

Inter and Intra Occupational Differences in Income and Level of Living

Manabendu Chattopadhyay

Robin Mukherjee

Ashok Rudra

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

IN the three earlier papers in this series (April 22, June 10 and July 22), we communicated our findings, based on a sample survey, the nature and extent of differences in income, service conditions and level of living of employees in some selected occupations in the central/state governments and public sector organisations like banks and LIC. The specific occupations considered for our investigation were supervisory/managerial and clerical office work.

One of the important purposes of the study is to highlight the existence of differentials in income, in particular, and thereby to provoke a discussion, based on facts, on the issue of what may be called a proper income policy. Our results for the government and public sectors presented in the earlier papers provide lot of information on the existence of variations in income for employees across the selected occupations as well as across different employers for the same occupation. In this paper, we present results relating to the employees in private sector organisations. These results will also indicate the conditions of employees in this sector relative to those employed in the government and public sectors in comparable occupations.

SURVEY DESIGN

For the selection of employees in private commercial firms a multistage sampling procedure was followed. To start with, we collected a list of private commercial firms located within a clearly demarcated non-residential area. The Dalhousie-Chowringhee area in Calcutta, from the registration lists of shops and establishments, government of West Bengal. It is well-known that this is the locality in the city of Calcutta having the highest concentration of offices, both government and private, of different sizes. The total number of private commercial firms, having at least one hired worker, in the defined area came to 4,185.

These firms were then classified into three broad groups—small, medium and large—in terms of the number of hired

workers in these firms as obtained from the registration list. The firms having less than or equal to five workers were defined as small, those having six to nineteen were called medium and the ones with even higher staff strength were considered as large. A total of 300 firms were then selected from this list by simple random sampling without replacement (SRSWOR) distributed proportionately over the three

groups according to the size of each group.

The selected firms in each of these groups were then classified as corporate or non-corporate through field visits. While making the field visits, however, many firms could not be located for various reasons. Out of the 300 firms 144 were found to be in operation at the address obtained from the register for

TABLE IA: SALARY INCOME

Category of Employees	No of Respondents	Gross Salary		Salary Net of Income Tax and Professional Tax		
		Last Month	Last Year	Last Month	Last Year	
		(3)	(4)	(5)	Amount (6)	Index (7)
<i>Corporate:</i>						
Large: officer	42	3869.70	45,557.15	3738.63	43,970.74	7.51
		(1579.00–7875.00)	(13228.00–93075.00)	(1561.00–7604.17)	(13084.00–89825.00)	
assistant	42	2042.50	26,219.74	2025.25	26,011.86	4.44
		(150.00–4222.17)	(5780.00–49957.00)	(143.00–4201.17)	(5756.00–49707.00)	
Medium: officer	10	2638.50	33,589.40	2564.20	47,075.20	8.04
		(1155.00–6050.00)	(13570.00–77350.00)	(1155.00–5715.00)	(20170.00–138330.00)	
assistant	8	1143.38	14,825.63	1138.63	14,764.38	2.52
		(704.00–2105.00)	(8400.00–27910.00)	(702.00–2087.00)	(8367.00–27,660.00)	
Small: officer	4	1687.50	22,302.50	1674.50	21,900.00	3.74
		(1050.00–2300.00)	(14180.00–30390.00)	(1038.00–2278.00)	(14036.00–29140.00)	
assistant	4	927.50	11,271.00	923.00	11,217.00	1.92
		(500.00–1700.00)	(3900.00–21700.00)	(500.00–1688.00)	(3900.00–21556.00)	
<i>Non-Corporate</i>						
Large: officer	10	2487.50	33364.50	2477.06	31939.50	5.46
		(1600.00–3300.00)	(20040.00–45200.00)	(1579.00–3300.00)	(19790.00–41200.00)	
assistant	14	1567.02	20700.46	1552.67	20528.00	3.51
		(1325.00–2165.00)	(18084.00–26070.00)	(1307.00–2144.17)	(17940.00–25820.00)	
Medium: officer	2	995.00	10785.00	989.00	10713.00	1.83
		(500.00–1490.00)	(2500.00–19070.00)	(500.00–1478.00)	(2500.00–18926.00)	
assistant	6	714.17	9084.17	711.33	9050.17	1.55
		(400.00–1160.00)	(5100.00–14780.00)	(400.00–1153.00)	(5100.00–14696.00)	
Small: officer	2	1155.00	14000.00	1155.00	14000.00	2.39
		(510.00–1800.00)	(6400.00–21600.00)	(510.00–1800.00)	(6400.00–21600.00)	
assistant	6	454.17	5855.00	454.17	5855.00	1.00
		(400.00–526.00)	(4900.00–7000.00)	(400.00–525.00)	(4900.00–7000.00)	

TABLE 1B: SOME ANCILLARY RECEIPTS AND DEDUCTIONS

Category of Employees	Percentage of Annual Gross Salary		
	Bonus	Voluntary Deductions	Repayment of Loans and Advances
(1)	(2)	(3)	(4)
<i>Corporate</i>			
Large: officer	3.00	1.00	4.00
assistant	7.73	1.88	5.54
Medium: officer	5.71	2.39	0.00
assistant	8.00	0.76	3.45
Small: officer	10.00	2.00	0.00
assistant	8.00	0.00	2.00
<i>Non-corporate</i>			
Large: officer	6.71	7.79	0.00
assistant	13.39	3.21	0.00
Medium: officer	9.00	0.00	0.00
assistant	7.86	0.00	0.00
Small: officer	2.00	0.00	0.00
assistant	9.00	0.00	0.00

shops and establishments; of these 92 belonged to the corporate sector.

