

Inter and Intra Occupational Differences in Income and Level of Living

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Using a sample of West Bengal state employees the authors analyse the nature and extent of differences in income, service conditions and levels of living across occupational groups. This is the third in a series of articles aimed at analysing inter- and intra-occupational differences in income and standard of living.

THIS is the third in the sequel of papers with focus on the nature and extent of differences in income, service conditions and level of living of people across different selected occupation groups based on results of a sample survey covering employees in different organisations located in Calcutta. In the first two papers (April 22 and June 10) we presented results pertaining to employees of banks and the LIC and central government offices respectively. The present paper is devoted to an analysis of results for West Bengal state government employees. The motivation for undertaking the present study and the importance of the kind of information being thrown up has already been elaborated upon in the first paper of the series.

I Survey Design

The sample selection of the state government employees was done by following the same procedure as used for the central government employees. To be precise, we used a two-stage sampling method, in the first stage of which a number of state government offices located in the Calcutta municipal corporation area were selected by the method of simple random sampling without replacement from a list of state government offices prepared from the Calcutta telephone directory. For the selection of second stage sampling units, i.e., employees, five lists of workers were prepared from the selected offices. Since our interest was to study the differentials between employees belonging to the occupation groups at the supervisory levels and the clerical cadre, a clear distinction was made between these two groups while preparing the lists. However, observing that both these groups of employees are placed in pay-scales diverging widely even within the group, it was decided to further sharpen our results by dividing each of these groups of employees into sub-groups. Thus, the clerical staff was divided into two groups C and D while the supervisory staff was classified as belonging to group A or group B. The group A workers were

further divided into two sub-groups I and II. The classification of these workers into the five groups/sub-groups was made in such a way as to conform, as far as possible, to the classification made for the central government employees.

The stratification of the workers into five groups ensured representation over the whole range of income earners in the respective selected offices. Furthermore, even within each group the workers were arranged in the list according to their date of joining the state government so as to cover workers in the sample having different levels of seniority. In the second stage therefore employees were selected half-samplewise from each of these five lists independently by following the circular systematic sampling procedure. The total number of employees thus selected was 40. The group-wise distribution of sample employees is given in Table 2.

II Results

SERVICE CONDITIONS

It may be recalled that in our first paper we held out the view that a certain degree

TABLE 1B: SOME ANCILLARY RECEIPTS AND DEDUCTIONS

Category of Employees	Percentage of Annual Gross Salary			
	Bonus	Voluntary Repayment	Deductions of Loans and Advances	
(1)	(2)	(3)	(4)	
Group A: I	0.00	1.00	11.00	
II	0.00	1.00	4.00	
Group B	0.00	3.21	6.94	
Group C	0.72	1.90	11.05	
Group D	1.00	1.35	3.42	

TABLE 1A: SALARY INCOME

Category of Employees	Number of Respondents	Gross Salary		Salary Net of Income Tax and Professional Tax		
		Last Month	Last Year*	Last Month	Last Year	
		(3)	(4)	(5)	Amount	Index
(1)	(2)	(3)	(4)	(5)	(6)	(7)
Group A: I	2	5857.50	71218.00	5436.00	67743.00	4.40
		(5560.00-6155.00)	(63971.00-78465.00)	(5334.00-5539.00)	(62721.00-72765.00)	
II	4	4163.95	47865.64	3843.20	45442.89	2.95
		(3876.70-4363.70)	(43464.40-53147.35)	(2855.70-4342.70)	(42263.40-49782.40)	
Group B	8	3375.33	39057.28	3341.96	38274.78	2.48
		(2784.70-4021.70)	(31434.40-48260.40)	(2764.70-4000.70)	(31184.40-48010.40)	
Group C	10	2378.20	27513.20	2358.10	27273.70	1.77
		(1812.70-2917.70)	(21267.40-34179.40)	(1794.70-2896.70)	(21051.40-33929.40)	
Group D	16	1337.45	15536.40	1327.08	15413.15	1.00
		(1000.70-1915.70)	(11751.40-21588.40)	(996.70-1897.70)	(11703.40-21372.40)	

Notes: * Including annual bonus.

