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LIVELIHOOD IN TERMS OF CONSUMPTION BEHAVIOUR OF TANGIBLE ASSETS OF THE CHAR PEOPLE OF ASSAM: A STUDY IN KAMRUP DISTRICT

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Abstract: Livelihood is a way of daily living of well-being. It reflects the consumption behaviour of various goods ans services which basically depends on his level of income and liking. Higher the income, greater would be consumption of assets and property. Asset and property are sometimes synonymously used. Asset may be either a person or a thing which is valuable or useful to us. It commonly means anything of value. It is a thing of value, especially property, that a person or company owns which can be used or sold to pay debts. Owning asset of a person reflects his living condition. A person having better quality of life is sourced from own asset. Therefore, it is an important indicator of living standard of people.

There are various types of assets like tangible and intangible assets. Tangible assets are those which have a physical substance. It includes radio, bicycle, two wheeler, TV, phone and so on. Consumption of such asset by the char (River Island) people of Assam is a challenging because the area is detached or isolated from mainland and also they are economically very poor.

Present study is an attempt on consumption of such assets by the char people. The study would be conducted on both primary and secondary sources of information.

Keywords: Assets, Char areas, Consumption, living standard etc.

1. Introduction:

Livelihood basically means how an individual passes his day to day life. One can easily understand that *livelihood is nothing but a means of making a living either for self or supporting his family with dignity* (Rahman: 2021). Living organism is to eat in order to alive. Therefore, one is to gather food and other essentials needed in maintaining his daily life. In order to meet one's needs, he is to earn and therefore, to engage in an occupation is the subject of sustenance of well-being. Therefore, it is the occupational pattern of population that gives the direction of economic development of a country (Choudhury: 2000).

Human beings are the most sophisticated social animal. The means of living they accepted in past was quite different of today. The way of human living was quite uninhabitable during nomadic period. Human being used to stay almost in a similar way of animals in Jungles which is changed forever (Rather: 1951). Bulk of world resources were abundant for then existing population. Man had comparatively fewer wants while resources were abundant. With the burgeoning growth of population, resources are becoming scarcer and condition becoming more critical (*Rahman: 2021). Now, one has to meet unlimited wants with

the help of limited resources. Therefore, means of living has also changed into the stylish way. An individual is to select the means of living that he thinks comfortable. It is imperative for a man to prefer a way of livelihood having social status & security. It is the formation of strategy to ensure fundamentals of life (fooding, clothing and sheltering). Widely, it comprises people's capabilities, **assets**, income and activities required to secure the necessities of life and hence, it's sustainability is a matter of concern.

The concept of sustainable livelihood was first put forwarded in the report of an Advisory Panel of the World Commission on Environment and Development (WCED: 1987). In the report, it was realized the need of livelihood which is sustainable and remarked as *"Livelihood is defined as adequate stocks and flow of food and cans to meet basic needs. Security refer to secure ownership of, or resources and income-earning activities, including reserves and assets to offset risk, ease shocks and meet contingencies. Sustainable refers maintenance or enhancement of resource productivity on a long-term basis. A household may be enabled to gain sustainable livelihood securing in many ways- through ownership of land, livestock or trees; right to grazing, fishing, hunting or gathering; through stable employment with adequate remuneration; or through varied repertories of activities."* Robert Chambers and Gordon Conway proposed the definition of a sustainable rural livelihood, which is most widely accepted at the household level, *"a livelihood comprises the capabilities, assets (stores, resources, claims and access) and activities required for a means of living: a livelihood is sustainable which can cope with and recover from stress and shocks, maintain or enhance its capabilities and assets, and provide sustainable livelihood opportunities for the next generation; and which contributes net benefits to other livelihoods at the local and global levels and in the short and long term."* (Chamber: 1992)

- How does people function within a vulnerable condition in the context of different factors like shifting seasonal constraints & opportunities, economic shocks & longer-term trends etc.
- How they draw on different types of livelihood assets[1] or capitals in different combinations which are influenced by the vulnerability context. How they use their asset base to develop a range of livelihoods strategies to achieve desired livelihood outcomes.