For the second stage, we selected 50 firms by the SRSWOR method from among the 144 firms classified into six groups, i.e., two sectors—corporate and non-corporate—and three sizes in each of the two sectors. The selection of the 50 firms was made by distributing the number proportionately to the size of each of the six groups.

For the third stage of selection, separate lists of workers employed in the selected firms belonging to the three size groups in each of the two sectors were prepared through field enquiry. These lists were prepared separately for the managerial staff (officers) and the assistants. With the two categories of workers, the total number of groups formed was twelve and

TABLE 1C: OFFICIAL TOURS DURING LAST YEAR

Category of Employees	Percentage of Employees Making Tours	No of Tours Per Person	No 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)
<i>Corporate</i>						
Large: officer	57.14	4.21	12.83	4245.17*	3900.00	8145.17*
assistant	0.05	1.50	36.00	150.00	1535.00	2285.00
Medium: officer	60.00	8.33	33.40	3486.33	40470.00	10840.00
assistant	13.00	1.00	4.00	NA	NA	350.00
Small: officer	0.00	0.00	0.00	0.00	0.00	0.00
assistant	0.00	0.00	0.00	0.00	0.00	0.00
<i>Non-Corporate</i>						
Large: officer	40.00	7.00	NA	NA	NA	NA
assistant	0.00	0.00	0.00	0.00	0.00	0.00
Medium: officer	0.00	0.00	0.00	0.00	0.00	0.00
assistant	0.00	0.00	0.00	0.00	0.00	0.00
Small: officer	0.00	0.00	0.00	0.00	0.00	0.00
assistant	33.00	2.00	29.50	1759.00	1172.50	2931.50
		(1-3)	(3-56)	(908-2610)	(105-2240)	(1013-4850)

Note: * Out of 24 respondents making official tours only 12 respondents have given full information regarding TA and DA.

TABLE 2: FAMILY COMPOSITION

Category of Employees	Average Family Size	No of Consumer Units Per Family	No of Earners Per Family	Proportion of Families With		
				More Than One Male Earning Member	Earning Wives	Female Earning Members Other Than Wife
(1)	(2)	(3)	(4)	(5)	(6)	(7)
<i>Corporate</i>						
Large: officer	4.17	3.58	1.62	0.33	0.12	0.07
assistant	4.98	4.24	1.70	0.26	0.24	0.12
Medium: officer	4.60	3.66	1.30	0.10	0.20	0.00
assistant	4.25	3.67	1.63	0.25	0.13	0.00
Small: officer	4.25	3.74	2.00	0.50	0.00	0.25
assistant	6.00	4.93	1.75	0.25	0.25	0.00
<i>Non-Corporate</i>						
Large: officer	3.60	3.11	2.10	0.90	0.20	0.00
assistant	5.62	4.39	1.57	0.40	0.00	0.00
Medium: officer	5.00	4.57	2.50	0.50	0.00	0.50
assistant	3.67	3.20	1.50	0.50	0.00	0.00
Small: officer	9.00	7.60	3.35	0.50	0.00	0.50
assistant	5.50	4.78	2.00	0.50	0.00	0.00

TABLE 3: FAMILY INCOME (LAST YEAR)

Category of Employees	Gross Family Income (Rs)	Gross Family Income Per Consumer Unit		Proportion of Income Contributed by Other Family Members
		Amount (Rs)	Index	
(1)	(2)	(3)	(4)	(5)
<i>Corporate:</i>				
Large: officer	62899.91	17566.30	3.84	47.55
	(13084.00-138050.00)	(4689.61-44581.45)		(0.00-71.61)
assistant	46356.43	11895.15	2.54	44.24
	(15369.60-139899.12)	(3113.80-29206.50)		(0.00-83.37)
Medium: officer	47075.20	13433.24	2.94	15.04
	(20170.00-138330.00)	(5880.47-27666.00)		(0.00-57.86)
assistant	29730.74	8106.54	1.77	50.13
	(8400.00-64155.00)	(2500.00-15191.82)		(0.00-77.81)
Small: officer	73302.50	19612.71	4.29	69.57
	(14180.00-126000.00)	(4559.49-38381.32)		(0.00-85.71)
assistant	28521.00	5788.13	1.27	60.48
	(13500.00-43280.00)	(3781.51-6967.51)		(0.00-83.17)
<i>Non-Corporate</i>				
Large: officer	122848.70	39564.80	8.66	27.29
	(29640.00-290700.00)	(10363.64-120335.20)		(0.00-127.29)
assistant	43839.35	9559.98	2.09	50.85
	(17218.00-255119.79)	(4089.79-40367.05)		(0.00-93.68)
Medium: officer	30285.00	6626.91	1.45	64.00
	(26500.00-34070.00)	(6116.70-7422.97)		(0.44-90.00)
assistant	15034.17	4703.07	1.03	39.00
	(9000.00-32700.00)	(1701.32-16350.00)		(0.00-73.00)
Small: officer	56690.00	7459.21	1.63	75.30
	(37980.00-75400.00)	(7020.48-8515.70)		(0.43-91.51)
assistant	21855.00	4570.58	1.00	73.20
	(5200.00-41075.00)	(1428.57-8057.99)		(0.00-84.72)