- (i) Group A: I, Employees in the pay scales of Rs 3200-4700 and above.
II, Employees in the pay scales of Rs 1500-2500 and Rs 1600-2250.
Group B: Employees in the pay scales between Rs 610-1270 and Rs 1100-1900.
Group C: Employees in the pay scales of Rs 425-910 through Rs 550-1470.
Group D: Employees in the pay scales of Rs 230-424 through Rs 380-910.

(ii) In this and all the subsequent tables the index is defined as the ratio of the amount spent on an item by employees in any particular group/sub-group to the amount spent by employees in the lowest group (i.e., group D). The figures in brackets indicate ranges.

of inequality is unavoidable whether between occupations or within occupations even under any rigorously worked out and implemented income policy and therefore that degree of inequality has to be regarded as legitimate. It is only that part of the inequality which is more than that legitimate degree which is the subject of our

concern. However, it is difficult if not impossible to form any quantitative ideas about that legitimate degree. The importance of our results lies in the fact that they not only throw up estimates of the differentials that exist in the income of people of selected occupation groups but also show how the differentials for the

same occupation group vary as the employer changes.

We have already presented in our two earlier studies estimates on the extent of income differentials between the supervisory and clerical staff in the banks, LIC and central government respectively. While analysing the results for the state government employees one would naturally like to compare the same with those of the other groups particularly with the central government employees.

Our results in Table 1A considered along with the corresponding table in our earlier paper confirm the general belief that the central government employees are better paid than the comparable state government employees though the difference is not at all that very marked. This can be verified by looking at the average income of the comparable groups of workers in the two governments. This is not really a new piece of information. What is much more striking is the fact that income differences within the state government employees are found to be considerably more pronounced than those within the central government employees. While for the central government, the ratio of the average income between the highest and the lowest groups was found to be little over 2.5 that for the state government employees is close to 4.5. Even if we leave out the highest paid employees in the state government (i.e., group AI) on the ground they belong to the IAS cadre and are subject to the revised pay scales of the central government, the differential income between the second highest (group AII) and the lowest paid (group CII) workers is considerably more compared with even that between the two extreme groups in the central government.

It may be noted that the figure for ranges associated with individual figures for averages is smaller for state government employees than for the respective figures for central government employees. It can therefore be concluded that the smaller dispersion among the average figures for the state government are not due to sampling fluctuations but represent a smaller dispersion in the population figures.

Both in the central service and state government service, employees having salary below a certain level are paid stipulated amounts as annual bonus. For the state government employees, however, this constitutes an insignificant proportion of their annual income. More interesting information are however, obtained with respect to voluntary deductions and repayment of loans and advances. The percentage of annual gross salary which is 'saved' by way of voluntary

TABLE 1C: OFFICIAL TOURS DURING LAST YEAR

Category of Employees	Percentage of Employees Making Tours	Number of Tours per Person	Number of Tour Days Per Person	Average TA Drawn Per Person	Average DA Drawn Per Person	Average TA and DA Drawn Per Person
(1)	(2)	(3)	(4)	(5)	(6)	(7)
Group A: I	100.00	10.5 (3-18)	36.50 (27-46)	NA	NA	14,998.40 (9039.55- 20,957.25)
II	75.00	5.0 (1-10)	14.00 (2-26)	NA	NA	3,694.28 (3465.50- 3923.05)
Group B	50.00	8.5 (1-18)	29.75 (6-64)	489.67 (285.00- 810.00)	482.33 (231.00- 608.00)	972.00 (893.00- 1041.00)
Group C	30.00	3.0	13.33 (10-18)	539.07 (159.20- 1112.00)	402.00 (252.00- 504.00)	941.07 (411.20- 1562.00)
Group D	6.25	2.0	6.00	304.00	126.00	430.00

TABLE 2: FAMILY COMPOSITION

Category of Employees	Average Family Size	Number of Consumer Units Per Family*	Number of Earners Per Family	Proportion of Families with		
				More than One Male Earning Members	Earning Wives	Female Earning Members Other than Wife
(1)	(2)	(3)	(4)	(5)	(6)	(7)
Group A: I	3.00	2.82	1.00	0.00	0.00	0.00
II	3.75	3.41	1.75	0.25	0.50	0.00
Group B	2.88	3.17	1.25	0.13	0.25	0.00
Group C	5.50	4.68	1.40	0.20	0.10	0.00
Group D	5.12	4.34	2.31	0.31	0.31	0.06

Note: * For explanation of the concept of consumer units see Note 3 of our first article in the series.

