lowest income group (Rs 201) with an overall average figure of Rs 400. The average monthly transport expenditure of families belonging to university and college teachers is about 35 per cent higher (Rs 462) as compared to that of middle and secondary school teacher's families (Rs 343). Table 8 also gives the percentage of families owning scooter/motorcycle or car, which is highest in university and college teachers (74 per cent), second highest in senior secondary school teachers (62 per cent) and lowest in middle and secondary school teachers (41 per cent) with an overall figure of 61 per cent for all families in the sample. Percentages of families owning vehicles shows an increasing trend as the per capita family income increases, in almost all categories of respondents. At all institutions level it increased from 25 per cent in the lowest income group (up to Rs 10,000) to 78 per cent in the highest income group (Rs 30,000 and above). Same is the case with the expenditure on own vehicles (expressed as per cent of total transport expenditure) which increased from 20 per cent in the lowest income group to 68 per cent in the highest income group. It may be noted that the share of expenditure on public transport is about 32 per cent for the highest income group families with an overall figure of 45 per cent for all families in the sample.

Education: Table 9 gives the average annual expenditure incurred on the education of the family members for the three categories of respondents, classified under four groups of per capita family income. It also gives the average number of students per family in each category/income group, which shows a declining trend as the per capita income of the family increases. At the all institutions level the average number of

TABLE 14: EXPENDITURE ON CEREMONIES (DURING LAST FIVE YEARS)

| Category of Respondents (1) | Per Capita Family Income (Rs '000) | | | | |
|---|------------------------------------|--------------|--------------|---------------------|-----------------|
| | Up to 10 (2) | 10-20 (3) | 20-30 (4) | 30 and above (5) | Combined (6) |
| A University and colleges | | | | | |
| 1 No of families | 2(100) | 16(44) | 25(68) | 29(48) | 72(58) |
| 2 Average expenditure per family (Rs) | 11250 | 7738 | 13060 | 8000 | 9789 |
| of which | | | | | |
| 2 (a) Expenditure on marriages (per cent) | 66.7 | 83.4 | 73.5 | 76.1 | 75.9 |
| 2 (b) Expenditure on birthdays (per cent) | 33.3 | 15.5 | 25.3 | 23.2 | 23.3 |
| B Senior secondary schools | | | | | |
| 1 No of families | 14(36) | 23(61) | 27(67) | 15(73) | 79(61) |
| 2 Average expenditure per family (Rs) | 1260 | 8509 | 19270 | 40400 | 16958 |
| of which | | | | | |
| 2 (a) Expenditure on marriages (per cent) | 56.7 | 91.3 | 83.2 | 97.5 | 91.0 |
| 2 (b) Expenditure on birthdays (per cent) | 42.2 | 7.8 | 16.1 | 2.5 | 8.5 |
| C Secondary and middle schools | | | | | |
| 1 No of families | 20(65) | 41(76) | 16(62) | 5(100) | 82(72) |
| 2 Average expenditure per family (Rs) | 9310 | 22102 | 6312 | 105460 | 20984 |
| of which | | | | | |
| 2 (a) Expenditure on marriages (per cent) | 56.8 | 93.2 | 39.6 | 99.6 | 88.1 |
| 2 (b) Expenditure on birthdays (per cent) | 42.3 | 6.0 | 58.5 | 0.4 | 11.2 |
| D Combined | | | | | |
| 1 No of families | 36(55) | 80(65) | 68(66) | 49(61) | 233(63) |
| 2 Average expenditure per family (Rs) | 6287 | 15321 | 13938 | 27853 | 16160 |
| of which | | | | | |
| 2 (a) Expenditure on marriages (per cent) | 60.6 | 91.9 | 75.2 | 94.7 | 86.8 |
| 2 (b) Expenditure on birthdays (per cent) | 38.5 | 7.4 | 23.8 | 5.0 | 12.4 |

Note: Figures in brackets give the percentages of families reporting expenditure on ceremonies.