TABLE 4: LIVING ACCOMMODATION

Category of Employees	Percentage of Families Living in		Per Capita Floor Space		Rental Per Month (Rs)	
	Office Quarter	Rented House	Sq ft	Index	Rented House (Actual)	Own House
(1)	(2)	(3)	(4)	(5)	(6)	(7)
<i>Corporate</i>						
Large: officer	2.38	50.00	47.62	250.97	2.53	834.52
				(40.00-640.00)		(400.00-3000.00)
assistant	0.00	42.86	57.14	193.30	1.95	366.94
				(41.67-600.00)		(40.00-1200.00)
Medium: officer	0.00	50.00	50.00	310.87	3.13	740.00
				(133.33-466.67)		(400.00-1200.00)
assistant	0.00	12.00	88.00	254.41	2.56	160.00
				(116.67-480.00)		(150.00-1278.57)
Small: officer	25.00	50.00	25.00	196.47	1.98	218.00
				(100.00-400.00)		(95.00-400.00)
assistant	0.00	50.00	50.00	93.33	0.94	367.50
				(30.00-125.00)		(135.00-600.00)
<i>Non-Corporate</i>						
Large: officer	0.00	40.00	60.00	302.78	3.05	1362.50
				(75.00-600.00)		(200.00-4000.00)
assistant	0.00	71.43	28.57	90.25	0.91	218.50
				(16.67-175.00)		(70.00-1000.00)
Medium: officer	0.00	50.00	50.00	140.00	1.41	300.00
				(100.00-166.66)		102.50
assistant	33.33	33.33	33.33	48.57	0.49	(60.00-150.00)
				(25.00-125.00)		(150.00-300.00)
Small: officer	0.00	0.00	100.00	205.26	2.07	0.00
				(178.57-280.00)		1750.00
assistant	0.00	50.00	50.00	99.24	1.00	178.33
				(50.00-200.00)		(60.00-400.00)

TABLE 5A: PUBLIC TRANSPORT

Category of Employees (1)	Expenditure (in Rs)				Index (5)
	For Going to Office/School, etc (2)	For Going to Other Places (3)	Total		
			Amount (4)		
<i>Corporate</i>					
Large: officer	1694.71 (0.00-5200.80)	902.57 (0.00-3600.00)	2574.40 (0.00-6700.80)		0.93
assistant	1317.25 (0.00-4320.00)	663.86 (0.00-2400.00)	1981.10 (240.00-5232.00)		0.71
Medium: officer	1097.24 (288.00-4680.00)	984.00 (300.00-3600.00)	2081.24 (288.00-3600.00)		0.75
assistant	861.90 (0.00-3642.20)	573.75 (150.00-1140.00)	1435.65 (552.00-3883.20)		0.52
Small: officer	882.00 (0.00-3144.00)	1350.00 (0.00-3600.00)	2232.00 (0.00-4944.00)		0.80
assistant	1051.20 (405.60-2316.00)	780.00 (720.00-790.00)	1831.20 (1125.60-3036.00)		0.66
<i>Non-Corporate</i>					
Large: officer	838.80 (0.00-4092.00)	279.00 (0.00-960.00)	1117.80 (0.00-4212.00)		0.40
assistant	1086.21 (0.00-5160.00)	416.57 (0.00-1500.00)	1504.07 (360.00-6660.00)		0.54
Medium: officer	984.00 (936.00-1032.00)	930.00 (720.00-1140.00)	1914.00 (720.00-1140.00)		0.69
assistant	428.00 (312.00-936.00)	270.00 (120.00-480.00)	698.00 (120.00-936.00)		0.25
Small: officer	1278.00 (1008.00-1548.00)	2310.00 (2220.00-2400.00)	3588.00 (3228.00-3948.00)		1.29
assistant	1453.20 (432.00-2551.20)	1320.00 (120.00-3000.00)	2773.20 (552.00-5304.00)		1.00

TABLE 5B: EDUCATION (LAST YEAR)

Category of Employees (1)	Average Expenditure Per Reporting Family		Average Expenditure Per Student		Percentage of Educational Expense		
	Amount (Rs) (2)	Index (3)	Amount (Rs) (4)	Index (5)	Tuition and Other Fees (6)	Books, Stationeries, etc (7)	Private Coaching (8)
<i>Corporate</i>							
Large: officer	3176.00 (569.00-14400.00)	1.64	1331.33 (550.00-7200.00)	1.60	38.13	19.66	42.21
assistant	3360.26 (130.00-9040.00)	1.73	2177.94 (130.00-7200.00)	2.62	30.08	27.00	42.92
Medium: officer	3271.38 (146.00-7475.00)	1.69	2203.42 (146.00-7475.00)	2.65	36.42	37.45	26.13
assistant	1673.60 (180.00-4480.00)	0.86	1394.67 (180.00-4480.00)	1.68	12.46	28.03	59.51
Small: officer	3946.00 (3470.00-4422.00)	2.04	1973.00 (1156.67-4422.00)	2.38	65.79	34.21	0.00
assistant	3825.33 (2070.00-4970.00)	1.97	1912.67 (1035.00-4970.00)	2.30	65.41	22.04	12.55
<i>Non-Corporate</i>							
Large: officer	2176.67 (1640.00-3030.00)	1.12	2176.63 (1640.00-3030.00)	2.62	22.82	31.85	45.33
assistant	1836.56 (600.00-3941.00)	0.95	751.32 (226.00-1970.50)	0.91	24.54	38.55	36.91
Medium: officer	2180.00 (1605.00-2755.00)	1.13	2180.00 (1605.00-2755.00)	2.63	9.41	8.02	82.57
assistant	617.50 (0.00-2555.00)	0.32	529.28 (0.00-2555.00)	0.64	18.08	39.81	42.11
Small: officer	2580.50 (1685.00-3476.00)	1.33	1032.20 (561.67-1738.00)	1.24	4.67	25.58	69.75
assistant	1937.00 (290.00-3700.00)	1.00	830.14 (145.00-1850.00)	1.00	47.69	36.82	15.49

so twelve combined lists of workers were prepared. These lists were used to draw sample of workers, half-sample wise, by the SRSWOR method. It was not possible to arrange the workers in these lists according to their date of joining the firm due to lack of information. Hence the sample workers were selected by the SRSWOR instead of the circular systematic sampling method (CSS) followed for the selection of workers in the government or the public sectors. The total number of workers thus selected for the private commercial firms was 150. The distribution of this number into the various groups is given in Table 1A.