TABLE 3: FAMILY INCOME DURING LAST YEAR

Category of Employees	Gross Family Income (Rs)	Gross Family Income Per Consumer Unit		Proportion of Family Income Contributed by Other Family Members
		Amount (Rs)	Index	
(1)	(2)	(3)	(4)	(5)
Group A: I	67743.00 (62721.00- 72765.00)	23937.46 (18851.04- 35039.66)	2.70	0.00
II	70042.89 (49782.35- 83078.40)	20540.44 (12896.98- 23271.26)	2.31	35.12 (0.00-46.22)
Group B	52521.03 (34280.40- 85184.40)	16568.15 (9583.10- 28066.11)	1.87	25.60 (0.00-63.39)
Group C	39654.70 (21313.40- 83851.40)	8473.23 (6295.69- 20033.23)	0.95	21.27 (0.00-39.62)
Group D	38544.63 (13203.40- 107112.40)	8881.25 (2983.03- 18878.62)	1.00	58.28 (0.00-86.26)

deductions is extremely low for all the groups. This may partly reflect the fact that those who are higher up in the income ladder do not need fancy savings through voluntary deductions excepting for getting income tax deductions, whereas low salaried employees simply cannot afford to go in for large deductions. The corresponding percentages for the central government employees were found to be higher but only marginally.

The same is true of repayment of loans and advances. The proportionate importance of these deductions is a little higher for central government employees than for state government employees and that also probably represents nothing other than somewhat higher salaries enjoyed by state government employees.

Many government officials have to make frequent tours on official work. The figures presented in Table 1C provide some interesting information on various aspects of such tours. The table shows that the frequency of tours and the average amount paid as TA and DA per employee increase progressively as we go up from the lowest to the highest paid employees and this of course is in conformity with our expectation. This pattern was less clear with central government employees. Incidentally the average expenditure on travel of top officials of state government service represents nearly double their monthly salary whereas the factor is 3 for central government service. These figures should permit us to make estimates of the astronomical amounts that are spent on tours by officials.

FAMILY COMPOSITION AND FAMILY INCOME

In respect of family composition there seems to be a clear pattern depending on level of income. Lower the income higher seems to be the number of earning members in the family other than the respondent. The employees of the lowest income group, on the other hand, have considerably larger families with as high as 2.31 earners per family. About one-third of these families have more than one male earning members and the same proportion are with working wives. More importantly, in the bottom group more than fifty per cent of the family income is contributed by other members of the family. It would appear that it is, to a large extent, the economic necessity which forces the members to live jointly. There is however, no clear pattern about the incidence of female working members in the family with income level.

A comparison between central and state government employees indicate that the contribution by other members to the

TABLE 4: LIVING ACCOMMODATION

Category of Employees	Percentage of Families Living in			Per Capita Floor Space		Rental Per Month (Rs)	
	Office Quarter	Rented House	Own House	Sq. ft.	Index	Rented House (Actual)	Own House (Estimated)
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Group A: I	0.00	100.00	0.00	283.33 (175.00-500.00)	1.88	327.50 (205.00-450.00)	0.00
II	25.00	25.00	50.00	196.67 (150.00-283.33)	1.30	400.00	1150.00 (800.00-1500.00)
Group B	37.50	12.50	50.00	243.62 (125.00-666.67)	1.62	500.00	415.00 (300.00-500.00)
Group C	10.00	20.00	70.00	145.36 (48.00-240.00)	0.96	179.00 (46.00-312.00)	844.29 (150.00-1250.00)
Group D	12.50	37.50	50.00	150.80 (24.00-550.00)	1.00	292.50 (150.00-700.00)	742.86 (250.00-2000.00)

TABLE 5A: PUBLIC TRANSPORT

Category of Employees	Expenditure (in Rs)				Index
	For Going to Office/School etc	For Going to Other Places	Amount	Total	
(1)	(2)	(3)	(4)	(5)	
Group A: I	0.00*	1800.00 (1200.00-2400.00)	1800.00 (1200.00-2400.00)	0.85	
II	1836.00 (1200.00-2040.00)	1560.00 (600.00-2400.00)	3394.00 (1800.00-4440.00)	1.61	
Group B	1075.95 (0.00-2160.00)	1302.00 (300.00-3756.00)	2377.95 (660.00-5916.00)	1.12	
Group C	1462.80 (660.00-3240.00)	452.40 (90.00-1200.00)	2104.80 (750.00-3540.00)	1.00	
Group D	1387.43 (312.00-3792.00)	726.38 (0.00-2820.00)	2113.80 (432.00-6612.00)	1.00	

Note: * Children stay in hostel, so no expenditure for going to school.