TABLE 15: ANNUAL EXPENDITURE ON SELECTED NON-FOOD ITEMS (RUPEES PER FAMILY)

| Category of Respondents (1) | Per Capita Family Income (Rs '000) | | | | |
|---------------------------------------|------------------------------------|--------------|--------------|---------------------|-----------------|
| | Up to 10 (2) | 10-20 (3) | 20-30 (4) | 30 and above (5) | Combined (6) |
| A University and colleges | | | | | |
| 1 No of families | 2 | 16 | 26 | 29 | 72 |
| 2 Newspapers and magazines | 620(100) | 878(100) | 1196(100) | 1222(100) | 1120(100) |
| 3 Books | 50(50) | 80(31) | 219(62) | 466(65) | 283(53) |
| 4 Art objects | —(—) | 30(31) | 252(48) | 343(59) | 258(47) |
| 5 Cinema, theatre, etc | 400(50) | 250(75) | 214(52) | 481(55) | 362(58) |
| 6 Games | 100(50) | 81(44) | 138(40) | 181(34) | 134(39) |
| 7 Photography | —(—) | 125(50) | 355(68) | 411(66) | 316(61) |
| B Senior secondary schools | | | | | |
| 1 No of families | 14 | 23 | 27 | 15 | 79 |
| 2 Newspapers and magazines | 465(93) | 620(91) | 734(100) | 747(93) | 656(95) |
| 3 Books | 37(29) | 64(26) | 66(41) | 182(47) | 82(35) |
| 4 Art objects | 19(29) | 82(30) | 66(26) | 433(40) | 135(30) |
| 5 Cinema, theatre, etc | 97(57) | 167(26) | 172(44) | 280(33) | 178(39) |
| 6 Games | 51(36) | 52(13) | 139(37) | 76(13) | 86(25) |
| 7 Photography | 81(64) | 202(48) | 233(67) | 267(60) | 204(59) |
| C Secondary and middle schools | | | | | |
| 1 No of families | — 20 | 41 | 16 | 5 | 82 |
| 2 Newspapers and magazines | 590(100) | 693(100) | 624(94) | 869(100) | 665(99) |
| 3 Books | 84(45) | 96(49) | 99(62) | 259(40) | 104(50) |
| 4 Art objects | 68(30) | 80(41) | 97(56) | 130(40) | 83(41) |
| 5 Cinema, theatre, etc | 252(60) | 174(51) | 328(56) | 408(60) | 237(55) |
| 6 Games | 134(50) | 145(39) | 184(62) | 120(20) | 148(45) |
| 7 Photography | 122(70) | 188(59) | 190(75) | 352(80) | 183(66) |
| D Combined | | | | | |
| 1 No of families | 36 | 80 | 68 | 49 | 233 |
| 2 Newspapers and magazines | 543(97) | 709(98) | 878(99) | 1040(98) | 802(98) |
| 3 Books | 64(39) | 84(39) | 130(50) | 358(57) | 152(46) |
| 4 Art objects | 45(28) | 93(36) | 142(41) | 354(51) | 155(39) |
| 5 Cinema, theatre, etc | 200(58) | 212(49) | 224(50) | 412(49) | 256(51) |
| 6 Games | 100(44) | 105(32) | 149(44) | 131(26) | 123(36) |
| 7 Photography | 100(64) | 180(54) | 268(69) | 361(65) | 231(62) |

Note: Figures in brackets give the percentages of families reporting expenditure on specified items.

Students per family shows a drastic decline from 2.4 in the lowest income group to 0.8 in the highest income group with an overall average figure of 1.5 students per family for all families in the sample. Average educational expenditure per student is about Rs 2,740 per year which varied between Rs 1,500 in the lowest income group and Rs 3,770 in the highest income category. Almost in all categories of institutions the average expenditure per student shows an increasing trend along with the increase in per capita family income. Although at the combined level the educational expenditure per student of university and college respondent's families is higher than that of school respondent's families, in higher income groups it is considerably higher for latter than the former. Table 9 also gives the percentage of families reporting educational expenditure which shows a declining trend along with the increase in the family income almost in all categories of respondents. A declining trend in family size along with the increase in family income (shown in Table 10), perhaps is responsible for the increase in the percentages of families with no educa-

tional expenditure.

Medical Care: Table 10 gives the annual expenditure on medical care as reported by the families under different categories of respondents and per capita family income groups. It is observed that there is a lot of variation among different types of educational institutions in providing free or subsidised medical facilities to their employees. For instance, no medical facility is provided in private (unaided) schools whereas in some government schools (under central government) and universities free medical care is provided through central government health schemes (CGHS). In some other government schools (under Delhi administration) a fixed amount of Rs 15 per month is paid as medical allowance. Thus the families covered under CGHS are in no position to assess the actual cost of the medical facilities which they have availed through the CGHS and invariably have recorded very small medical expenditure actually incurred in addition to CGHS.

Since there is a sharp decline in the family size from lowest to highest income in all categories of respondents (from 5.4 to 3.1

at all institutions level), it would be more appropriate to examine the medical expenditure per family member rather than for the whole family. At the all institutions level, it shows an increasing trend in the first three income groups but substantially declined in the highest income group. It is to be noted that the per capita medical expenditure of senior secondary school teacher's families is considerably higher in all income groups as compared to the corresponding expenditure of university and college teacher's families. This, primarily, seems to be due to the inherent disparity in the medical facilities provided by the employer, among the two types of educational institutions.