Vulnerability in terms of occupation is the most significant feature of the rural people. Majority of the people in the rural areas of Assam are dependent on agriculture. As per the *Economic Survey 2011-12*, about 99% of the total geographical area of the state belongs to rural areas comprising about 90% of the state's population. They are to operate their occupation in risk and uncertainties due to different factors like flood, rainfall, drought, market price etc. They are to spend a misery of life in terms of health, housing, drinking water, sanitation, institutional bottlenecks, communicational drawback etc. Overcoming from such defenselessness is the biggest challenge for them. It is the amount of asset or capital on which living condition of the people considerably depends. Asset or capital may be of human capital, social capital, natural capital, physical capital and financial capital. But, owing of such asset is very poor among the rural households. In such circumstances, injection of government or private sector assistance is very important. With the proper functioning of such agencies, an expected livelihood outcome may be achieved.

Living standard of a person can be measured in terms of level of his consumption pattern which depends on his earnings and quantum of asset he owns. Consumption is a function of income that also helps in enlarging quantum of assets. Assets are one of the most important sources of future unforeseen contingencies. Assets may be of various types like current and fixed asset, tangible[2] and intangible assets, operating and non-operating asset etc. An asset commonly means anything of value. It is a thing of value, especially property, that a person or company owns which can be used or sold to pay debts. Contrary to it, institutional agencies plays the major role in providing credit to the urban households when the purpose of the borrowings had been either 'residential plots and buildings' or 'non-farm business (NSSO: 2006). Therefore, owning asset of a person reflects his living condition. A person having better quality of life is sourced from his own asset. Therefore, it is an important indicator of living standard of people. In the list of consumption of asset, majority of rural households go for the purchase of cultivable land which are borrowed from private lenders.

[1] An asset is a resource or property having a monetary/economic value possessed by an individual or entity, which is capable to generate some future economic benefit.

[2] Tangible assets are those assets which we can touch, see and feel. All fixed assets are tangible. Moreover, some current assets like inventory and cash fall under the category of tangible assets too. Example of tangible assets are land, vehicle, computer, radio, solar energy, mobile, furniture, machinery etc.

Consumption of assets (especially tangible assets) not only depend on level of income but also depends on the location of a place. A person dwelling in char[3] areas may not have consumed some assets like vehicle, computer in spite of having large income because it is located in rive Brahmaputra surrounded by water bodies. The area is, by and large, unreachable and frequently affected by flood and river erosion that make the people landless and homeless (Rahman: 2020). Therefore, consumption of motor vehicle, motorcycle, computer etc. are quite impossible in the area. Some specified assets like solar energy, radio, Mobile Phone etc. may be easily consumed by them. Since present world is highly hooked on modern communication, it is very urgent to know about the status of different community in terms of owning various type of asset.

Present study is an attempt on the consumption behaviour of various types of tangible assets especially like radio, Mobile Phone, computer etc. among the char people of Kamrup District, Assam.

2. Objectives:

Present study is conducted on the following objectives;

i) To find out status of char people in terms of consumption of tangible assets.
ii) To put policy suggestion for the present study

3. Research Methodology:

Present study depends on both primary as well as secondary data. Primary data were collected through direct personal interview with the village households with the help of a suitable "schedule". Households are the unit of sample unit. However, secondary data are collected from the various sources like government reports, population census, books, journal, internet etc. The study was conducted in the Char Areas of Kamrup District, Assam. Selection of sample goes under the certain ways as mentioned below.