TABLE 5B: EDUCATION (LAST YEAR)

Category of Employees	Average Expenditure Per Reporting Family		Average Expenditure Per Student		Percentage of Educational Expense		
	Amount (Rs)	Index	Amount (Rs)	Index	Tuition and Other Fees	Book, Stationeries, etc*	Private Coaching
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Group A: I	21100.00	8.71	10550.00	6.52	73.93	26.07	0.00
II	4966.75 (2254.00-10503.00)	2.05	3311.17 (2025.00-5251.50)	2.04	18.31	11.88	69.81
Group B	3557.17 (1012.00-6580.00)	1.47	2145.10 (506.00-3290.00)	1.33	7.40	51.58	41.02
Group C	2627.30 (566.00-5903.00)	1.08	1251.10 (506.00-3290.00)	0.77	11.54	22.72	65.74
Group D	2423.70 (256.00-11710.00)	1.00	1615.80 (128.00-5855.00)	1.00	66.98	18.16	14.86

Note: * Includes expenses on school-bus, uniform, excursions, etc.

TABLE 5C: MEDICAL (LAST YEAR)

Items	Category of Employees				
	Group A		Group B	Group C	Group D
	I	II			
(1)	(2)	(3)	(4)	(5)	(6)
1 Expenditure per family per annum					
a) Amount (Rs)	2395.00 (770.00-4020.00)	925.00 (0.00-2700.00)	1313.13 (0.00-4085.00)	1055.40 (100.00-3084.00)	1350.94 (100.00-5800.00)
b) Index	1.77	0.68	0.97	0.78	1.00
2 Percentage of expenditure reimbursed	41.75 (0.00-49.75)	0.00	0.00	0.00	0.00
3 Employees reimbursed (per cent)	50.00	0.00	0.00	0.00	0.00

TABLE 5D: HOLIDAY TRAVEL (LAST 4 YEARS)

Items	Category of Employees				
	Group A		Group B	Group C	Group D
	I	II			
(1)	(2)	(3)	(4)	(5)	(6)
1 Expenditure per family (Rs)	14000.00 (6000.00-22000.00)	5520.00 (1200.00-10000.00)	840.00 (0.00-4000.00)	1224.00 (0.00-3400.00)	1312.50 (0.00-7500.00)
2 Index	10.67	4.21	0.64	0.93	1.00
3 Percentage of expenditure reimbursed	48.93 (45.00-50.00)	0.00	0.00	0.00	0.00
4 Percentage of families making at least one holiday trip	100.00	100.00	50.00	50.00	75.00
5 Number of holiday trips per reporting family	2.00	1.50	1.50	2.20	2.08
6 Average duration of holiday trips (days)	14.00	12.67	9.00	7.36	11.56
7 Percentage of families getting reimbursement for holiday tour at least once	100.00	0.00	0.00	0.00	0.00

TABLE 6: DURABLES

Items	Percentage of Families Possessing Durables by Category of Employees				
	Group A		Group B	Group C	Group D
	I	II			
(1)	(2)	(3)	(4)	(5)	(6)
1 Television					
A Colour	0.00	75.00	12.50	0.00	6.25
B Black and white	100.00	0.00	62.50	40.00	75.00
2 Refrigerator	100.00	100.00	37.50	0.00	12.50
3 Tape recorder	100.00	50.00	37.50	20.00	31.25
4 Two-in-one	100.00	0.00	12.50	0.00	6.25
5 Scooter	0.00	0.00	12.50	10.00	6.25
6 Inverter	0.00	0.00	0.00	0.00	12.50
7 Telephone	50.00	50.00	0.00	10.00	0.00
8 Camera	100.00	75.00	37.50	10.00	37.50
Number of consumer durables (out of 21)* possessed per family	9.00	7.50	5.13	3.20	4.13
Average value of durables possessed per family	18425.00	16407.50	9655.63	3563.10	8092.81

Notes: * The items other than the 8 listed, are radio, VCR, record-player, gas-stove, water-filter, bicycle, motor car, motor-cycle, emergency light, generator, slide projector and sofa set. None of the families in our sample possessed either a motor car or VCR.

family income is generally lower among central government staff. We have seen before that the dispersion in the salary incomes between state government employees is larger than amongst central government employees. This relation remains unchanged when we consider family income instead of salary income of the respondent.