Holiday Tours: Table 11 gives the expenditure on holiday tours/long distance travel (LDT) and the details of reimbursement during the last four years (1985-1988). Like medical care, there is a lot of variation among different type of educational institutions in providing reimbursement facilities to their employees. While a large number of university and college teachers have reported reimbursement of travel expenditure under leave

TABLE 16: CONSUMPTION OF SELECTED FOOD ITEMS

| Category of Respondents (1) | Per Capita Family Income (Rs Thousand) | | | | Combined (6) |
|--|--|--------------|--------------|---------------------|-----------------|
| | Upto 10 (2) | 10-20 (3) | 20-30 (4) | 30 and Above (5) | |
| A University and colleges | | | | | |
| 1 Vegetarian families (per cent) | 50 | 31 | 24 | 38 | 32 |
| 2 Monthly consumption per reporting family | | | | | |
| (a) Milk: Average number of days | 30(100) | 30(100) | 30(100) | 30(100) | 30(100) |
| Average expenditure (Rs) | 350 | 370 | 379 | 297 | 343 |
| (b) Meat: Average number of days | — | 8.0(50) | 6.4(36) | 8.3(41) | 7.7(40) |
| Average expenditure (Rs) | — | 146 | 169 | 188 | 170 |
| (c) Egg: Average number of days | 20.0(50) | 22.0(69) | 18.2(64) | 23.1(52) | 20.9(60) |
| Average expenditure (Rs) | 60 | 83 | 57 | 53 | 62 |
| (d) Fish: Average number of days | — | 2.5(25) | 8.7(36) | 4.7(31) | 6.0(30) |
| Average expenditure (Rs) | — | 31 | 138 | 84 | 96 |
| B Senior secondary schools | | | | | |
| 1 Vegetarian families (per cent) | 57 | 52 | 37 | 30 | 42 |
| 2 Monthly consumption per reporting family | | | | | |
| (a) Milk: Average number of days | 30(100) | 30(100) | 30(100) | 30(100) | 30(100) |
| Average expenditure (Rs) | 279 | 329 | 365 | 363 | 338 |
| (b) Meat: Average number of days | 3.2(43) | 4.1(39) | 7.7(41) | 6.4(53) | 5.6(43) |
| Average expenditure (Rs) | 62 | 139 | 124 | 148 | 123 |
| (c) Egg: Average number of days | 22.0(29) | 19.2(48) | 20.3(63) | 24.4(80) | 21.3(56) |
| Average expenditure (Rs) | 51 | 60 | 73 | 64 | 66 |
| (d) Fish: Average number of days | 2.0(14) | 3.3(13) | 4.3(26) | 7.8(40) | 5.0(23) |
| Average expenditure (Rs) | 35 | 60 | 66 | 79 | 66 |
| C Secondary and middle schools | | | | | |
| 1 Vegetarian families (per cent) | 35 | 44 | 38 | — | 38 |
| 2 Monthly consumption per reporting family | | | | | |
| (a) Milk: Average number of days | 30(100) | 30(100) | 30(100) | 30(100) | 30(100) |
| Average expenditure (Rs) | 376 | 336 | 369 | 290 | 349 |
| (b) Meat: Average number of days | 4.2(25) | 2.4(41) | 4.2(31) | 6.0(80) | 3.5(38) |
| Average expenditure (Rs) | 158 | 65 | 110 | 128 | 95 |
| (c) Egg: Average number of days | 14.5(65) | 8.6(56) | 17.8(56) | 29.0(100) | 13.8(61) |
| Average expenditure (Rs) | 52 | 35 | 56 | 123 | 52 |
| (d) Fish: Average number of days | 2.5(10) | 5.1(22) | 1.8(25) | 8.0(40) | 4.4(21) |
| Average expenditure (Rs) | 115 | 70 | 45 | 160 | 80 |
| D Combined | | | | | |
| 1 Vegetarian families (per cent) | 44 | 44 | 32 | 28 | 37 |
| 2 Monthly consumption per reporting family | | | | | |
| (a) Milk: Average number of days | 30(100) | 30(100) | 30(100) | 30(100) | 30(100) |
| Average expenditure (Rs) | 337 | 341 | 371 | 316 | 343 |
| (b) Meat: Average number of days | 3.5(31) | 4.1(42) | 6.7(37) | 7.2(49) | 5.5(40) |
| Average expenditure (Rs) | 105 | 104 | 137 | 164 | 128 |
| (c) Egg: Average number of days | 16.5(50) | 14.5(56) | 19.0(62) | 24.5(65) | 18.5(59) |
| Average expenditure (Rs) | 55 | 53 | 63 | 68 | 60 |
| (d) Fish: Average number of days | 2.2(11) | 4.1(20) | 5.8(29) | 6.2(35) | 5.2(24) |
| Average expenditure (Rs) | 75 | 58 | 94 | 91 | 82 |