TABLE 3.1: Sampling Strategic Table

Nos. of Char-chapori Villages of the Blocks	*% of Selected Villages*	*Size of Household in the Selected Villages*	*% of Selected Households*
Having<15 Villages	25	Having<100 HHs	25
Between 16 to 100 Villages	15	Between 101 to 300 HHs	12
>100 Villages	5	>300 HHs	7

Note: HHs implies 'Households'

25 percent of the villages were selected from those blocks having less than 15 villages, 15 per cent of villages from those having 16 to 100 villages and 5 per cent from those having more than 100 villages. However, 25 per cent households were selected from those villages having less than 100 households, 12 per cent households were selected from those villages having 101 to 300 households and 7 per cent households were selected from those villages having more than 300 households. Accordingly, the total number of sample size would be 240 as shown in the following table.

TABLE-3.2: Selected Sample Blocks, Sample Villages and Sample Households

SL. Nos.	*Selected Blocks*	*Villages*			*HHs of Sample Villages*	
		Total	*Char*	*Selected*	*Total*	*Selected*
1	Goroimari	70	30	4	721	90
2	Chamaria	88	11	3	586	70
3	Rampur	60	13	3	518	80
	Total:	**218**	**54**	**10**	**1825**	**240**

[3] Char is a locally used word for 'River Island' in the discourse of regional studies. The alluvial sandy river island created by the change of the main stream of the river Brahmaputra and their silt depositions is known as char. Most of the people in the area are illiterate and belong to BPL family.

4. Analysis of Data:

The Table-4.1 shows number of households consuming tangible assets like radio, bicycle, two wheeler, TV, phone and so on by the char people in the sample blocks.

TABLE 4.1: Number of Households having each of the specified Assets

Name of Blocks	Assets						
	Radio	***Bicycle***	***Two Wheeler***	***TV***	***Mobile Phone***	***Other***	***None***
Goroimari	4 (4.44)	40 (44.44)	3 (3.33)	1 (1.11)	76 (84.44)	1 (1.11)	12 (13.33)
Chamaria	4 (5.71)	41 (58.57)	4 (5.71)	-	55 (78.57)	6 (8.57)	9 (12.85)
Rampur	3 (3.75)	21 (26.25)	3 (3.75)	2 (2.5)	53 (66.25)	1 (1.25)	8 (10.0)
All Blocks:	**11 (4.58)**	**102 (42.5)**	**10 (4.16)**	**3 (1.25)**	**184 (76.66)**	**8 (3.33)**	**29 (12.08)**

Source: Compiled from Field Survey, 2017.

The above table reveals that 4.58 per cent of the households own radio and 42.5 per cent of them having bicycle. In Chamaria Block, highest (58.57%) number of households have their own bicycle followed by Goroimari Block with 44.44 per cent. On the contrary, very limited number of people has two wheelers in the surveyed area. Number of households having motorcycle in Chamaria Block is 4 while, 3 households each in Goroimari and Rampur Blocks. There are 2 households in Rampur Block and 1 household in Goroimari Block having TV. It is already stated that the surveyed Char villages under Rampur and Goroimari Block aren't electrified. The people having TV are run with the help of solar energy. They can enjoy TV only for a limited time.

However, number of households using Mobile Phone is substantially high in the surveyed area which is as much as 76.66 per cent. Among the blocks, 84.44 per cent of the households use Mobile Phone in Goroimari Block followed by Chamaria Block with 78.57 per cent against 66.25 per cent in Rampur Block. About 12 per cent of the households don't have any of the mentioned asset. The Registrar General and Census Commissioner rightly stated while releasing the latest census that "half of homes have phones but no toilets" (Chandramouli: 2012). Table 4.2 gives a comparison on assets holding by the people in all India, Assam, Kamrup District and Sample Blocks.