LEVEL OF LIVING DIFFERENCES

While one may expect a reflection of the differences in the family income on the standard of living, our earlier papers in this series indicated that this is not generally true for the occupation groups considered in this study. To be precise, for certain types of expenditure, the relationship between income and level of living is very clear but for some others the correlation is found to be rather weak. This general conclusion remains valid for the families of the present group of respondents as may be noted from the detailed discussion of the results below.

In respect of living accommodation, excepting for employees in group AI, 50 per cent or more of the families live in their own houses. The per capita floor space enjoyed does not seem to bear any direct relationship with income. As far as rental per month for rented house is concerned we observe that it increases with income. The top group consisting of a sample of only two does not conform to the pattern but that is almost certainly due to sample fluctuations.

As to expenditure on transport for going to places of work one is once again faced with weak relation with income. The expenses for the top group for going to places of work is found to be nil. By the hazards of sampling these two sample families have no children staying with them. The respondents themselves use of-

TABLE 7: SAREES

Category of Employees	Female Adults Per Family	Sarees Per Adult Female	
		Below Rs 100	Rs 100 and Above
(1)	(2)	(3)	(4)
Group A: I	1.00	20.00	32.50
			(20.00-45.00)
II	1.75	9.29	13.71
		(5.00-12.00)	(7.00-25.00)
Group B	1.5	10.00	16.27
		(5.00-14.00)	(4.00-35.00)
Group C	2.2	7.81	10.00
		(5.33-19.00)	(6.00-20.00)
Group D	1.88	13.15	14.85
		(5.00-30.00)	(4.00-40.00)

rice cars to go to their places of work. By the hazards of sampling once again some other respondents in our sample live within walking distance of their places of work. All these factors contribute to weakening the relation between expenditure on transport and income which may be expected to be positive.

The influence of income is more clearly noticeable on educational expenses. The average expenditure on education during the last year is seen to increase as we move from employees in group D to group A. In fact the increase becomes exceedingly high particularly towards the upper end with employees of group A1 spend many times more than what employees in the lowest group spend. In terms of average expenditure per student also the same thing is observed, though the differential is reduced to some extent. The break up of the educational expenses into the constituent items indicates a very striking pattern. The top and the bottom groups spend overwhelmingly high proportion on 'tuition and other fees' and little on private coaching. As to the highest category the respondents are of advanced age and their children have crossed the school stage as such tuition fees are high and coaching fees low. As to the lowest category, they spend less on coaching as they can afford less.

The state government employees receive no medical reimbursement but a fixed medical allowance every month of the highly impressive sum of Rs 16.10! Employees in group A1 on the other hand belong to the central services and 50 per cent of them get reimbursement. This percentage, it should be noted, is significantly higher than that observed earlier for central government employees. More important information are, however, provided by our estimates of the annual family expenditure on medical treatment. No clear pattern of increase with income is observed.

Holiday travel is an item of non-essential expenditure which may therefore be expected to be dependent on income. This may be expected to be all the more so with state government employees who do not benefit from leave travel concession schemes. The data however, show that response to income is high only with employees of group A. With employees of lower categories there is no clear pattern.