RESULTS

The sampling design described above indicates that the information collected in this survey can be used to make a number of comparative analyses and verify certain common beliefs about the conditions of the workers in this sector. One would, for example, expect, a priori, a more egalitarian structure of income of workers in the government or public sector organisations compared to that in the private sector. In other words, one is likely to observe wider variations in income and non-uniformity in the service conditions of employees belonging to the private commercial firms depending on such factors as the size of the firm, corporate or not and so on. We want to focus on such questions while analysing the results.

Service Conditions

It may be pointed out at the outset that on the whole there is not much difference among the employees in the official cadre employed in the firms of different sizes as well as between corporate and non-corporate sectors. This is, however, not true for the office assistants. Judging by the average gross salary received, no distinction can be made between officers in the corporate and non-corporate sectors (Table 1A). This category of workers are obviously better off compared with the assistants in both the sectors. So far as the office assistants are concerned, they are found to be better paid in the corporate sector irrespective of the size of firms.

In respect of non-salary components the difference between the corporate and non-corporate sectors is found to be very sharp. There are, for example, considerable differences in the matter of getting loans and advances from the employers (Table 1B). For employees in the non-corporate sector the amount of loans and advances received is found to be practically nil.

Employees in both the occupation

TABLE 5D: HOLIDAY TRAVEL (DURING LAST FOUR YEARS)

Category of Employees	Expenditure Per Family	Index	Percentage of Expenditure Reimbursed	Percentage of Families Making At Least One Holiday Tour	No of Holiday Trip Per Reporting Family	Average Duration of Holiday Trips (Days)	Percentage of Families Getting	
							Reimbursement	Fixed Leave Travel Allowance
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
<i>Corporate</i>								
Large: officer	4259.40 (0.00-15700.00)	5.25	61.09 (9.71-160.00)	66.67	2.25	10.75	9.52	66.67
assistant	2343.48 (0.00-20000.00)	2.89	160.00	54.76	2.00	10.24	2.38	47.62
Medium: officer	2940.00 (0.00-10000.00)	3.62	0.00	70.00	2.00	8.14	0.00	30.00
assistant	1028.75 (0.00-4250.00)	1.27	0.00	50.00	3.00	7.25	0.00	12.50
Small: officer	6800.00 (0.00-16000.00)	8.38	75.89	75.00	2.33	10.29	50.00	25.00
assistant	75.00 (0.00-300.00)	0.09	0.00	25.00	1.00	7.00	0.00	0.00
<i>Non-Corporate</i>								
Large: officer	13062.22 (1900-54000.00)	16.09	0.00	90.00	2.44	15.50	0.00	0.00
assistant	3433.93 (0.00-26900.00)	4.23	0.00	64.29	4.33	22.44	0.00	0.00
Medium: officer	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
assistant	100.00 (0.00-600.00)	0.13	0.00	16.67	2.00	10.00	0.00	0.00
Small: officer	1000.00 (0.00-2000.00)	1.23	0.00	3.00	9.00	0.00	0.00	0.00
assistant	811.67 (0.00-2600.00)	1.00	0.00	50.00	2.00	6.83	0.00	0.00

TABLE 6: DURABLES

Item	Percentage of Families Possessing Durables by Category of Employees						Percentage of Families Possessing Durables by Category of Employees					
	Corporate						Non-Corporate					
	Large		Medium		Small		Large		Medium		Small	
	Officer	Assistant	Officer	Assistant	Officer	Assistant	Officer	Assistant	Officer	Assistant	Officer	Assistant
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
1 T V colour	52.38	14.29	30.00	0.00	75.00	0.00	70.00	0.00	0.00	0.00	0.00	0.00
2 T V black and white	42.86	71.43	50.00	62.50	0.00	100.00	50.00	50.00	100.00	16.67	100.00	66.67
3 Refrigerator	78.57	38.10	50.00	0.00	75.00	25.00	60.00	14.28	0.00	0.00	50.00	16.67
4 Tape recorder	35.71	45.24	30.00	50.00	25.00	0.00	40.00	21.43	0.00	0.00	50.00	16.67
5 Two-in-one	38.10	19.05	30.00	0.00	25.00	50.00	100.00	21.43	0.00	16.67	0.00	0.00
6 Scooter	7.14	2.38	0.00	0.00	25.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7 Invertor	4.76	0.00	0.00	0.00	0.00	0.00	10.00	0.00	0.00	0.00	0.00	0.00
8 Telephone	14.29	7.14	0.00	25.00	50.00	0.00	50.00	0.00	0.00	0.00	0.00	0.00
9 Camera	66.67	38.10	40.00	25.00	50.00	25.00	70.00	14.28	0.00	0.00	0.00	16.67
10 Radio/transistor	90.48	85.71	80.00	100.00	75.00	100.00	90.00	85.71	100.00	50.00	66.67	100.00
11 VCR	4.76	2.38	0.00	0.00	50.00	0.00	50.00	0.00	0.00	0.00	0.00	0.00
12 Record player	21.43	16.67	0.00	0.00	25.00	25.00	30.00	0.00	0.00	0.00	0.00	16.67
13 Gas stove	83.33	57.14	80.00	37.50	75.00	75.00	100.00	28.57	0.00	0.00	50.00	37.50
14 Water filter	30.95	21.43	40.00	0.00	25.00	0.00	60.00	7.14	0.00	0.00	0.00	0.00
15 Bicycle	28.57	42.86	20.00	0.00	0.00	50.00	20.00	14.28	0.00	50.00	50.00	50.00
16 Motor car	19.04	0.00	0.00	0.00	25.00	0.00	40.00	7.14	0.00	0.00	0.00	0.00
17 Motor cycle	7.14	4.76	10.00	0.00	0.00	0.00	10.00	0.00	0.00	0.00	0.00	0.00
18 Emergency light	2.38	0.00	0.00	0.00	25.00	0.00	30.00	0.00	0.00	0.00	0.00	0.00
19 Generator	0.00	0.00	0.00	0.00	0.00	0.00	10.00	0.00	0.00	0.00	0.00	0.00
20 Slide projector	4.76	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
21 Sofa	30.10	19.05	80.00	25.00	75.00	25.00	50.00	28.57	0.00	0.00	50.00	33.33
No of consumer durables (out of 21) possessed per family	7.02	4.81	5.40	3.25	7.00	4.25	8.00	2.93	3.50	1.33	4.50	3.00