TABLE 4.2: Number of Households having each of the specified Assets in all India, Assam, Kamrup District and Sample Blocks

Country/State/ District/Blocks	***Assets***					
	Radio	***Bicycle***	***Two Wheeler***	***TV***	***Mobile Phone***	***None***
All India	19.9	44.8	21.0	47.0	53.2	17.8
Assam	22.06	55.04	10.15	27.50	53.3	23.55
Kamrup	37.02	65.31	11.28	29.78	76.66	16.56
Survey Results	4.58	42.5	4.16	1.25	76.25	12.08

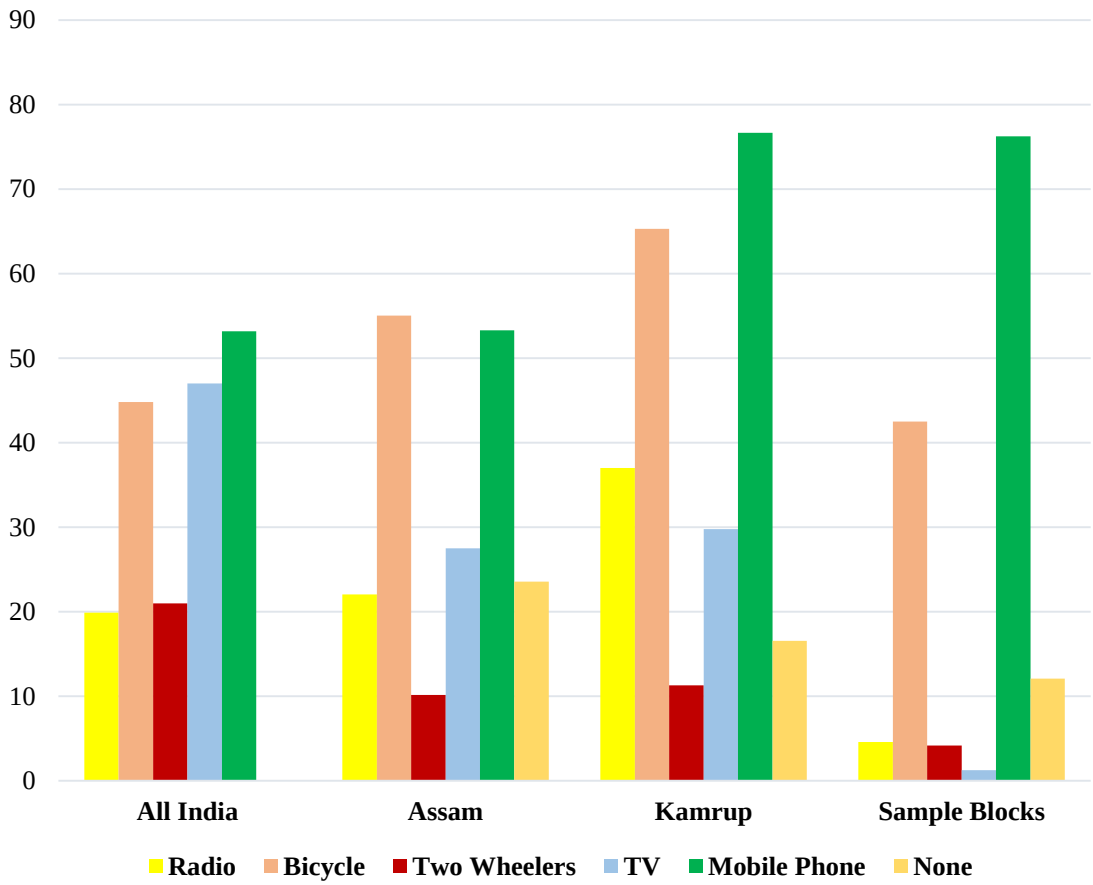
Sources:

i) Compiled from Field Survey, 2017.
ii) Annual Health Survey 2010-11, Fact Sheet, Assam, Office of the Registrar General & Census Commissioner, Government of India.
iii) Population Census, 2011.