Durables however, reveal a pattern conforming to expectations. The number and value of consumer durables turns out to be a sensitive indicator of income level. For the individual items also we find the assertion to be by and large valid. Again one notices that employees of group A1 appear to be a class distinctly different from the rest. The differences among the three bottom groups are not sharp and it

TABLE 8: SOME SELECTED NON-FOOD ITEMS OF CONSUMPTION

Category of Employees	Monthly Expenses (Rs) Per Family						
	Books	News-papers and Periodicals	Art Objects	Cinema, Theatre, etc	Games	Photography	Cigarettes
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Group A: I	29.17 (25.00-33.33)	152.08 (140.00-164.17)	29.17 (0.00-58.33)	0.00	0.00	50.00 (41.67-58.33)	40.00 (0.00-80.00)
II	10.11 (0.00-25.00)	62.50 (25.00-100.00)	0.50 (0.00-2.00)	27.50 (0.00-100.00)	10.42 (0.00-41.67)	20.83 (0.00-83.33)	68.75 (0.00-250.00)
Group B	33.33 (0.00-125.00)	61.17 (36.00-100.00)	0.00	7.81 (0.00-20.83)	5.21 (0.00-41.67)	0.52 (0.00-4.17)	3.75 (0.00-30.00)
Group C	11.21 (0.00-33.33)	39.87 (0.00-93.67)	0.00	7.83 (0.00-25.00)	4.58 (0.00-25.00)	3.33 (0.00-33.33)	62.50 (0.00-330.00)
Group D	8.71 (0.00-41.67)	36.15 (0.00-110.00)	0.00	22.03 (0.00-100.00)	2.60 (0.00-16.67)	8.13 (0.00-41.67)	40.50 (0.00-200.00)

Note: In previous instalments this particular table included a column for drinks. In view of the fact that respondents refuse to reply to this particular question, we have decided to omit the item from this instalment.

TABLE 9: SOME SELECTED FOOD ITEMS

Items	Category of Employees				
	Group A	Group B	Group C	Group D	
(1)	(2)	(3)	(4)	(5)	(6)
Fish					
(a) No of days consumed per month	29.00 (28-30)	19.75 (12-27)	22.75 (15-30)	17.40 (10-26)	13.00 (0-30)
(b) Quantity consumed per day of consumption (kg)	0.23 (0.20-0.25)	0.56 (0.40-0.75)	0.32 (0.20-0.40)	0.38 (0.2-1.0)	0.41 (0.00-1.00)
(c) Expenditure per month					
(i) Amount (Rs)	276.50 (225.00-298.00)	354.25 (144.00-488.00)	215.50 (120.00-280.00)	169.44 (61.88-418.00)	190.59 (0.00-550.00)
(ii) Index	1.45	1.86	1.13	0.89	1.00
Meat					
(a) No of days consumed per month	2.5 (0-5)	4.25 (2-10)	2.13 (0-4)	3.20 (2-4)	2.44 (0-5)
(b) Quantity consumed per day of consumption (kg)	0.1 (0.0-0.2)	0.75 (0.5-1.0)	0.41 (0.00-1.00)	0.67 (0.25-1.5)	0.59 (0.00-1.50)
(c) Expenditure per month					
(i) Amount (Rs)	19.00 (0.00-38.00)	133.25 (40.00-350.00)	48.38 (0.00-160.00)	71.30 (23.80-168.00)	56.36 (0.00-160.00)
(ii) Index	0.34	2.36	0.86	1.27	1.00
Egg					
(a) No of days consumed per month	17.00 (4-30)	22.00 (8-30)	11.50 (0-30)	12.20 (0-30)	8.75 (0-30)
(b) Quantity consumed per day of consumption (no)	2.5 (2-3)	2.75 (2-4)	2.63 (0-6)	3.30 (0-8)	3.13 (0-10)
(c) Expenditure per month					
(i) Amount (Rs)	49.00 (8.00-90.00)	60.50 (24.00-90.00)	36.95 (0.00-68.00)	23.10 (0.00-60.00)	18.43 (0.00-60.00)
(ii) Index	2.66	3.28	2.00	1.25	1.00
Milk					
(a) No of days consumed per month	30	30	30	27.00 (0-30)	24.38 (0-30)
(b) Quantity consumed per day of consumption (lit)	1.00	0.88 (0.50-1.0)	1.03 (0.5-2.0)	0.65 (0.00-1.00)	0.84 (0.00-3.00)
(c) Expenditure					
(i) Amount (Rs)	179.00 (129.00-150.00)	122.38 (64.50-155.00)	131.44 (49.50-300.00)	93.10 (0.00-165.00)	104.62 (0.00-393.00)
(ii) Index	1.71	1.17	1.26	0.89	1.00

Note: * In one family there are no children. In the other there are 2 sons, both in hostels. Hence educational expense is high and that on food is low. One family out of the two does not take meat.