groups in both the sectors received bonus from their employers but the rate and hence the amount received are not the same for all the groups. Benefit represented by various provisions of voluntary deductions is found to be non-existent for workers in the non-corporate sector excepting for some of the largest sized firms. The same is true of reimbursement of medical expenses as well as of holiday travel (Tables 5C and 5D). These benefits once again are enjoyed only by employees of the corporate sector, particularly of the larger firms.

The employers in the corporate and non-corporate sectors seem to be similar in the matter of providing residential quarter to the employees—obviously with very partial coverage. But the benefit of house rent allowances is provided only by the corporate sector.

Incidence of official tours is, as may be expected, reasonably high among officers of the large-sized firms both in the corporate and non-corporate sectors. The assistants in both the sectors as well as officers of the smaller-sized firms get much less opportunity to travel and therefore enjoy much less of the benefits that accompany official tour.

Family Income and Composition

In the matter of the average family size and the number of earners in a family, what is of interest is that both for officers and assistants the family size as well as number of earners are higher in the families of employees in the smallest size class of firms in the corporate sector and in all the size classes in the non-corporate sector (Table 2). Again, interestingly, incidence of earning wives is high among the employees in the corporate sector and almost nil in the non-corporate sector. But so far as the number of families with more than one male earning members is concerned the incidence is higher among the employees in the non-corporate sector compared to that in the corporate sector. This indicates that the employees in the non-corporate sector do not fully depend on their salary income but also on incomes of other family members. The greater importance of non-nuclear families among the employees, in the lower-sized firms both in the corporate and non-corporate sectors, is also suggested.

This inference is confirmed for the assistants by the figures in Table 3 where

one sees that the proportion of family income contributed by family members other than the respondent is exceedingly high for this category in both the sectors. More precisely, in respect of employees belonging to the smaller firms in both the sectors there seems to be a clear dependence between the earning members other than the respondent and the level of family income.

We have seen in our earlier papers that due to relatively higher contribution from other family members, the differential in family income between employees in the two occupations (that is officers and assistants) is much less than that between their salary incomes. This observation is found to be confirmed for employees of the private sector.

Level of Living

Intra-occupation differences among officers: We shall first consider the occupation group of officers belonging to the corporate and the non-corporate private enterprises. We have seen before that there is no marked difference of salary income between officers of various size groups of firms both in the corporate and the non-corporate sectors, but other service con-

TABLE 5C: MEDICAL (LAST YEAR)

Category of Employees	Expenditure Per Family Per Annum		Percentage of Expenditure Reimbursed	Percentage Employees Reimbursed
	Amount (Rs)	Index		
(1)	(2)	(3)	(4)	(5)
<i>Corporate</i>				
Large: officer	2000.00 (0.00-10400.00)	1.86	89.37 (47.16-100.00)	33.33
assistant	2923.10 (60.00-18000.00)	2.72	67.69 (29.23-38.46)	4.76
Medium: officer	1738.00 (330.00-3200.00)	1.62	67.69 (0.00-247.16)	50.00
assistant	3574.38 (300.00-14126.00)	3.33	6.00 (6.00-12.00)	25.00
Small: officer	863.75 (500.00-1500.00)	3.80	0.00	0.00
assistant	4150.00 (500.00-14250.00)	3.86	0.00	0.00
<i>Non-Corporate</i>				
Large: officer	2928.00 (0.00-14300.00)	2.72	0.00	0.00
assistant	2726.14 (40.00-29990.00)	2.54	0.00	0.00
Medium: officer	2700.00 (1200.00-4200.00)	2.51	0.00	0.00
assistant	266.67 (150.00-300.00)	0.25	0.00	0.00
Small: officer	4250.00 (3000.00-5500.00)	3.95	0.00	0.00
assistant	1075.00 (350.00-2700.00)	1.00	0.00	0.00