Percentage of households using radio was highest in Kamrup District (37%) followed by Assam with 22.06 per cent. While households using radio in all India level was 19.9 per cent against only 4.58 per cent in the studied area. In case of using bicycle too, figure for Kamrup District is highest (65.31%) followed by Assam with 55.04 per cent. About 44.8 per cent of the households use bicycle at all India level which is 42.5 per cent in the Sample Block. But all India average users of two wheeler and TV exceed state average. As much as 21 per cent of households use two wheeler and 47 per cent households use TV at all India level against only 10.15 per cent and 27.50 per cent in the state level. An interesting point is that percentage of people using Mobile Phone in all India level and Assam are almost same viz., 53.2 & 53.3 respectively. However, households using Mobile Phone in Kamrup District and Sample Block are 76.66% & 76.25 %.

The table 4.2 expresses that in case of consumption of assets, the studied area shows the poorest performance except use of Mobile Phone. Mobile Phone is found very popular among the people in the studied area. But, most of the Mobile Phones are very simple and having no internet facility. Another important point is to be noted that the means of entertainment is very limited in the surveyed area. Only 4.58 per cent of the households have radio against 1.25 per cent have TV. Consumption of such assets are much higher in the state as well as all India level. This may be one of the hidden causes for rapid growth of population in the sense of sex is the only way of their entertainment. Most of the Char people go to sleep as early as possible at night of because of having no electricity facility and other alternative way of time passing. It can be assumed that early marriage as well as enjoyment with wife consequences high birth. Fig-4.1 presents percentage of households various asset in all India, Assam and Sample Blocks.

FIGURE 4.1
% of Households having each of the specified Assets in all India, Assam, Kamrup District and Sample Blocks



From the above discussion, it can be concluded that living condition of the people in Assam is poor compared to national average which is further deteriorated in the studied area. In case of the consumer of the two wheeler and TV, all India average register much higher compared to state average. On the other hand, the surveyed area are far lagging behind compared to the state as well as Kamrup District.

5. Findings:

i) People in the char areas are very poor in case of consumption of tangible assets.
ii) Only 1.25 per cent of the people in area are found using TV and 4.58 per cent using radio which is much lower compared to national as well as state level.
iii) Percentage of user of Mobile Phone (76.25%) are very high in the area which is more than state (53.3%) as well as national average (53.2%). There is similarity in the use of Mobile Phone in the Kamrup District (76.66%) and studied area.
iv) Percentage of user of bicycle (42.5%) is comparable with national as well as state level.
v) Percentage of user of two wheeler is only 4.16% in the studied area. Percentage of Motor Cycle users in India, Assam and Kamrup District were 21%, 10.15%, 11.28% respectively.

vi) Percentage of consumer using none of the above mentioned tangible assets was 12.08 in the studied area. Corresponding figure for 1India, Assam and Kamrup District were 17.8%, 23.55% and 6.56% respectively.

6. Policy Suggestions:

i) Steps may be taken to upgrade the living standard of the people in the char areas through certain government policies. Some special policies may taken for the riverine people to develop their living standard.
ii) Since number of user of TV and radio are very negligible among the char people, they may be supplied such assets (mass media) for accessing the service easily so that they can acquaint with the information of the external world.
iii) Solar energy may be supplied in the area either freely or at a subsidized rate in order to supplement the power supply in the area.
iv) Since number of mobile user is substantially high among the char people, awareness programme may be organized in the area so that youth can't go for its misuse.
v) Bicycle may be offered to the char people under a specialized schemes by the Govt. to minimize the transportation inconveniences in the area.

7. Concluding Remarks:

Level of consumption reveals living standards of the people. The findings of the present study states that living standards of the people in the studied area is very poor. The area is backward economically and educationally. The high population growth rate, existence of early marriage, poverty illiteracy etc. are some characteristics of the area. The birth rate is high among the char people because of illiteracy and isolation geography of char areas from the mainland which is keeping them away from the modern world. Sex is the way of their amusement at night time where TV, Radio and such means can play a big role in their day to day life. Therefore, implementation of above policy implication on the present study might be effective in social change of the char people.

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