TABLE 10: DOMESTIC SERVANTS

Category of Employees	Percentage of Families		Percentage of Families Having More than One Servant	Working Hours Per Day of Non-Resident Servants	Monthly Wage (Rs)			
	Having No Domestic Servant	Having Domestic Servant			Resident	Non-resident		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	
Group A:	I	0.00	50.00	50.00	0.00	4.00	70.00	100.00
	II	0.00	75.00	25.00	25.00	4.25	63.33 (30.00-100.00)	80.00 (60.00-100.00)
Group B	0.00	12.50	87.50	12.50	2.88 (1.00-6.50)	50.00	63.75 (35.00-125.00)	
Group C	10.00	10.00	80.00	0.00	3.14 (1.00-8.00)	50.00	62.86 (40.00-150.00)	
Group D	31.25	12.50	56.25	6.25	3.94 (1.00-12.00)	82.50 (65.00-100.00)	48.33 (30.00-70.00)	

TABLE 11: CEREMONIAL EXPENDITURE

Category of Employees	Expenses on Ceremonials (During Last 5 Years) Per Family (Rs)	Puja Purchases (Last Year)		
		For Own Family	For Making Gifts	
(1)	(2)	(3)	(4)	
Group A:	I	8250.00 (6500.00-10,000.00)	1250.00 (0.00-2500.00)	3000.00 (1000.00-5000.00)
	II	50562.50 (6000.00-1,22,000.00)	1300.00 (300.00-2000.00)	1212.50 (150.00-2200.00)
Group B	10275.00 (0.00-60,000.00)	1314.38 (500.00-2800.00)	612.50 (250.00-1000.00)	
Group C	19820.00 (0.00-1,47,500.00)	947.50 (0.00-3000.00)	385.00 (0.00-1500.00)	
Group D	15180.16 (0.00-1,07,500.00)	923.75 (0.00-2300.00)	796.56 (0.00-2730.00)	

would be justified to treat them as a single homogeneous group for the point of view of consumption aspirations.

The number of sarees possessed per adult female in the families of the respondents again show marked difference only for those belonging to group A1. Among the rest there is no pattern of dependence on income.

The items presented in Table 8 also reveal no pattern of dependence on income. The only comment called for by these items is about the extremely low expenditures incurred on these items which reflects one's valuation of cultural activities. It should be a sobering thought for all those who believe that the Bengali middle class attaches a great deal of value to culture.

The few selected items of food presented in Table 9 reveal a pattern of dependence on income which is normal. The deviation in the case of fish and meat consumption by the top group is obviously a matter of sampling fluctuation. Meat does not seem to be an item of regular consumption for any of the groups. So far as egg is concerned, the averages do not show very high rate of consumption. It

should be noticed however that there are families at all levels which consume egg every day. Milk is an item of daily consumption for those belonging to groups A and B. They do spend a substantial amount every month for milk. The average is, however, much higher for group A1 employees than the rest.

Employing domestic servants is, as in the earlier cases, seen to be a common

feature with these families. Not all families in the poorest group, however, can indulge in such expenditures. The monthly or hourly wage paid to the servants is again found to be abysmally low. Dependence on family income is there but is not very sharp.

Expenses on ceremonials also do not bear any clear relationship with the level of incomes. Festival purchases reveal a clearer dependence pattern, more so for making gifts than for own family.

CONCLUDING OBSERVATIONS

A comparison of the results in the present paper with those in the second in the series confirm the generally held impression that central government employees are better off than the state government employees in terms of salary income. But the difference is marginal and gets even further dampened when we pass on to family income or level of living.

It was argued in the earlier papers that variations in expenditure on various items cannot always be explained in terms of variations in income. It was suggested that it is possible to demarcate some large income ranges within which the level of expenditure on many items are insensitive to variations in income. Our results for state government employees lend further support to this hypothesis.

Looking at the inter-occupational differences within the state government (that is, differences between the different categories into which they were divided), it is seen that employees in group A1, who are really the central government employees, are way above the rest not only in terms of salary income but also in many other respects. Judging by expenditure habits, employees of groups C and D seem to constitute a more or less homogeneous group. The homogeneity extends to include the group B workers for certain items of expenditure.

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