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)
<i>Corporate</i>			
Large: officer	1.64	6.93 (0.00-35.00)	14.77 (2.00-41.67)
assistant	1.88	6.17 (0.00-50.00)	9.55 (2.50-102.50)
Medium: officer	1.40	16.21 (0.022-120.00)	28.79 (10.00-100.00)
assistant	1.63	11.00 (4.25-35.00)	6.77 (0.00-21.00)
Small: officer	2.00	3.50 (0.00-10.00)	19.88 (9.50-35.00)
assistant	2.25	9.67 (3.33-17.00)	11.22 (2.00-22.50)
<i>Non-Corporate</i>			
Large: officer	1.20	5.25 (0.00-15.00)	17.75 (0.00-41.00)
assistant	2.00	7.14 (1.67-17.50)	5.46 (0.33-20.00)
Medium: officer	2.00	7.00 (3.00-11.00)	10.00 (7.50-12.50)
assistant	0.67	6.00 (4.00-10.00)	2.25 (0.00-3.50)
Small: officer	3.00	5.83 (5.00-6.25)	18.50 (15.50-24.50)
assistant	2.00	5.92 (4.00-10.00)	8.83 (0.00-28.00)

ditions such as medical reimbursement, leave travel concession, etc. vary a great deal. We have also seen that the family income per consumer unit does not vary much among the officers of these two sectors. There is all the same a lot of heterogeneity in the consumption patterns which does not reveal any systematic dependence of expenditure on income. For example, in terms of enjoying living space either in rented house or in own house, there is a marked difference among the various groups of officers though their incomes are very nearly the same (Table 4). For expenses on public transport a similar feature is observed (Table 5A). Figures on educational expenses also do not reveal any clear pattern of dependence on the level of income (Table 5B). In the matter of holiday travel, the same conclusion can be drawn (Table 5D). So far as consumer durables are concerned, there is, however,

a mild difference not only between the various firm size groups but also between the sectors (Table 6). Thus, officers in the large-sized firms in the non-corporate sector seem to be better off in the matter of owning motor cars, VCR, colour TV, generator and telephone. So far as other items are concerned such as expenditures on ceremonials, puja purchases, costly sarees, etc, not much difference is noticeable among the officers of these two sectors. In the matter of expenses on eating too, there is no consistent pattern (Table 9).

As to the expenditure on cultural matters, a picture similar to that observed in the earlier studies is found to be valid (Table 8) which is that of extremely small amounts devoted to these items, irrespective of income. Employing domestic servants is, as in the earlier cases, seen to be

a common feature with these families and monthly or hourly wage paid to the servants is again found to be abysmally low (Table 10). Expenses on domestic servants by the officers of private companies are found to be relatively high compared to employees in the corresponding group in government or public sectors.

Intra-occupation differences among assistants: The office assistants in the two sectors reveal a considerable uniformity in living standards despite the fact that the corporate sector workers are better paid. Looking at the individual items it is seen that corporate assistants spend more on education, medicine, and costly sarees. For the remaining items of expenditure there is no consistent pattern and this includes food items. As to durables there is once again no uniform pattern in respect of possession of individual items,

TABLE 8: SOME SELECTED NON-FOOD ITEMS OF CONSUMPTION

Category of Employees	Monthly Expenses (Rs) Per Family						
	Books	Newspaper and Periodicals	Art Object	Cinema Theatre, etc	Games	Photography	Cigarettes
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
<i>Corporate</i>							
Large: officer	23.75 (0.00-250.00)	71.04 (0.00-194.50)	3.27 (0.00-58.33)	43.65 (0.00-208.33)	5.51 (0.00-2500.00)	30.98 (0.00-166.67)	143.33 (0.00-600.00)
assistant	9.00 (0.00-50.00)	49.60 (0.00-175.00)	3.19 (0.00-83.33)	27.42 (0.00-200.00)	3.43 (0.00-50.00)	5.74 (0.00-100.00)	60.83 (0.00-800.00)
Medium: officer	26.25 (0.00-166.67)	39.22 (0.00-75.00)	0.92 (0.00-7.50)	10.21 (0.00-50.00)	1.62 (0.00-16.20)	0.00	90.00 (0.00-300.00)
assistant	100.00 (0.00-600.00)	519.80 (0.00-1416.00)	3.13 (0.00-25.00)	110.63 (0.00-300.00)	7.50 (0.00-60.00)	36.25 (0.00-240.00)	127.50 (0.00-720.00)
Small: officer	0.00	204.50 (0.00-446.00)	0.00	175.00 (200.00-500.00)	37.50 (0.00-150.00)	90.00 (0.00-240.00)	915.00 (0.00-2400.00)
assistant	30.00 (0.00-120.00)	514.20 (0.00-984.00)	0.00	67.50 (0.00-150.00)	0.00	6.25 (0.00-25.00)	135.00 (0.00-360.00)
<i>Non-Corporate</i>							
Large: officer	56.75 (0.00-291.67)	66.98 (25.00-160.33)	56.08 (0.00-333.33)	8.16 (0.00-50.00)	0.00	68.00 (0.00-200.00)	237.50 (0.00-1250.00)
assistant	0.06 (0.00-0.83)	19.19 (0.00-45.00)	0.07 (0.00-1.00)	14.52 (0.00-30.00)	0.13 (0.00-1.88)	18.75 (0.00-250.00)	60.00 (0.00-150.00)
Medium: officer	0.00	43.75 (37.50-50.00)	0.00	1.25 (0.00-2.50)	0.00	0.00	0.00
assistant	0.00	8.50 (0.00-38.00)	0.00	9.65 (0.00-25.00)	2.22 (0.00-13.33)	0.00	8.33 (0.00-50.00)
Small: officer	100.00 (0.00-200.00)	588.00 (420.00-756.00)	0.00	480.00 (0.00-960.00)	0.00	0.00	0.00
assistant	31.67 (0.00-150.00)	346.17 (0.00-480.00)	0.00	110.83 (0.00-300.00)	5.00 (0.00-30.00)	25.00 (0.00-150.00)	270.00 (0.00-1080.00)