Note: Figures in brackets give the percentages of families reporting expenditure on different food items.

travel concession (LTC), few school teachers have availed the reimbursement benefits. Percentages of families reporting expenditure on LDT marginally vary (between 51 per cent and 62 per cent) among different types of institutions, however the percentages of families getting reimbursement widely vary between 78 per cent in university and colleges and 10 per cent in senior secondary schools. In money terms, 21 per cent of total LDT expenditure is reimbursed by the institution for university and college teachers' families whereas for senior secondary school teachers only 2 per cent of total LDT expenditure is reimbursed and for secondary and middle school teachers about 7 per cent is reimbursed. This large difference in reimbursement between university (and colleges) and school teachers can partly be explained by the fact that a large number of school teachers get the LDT reimbursement from their spouse's employer. In senior secondary school, for instance, 33 per cent of families claimed reimbursement through their spouse's employer which in money terms is about 17 per cent of their total LDT expenditure.

There does not seem to be any definite trend in the LDT expenditure either with the family income or with the institution. For instance the average expenditure on LDT per reporting family are almost same for the families of university and college teachers and secondary and middle school teachers.

Durables: Table 12 gives the percentage of the families possessing selected durables. Families of university and college teachers do show higher figures for costly durables (like colour TV, VCR, Car and Telephone) as compared to school teacher. However, comparing by the same family income groups the differences get substantially reduced between the institutions. There is a positive high correlation between the percentage of families possessing costly durables and the per capita family income. One exception is the possession of black and white TV which shows negative correlation with family income and is in the right direction as with the increase in income it is likely to be replaced with the colour TV.

Clothing: Table 13 gives the average number of selected clothing items per adult male (suits) and female (costly sarees and shawls). In all categories of institutions they show increasing trend along with increase in family income. At all income group level the families of university and college teachers do possess higher number of clothing items than the families of school teachers; however, in the same income group the differences largely disappear. In fact, in many cases (Rs 30,000 and above, for instance) the families of school teachers have reported higher number of the clothing items than the university and college teachers. Table 13 also gives the average number of costly sarees (Rs 200 and above) per adult female,

separately, for families with female earner and without female earner. Almost in all cases the number of sarees per female is much higher for the families with female earner than for the families without female earner.

Ceremonial Expenditure: Table 14 gives expenditure on ceremonies during last five years (1984-1989). In this region most of the ceremonial expenditure is either on the marriage or the birthday. Expenditure on all other ceremonies is negligible as it accounted for less than one per cent of total ceremonial expenditure. Marriage accounted for a substantial part of the expenditure total ceremonial varying between 76 per cent among the families of university and college teachers and 91 per cent among senior secondary school teachers. There does not seem to be a definite relation between the ceremonial expenditure and the family income, as it is mainly governed by the social customs and the necessities of the family.

Selected Non-Food Items: Table 15 gives the annual expenditure on the selected non-food items relating to entertainment, hobbies and general reading. Expenditure on newspapers and magazines is reported by almost all families. Next highest expenditure is on photography with cinema, etc, being in the third place. For all the items, there is an increasing trend along with the increase in the family income. Also among university and college teachers the average expenditure per family is higher than the corresponding expenditure among the school teachers almost for all items.

Selected Food Items: Table 16 gives the average monthly expenditure on four selected food items. It also gives some idea about the prevailing food habits and the frequency of consumption of different items during a month. About 37 per cent of total families have reported to be completely vegetarian which varied between 32 per cent in university and college teachers and 42 per cent in senior secondary school teachers. Although the food habits of the families normally are very much influenced by the family background and the prevailing social customs, still they also seem to be influenced by the economic conditions of the family. For instance, there is an inverse relationship between the percentage of vegetarian families and the per capita family income in different categories of institutions.

Milk is one item which is consumed daily by all families and do not seem to depend on the family income. The consumption of meat and fish (costly food items) seem to be influenced by the family income, however there is no clear-cut pattern as many families with lower income have reported higher expenditure than the high income group families.