TABLE 9: SOME SELECTED FOOD ITEMS

Category of Employees	Fish				Meat				Egg				Milk				
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)
	No of Days Consumed Per Month	Qty Consumed Per Day of Consumption (Kg)	Expenditure Per Month	Index	No of Days Consumed Per Month	Qty Consumed Per Day of Consumption (Kg)	Expenditure Per Month	Index	No of Days Consumed Per Month	Qty Consumed Per Day of Consumption (No)	Expenditure Per Month	Index	No of Days Consumed Per Month	Qty Consumed Per Day of Consumption (Litre)	Expenditure Per Month	Index	
Corporate																	
Large: officer	16.71 (0.00-30.00)	0.38 (0.00-1.00)	240.66 (0.00-585.00)	1.19	4.48 (0.00-27.00)	0.68 (0.00-1.50)	115.88 (0.00-300.00)	1.84	19.45 (0.00-30.00)	2.79 (0.00-8.00)	57.28 (0.00-150.00)	2.92	28.57 (0.00-30.00)	1.14 (0.00-3.50)	175.51 (0.00-420.00)	1.82	
assistant	14.19 (0.00-30.00)	0.34 (0.00-0.75)	162.48 (0.00-562.00)	0.80	3.98 (0.00-25.00)	0.69 (0.00-2.00)	85.12 (0.00-320.00)	1.35	16.67 (0.00-30.00)	2.69 (0.00-10.00)	36.71 (0.00-150.00)	1.87	29.29 (0.00-30.00)	0.93 (0.00-2.50)	146.02 (0.00-375.00)	1.52	
Medium: officer	15.30 (0.00-30.00)	0.38 (0.00-0.50)	168.99 (0.00-325.00)	0.84	2.20 (0.00-4.00)	0.60 (0.00-1.00)	64.20 (0.00-160.00)	1.02	18.30 (0.00-30.00)	3.15 (0.00-10.00)	48.40 (0.00-108.00)	2.47	30.00 (0.00-30.00)	1.50 (0.50-2.50)	212.35 (75.00-450.00)	2.21	
assistant	17.00 (0.00-30.00)	0.26 (0.00-0.50)	153.98 (0.00-422.50)	0.76	1.63 (0.00-3.00)	0.62 (0.00-1.00)	35.78 (0.00-60.00)	0.57	10.88 (0.00-30.00)	3.63 (0.00-8.00)	30.38 (0.00-79.29)	1.55	19.75 (0.00-30.00)	0.50 (0.00-1.50)	56.63 (0.00-148.50)	0.59	
Small: officer	5.50 (1.00-16.00)	0.45 (0.00-1.00)	53.50 (10.00-120.00)	0.26	3.00 (0.00-8.00)	0.56 (0.00-1.00)	89.75 (15.00-264.00)	1.42	12.00 (1.00-20.00)	3.75 (1.00-6.00)	51.00 (4.00-90.00)	2.60	28.50 (24.00-30.00)	1.19 (0.25-3.00)	216.19 (36.00-540.00)	2.25	
assistant	16.00 (0.00-30.00)	0.24 (0.00-0.40)	111.25 (0.00-240.00)	0.55	1.50 (0.00-4.00)	0.48 (0.00-0.80)	36.20 (0.00-100.80)	0.57	8.50 (0.00-4.00)	2.25 (0.00-8.00)	14.75 (0.00-32.00)	0.75	22.50 (0.00-30.00)	0.75 (0.00-1.50)	111.75 (0.00-270.00)	1.16	
Non-Corporate																	
Large: officer	7.50 (0.00-26.00)	0.13 (0.00-0.50)	69.42 (0.00-275.00)	0.34	1.30 (0.00-4.00)	0.24 (0.00-0.75)	32.18 (0.00-120.00)	0.51	8.10 (0.00-30.00)	1.23 (0.00-6.00)	24.78 (0.00-100.00)	1.26	27.00 (0.00-30.00)	2.05 (0.00-7.00)	375.90 (0.00-1470.00)	3.91	
assistant	11.71 (0.00-25.00)	0.41 (0.00-0.80)	159.96 (0.00-650.00)	0.79	1.71 (0.00-4.00)	0.67 (0.00-1.50)	56.71 (0.00-240.00)	0.90	5.43 (0.00-10.50)	3.29 (0.00-7.00)	20.54 (0.00-90.00)	1.05	27.86 (0.00-30.00)	1.00 (0.00-2.00)	148.97 (0.00-270.00)	1.55	
Medium: officer	6.00 (0.00-12.00)	0.18 (0.00-0.35)	47.25 (0.00-94.50)	0.23	2.50 (0.00-4.00)	0.75 (0.00-1.00)	90.50 (21.00-160.00)	1.44	10.50 (1.00-20.00)	5.00 (0.00-6.00)	43.00 (6.00-80.00)	2.19	30.00 (0.00-30.00)	1.00 (0.00-2.50)	154.50 (129.00-180.00)	1.61	
assistant	6.50 (0.00-14.00)	0.33 (0.00-0.50)	43.08 (0.00-105.00)	0.21	1.83 (0.00-4.00)	0.49 (0.00-1.00)	36.50 (0.00-84.00)	0.58	2.66 (0.00-8.00)	2.17 (0.00-5.00)	6.00 (0.00-10.80)	0.31	25.00 (0.00-30.00)	0.42 (0.00-1.00)	88.25 (0.00-240.00)	0.92	
Small: officer	24.00 (0.25-0.40)	0.33 (0.00-0.40)	277.50 (195.00-360.00)	1.37	2.00 (0.00-1.50)	1.25 (0.00-1.50)	100.00 (80.00-120.00)	1.59	12.50 (12.00-15.00)	4.50 (2.00-9.00)	119.40 (27.00-92.40)	6.09	30.00 (0.00-4.00)	2.50 (1.00-4.00)	390.00 (180.00-600.00)	4.06	
assistant	17.33 (2.00-30.00)	0.38 (0.25-0.50)	202.04 (60.00-450.00)	1.00	2.00 (0.00-4.00)	0.79 (0.00-1.50)	63.00 (0.00-132.00)	1.00	10.33 (1.00-30.00)	3.83 (1.00-7.00)	19.61 (4.25-32.40)	1.00	25.00 (0.00-30.00)	0.67 (0.00-2.00)	96.17 (0.00-285.00)	1.00	

TABLE 10: DOMESTIC SERVANTS

Category of Employees	Percentage of Families			Percentage of Families Having More Than One Servant (5)	Working Hours Per Day of Non-Resident Servant (6)	Monthly Wage (Rs)	
	Having No Domestic Servant (2)	Having Domestic Servant				Resident (7)	Non-Resident (8)
(1)		Resident (3)	Non-Resident (4)				
<i>Corporate</i>							
Large: officer	11.90	35.71	71.43	38.10	4.33 (1.00-12.00)	161.00 (40.00-210.00)	90.50 (25.00-200.00)
assistant	9.52	26.19	76.19	19.05	3.83 (1.00-12.00)	96.82 (0.00-250.00)	67.08 (15.00-150.00)
Medium: officer	10.00	20.00	80.00	10.00	3.25	90.00 (80.00-100.00)	77.50 (45.00-100.00)
assistant	25.00	25.00	50.00	0.00	1.38 (0.50-3.00)	100.00 (50.00-150.00)	60.00 (30.00-100.00)
Small: officer	25.00	25.00	50.00	0.00	3.00	100.00	105.00 (60.00-150.00)
assistant	50.00	0.00	50.00	0.00	2.25 (1.50-3.00)	0.00	47.50 (45.00-50.00)
<i>Non-Corporate</i>							
Large: officer	10.00	60.00	60.00	40.00	3.75	213.33 (120.00-250.00)	99.17 (50.00-200.00)
assistant	57.14	14.29	42.86	14.29	2.42 (1.00-6.50)	100.00 (50.00-150.00)	45.00 (25.00-100.00)
Medium: officer	0.00	0.00	100.00	0.00	2.00	0.00	55.00 (50.00-60.00)
assistant	0.00	0.00	0.00	0.00	0.00	0.0	0.00
Small: officer	50.00	50.00	0.00	0.00	0.00	150.00	0.00
assistant	50.00	0.00	50.00	0.00	1.17 (0.50-1.50)	0.00	43.33 (30.00-50.00)

TABLE 11: CEREMONIAL EXPENDITURE

Category of Employees	Expenses on Ceremonials (During Last 5 Years) Per Family (Rs) (2)	Puja Purchase (Last Year)	
		For Own Family (3)	For Making Gifts (4)
(1)			
<i>Corporate</i>			
Large: officer	21734.64 (0.00-95125.00)	1952.38 (0.00-6000.00)	726.19 (0.00-3000.00)
assistant	7800.00 (0.00-52500.00)	1654.17 (0.00-8000.00)	547.62 (0.00-3000.00)
Medium: officer	991.50 (0.00-35600.00)	1177.00 (700.00-2200.00)	651.00 (0.00-2000.00)
assistant	6425.00 (0.00-34500.00)	989.38 (0.00-2950.00)	384.38 (0.00-950.00)
Small: officer	4125.00 (0.00-15500.00)	2637.50 (0.00-8000.00)	550.00 (0.00-1500.00)
assistant	9000.00 (1000.00-20000.00)	1027.50 (460.00-1300.00)	131.25 (0.00-300.00)
<i>Non-Corporate</i>			
Large: officer	22170.00 (0.00-62500.00)	3625.00 (0.00-8500.00)	940.00 (0.00-4000.00)
assistant	19184.64 (2600.00-172500.00)	1094.64 (0.00-5000.00)	647.57 (0.00-3500.00)
Medium: officer	4500.00 (0.00-9000.00)	1900.00 (1300.00-2500.00)	0.00
assistant	3333.33 (0.00-10000.00)	579.67 (0.00-1000.00)	433.33 (0.00-2000.00)
Small: officer	28625.00 (7250.00-50000.00)	2000.00 (1000.00-3000.00)	950.00 (400.00-1500.00)
assistant	26666.67 (0.00-78000.00)	847.50 (400.00-2100.00)	525.00 (0.00-1350.00)

but in terms of the number of items possessed corporate sector office assistants are better off than non-corporate sector office assistants.

Inter-occupation differences between officers and assistants: Our earlier papers in the series indicated that level of living differentials are less sharp than income differentials. This general conclusion remains valid for the families of the respondents belonging to private commercial firms. Assistants obviously earn less than officers, but there is no consistent pattern of differences in the consumption of most of the different individual items. This is true for the employees of both the sectors and for all the sizes of firms. Comparisons of firms in terms of size-classes are also not significant for the same reason. What is significant is that employees in the corporate sector are way above the employees in the non-corporate sector not only in terms of salary but also in other service conditions such as travel, medical reimbursements, etc. Also, employees in the smaller firms are discriminated against in the matter of wages/salary and other service conditions compared to the larger ones irrespective of corporate or non-corporate sector.