Domestic Servants: Table 17 gives the average monthly expenditure on domestic servants along with the average monthly wages for a full-time servant and for a part-time servant (on hourly basis). Expenditure on domestic servant is very much related to

TABLE 17: MONTHLY EXPENDITURE ON DOMESTIC SERVANTS

| Category of Respondents (1) | Per Capita Family Income (Rs '000) | | | | |
|---------------------------------------|------------------------------------|--------------|--------------|---------------------|-----------------|
| | Up to 10 (2) | 10-20 (3) | 20-30 (4) | 30 and above (5) | Combined (6) |
| A University and colleges | | | | | |
| 1 No of families | 2(50) | 16(75) | 25(92) | 29(83) | 72(83) |
| 2 Average expenditure per family (Rs) | 125 | 91 | 148 | 208 | 159 |
| 3 Average monthly wages | | | | | |
| (a) whole time (Rs) | 250 | 162 | 242 | 471 | 323 |
| (b) Part time (Rs per hour a day) | — | 54 | 55 | 55 | 55 |
| B Senior secondary schools | | | | | |
| 1 No of families | 14(14) | 23(48) | 27(78) | 15(80) | 79(58) |
| 2 Average expenditure per family (Rs) | 11 | 52 | 116 | 225 | 99 |
| 3 Average monthly wages | | | | | |
| (a) whole time (Rs) | — | 150 | 283 | 312 | 255 |
| (b) Part time (Rs per hour a day) | 53 | 49 | 48 | 68 | 55 |
| C Secondary and middle schools | | | | | |
| 1 No of families | 20(25) | 41(61) | 16(94) | 5(100) | 82(61) |
| 2 Average expenditure per family (Rs) | 26 | 79 | 119 | 234 | 83 |
| 3 Average monthly wages | | | | | |
| (a) whole time (Rs) | — | 225 | 250 | — | 230 |
| (b) Part time (Rs per hour a day) | 51 | 52 | 55 | 59 | 54 |
| D Combined | | | | | |
| 1 No of families | 36(22) | 80(60) | 68(87) | 49(84) | 233(67) |
| 2 Average expenditure per family (Rs) | 26 | 74 | 129 | 216 | 112 |
| 3 Average monthly wages | | | | | |
| (a) whole time (Rs) | 250 | 186 | 255 | 408 | 285 |
| (b) Part time (Rs per hour a day) | 52 | 52 | 52 | 60 | 55 |

Notes: 1 Figures in brackets are the percentages of families reporting expenditure on domestic servants.

2 Wholetime servants are mostly provided food and shelter.

one family income. In the lowest income group, for instance, only 22 per cent of the families reported expenditure on domestic servants with an average expenditure per family of about Rs 26, whereas in the highest income group the corresponding figures are 84 per cent and Rs 216 respectively. Average monthly wages of a part-time servant (working one hour a day), remarkably works out to around Rs 55 almost in all income groups. However, the wages of a full-time servant do show some dependence on the family income.

The above analysis shows that the disparity in total family income is much smaller than the disparity in the salary income. Since the level of living is primarily dependent on the total family income, the disparity in the level of living is also much lower as compared to the disparity in the salary income. Detailed analysis of consumption expenditure on some selected items by family income categories suggests that for most of the consumer items (especially the costly ones) there is a fairly strong relationship between their consumption and the per capita family income. There are, however, some items like, ceremonial expenditure which are governed more by the social customs rather than by the family income. Also it appears that after a certain level of family income the expenditure on common food items like, milk do not get affected by the family income.

Notes

[The research project has been undertaken as a plan project at the Delhi Centre of Institute. L R Jain, K L Sehgal and S D Verma were the members of the project team at the time of formulation of the project and during the initial phases of planning and designing of the survey. The field work was done by Alope Bhatnagar, Veena Kagdiyal, Som Dutt Mehta, N S Rawat, V Shashi Kumar and Manmohan. Scrutiny and processing of data was completed by Alope Bhatnagar and Veena Kagdiyal. S D Verma was also associated with the initial stages of field work and the scrutiny of the collected data. The author acknowledges his gratitude to all of them. Thanks are also due to Mehar Lal and Surendra Prasad Jakhmola for typing the project report.]

1 A similar project was undertaken in the Indian Statistical Institute, Calcutta by M Chattopadhyay, Robin Mukherjee and Ashok Rudra, which aimed at analysing the inter and intra-occupational differences in income and standard of living in Calcutta Municipal Corporation. It covered employees in banks, life insurance corporation, central government, West Bengal state government, organised private sector and unorganised private sector. Some of the results are already published in *Economic and Political Weekly* April 22, June 10 and July 22, 1977.

2 For examining differences in various aspects of level of living the university and college respondents have been clubbed together as both have almost similar educational background. With similar reasoning the secondary and middle school respondents have also been combined.

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