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Villagers' Economic Status in the Neighbourhood of A Thermal Power Project As Reflected By Their Assets – A Case Study of Kalisindh Thermal Power Project

Ms. Reeta Karra, Dr. P. N. Mishra, Dr. Pooja Jain

Assistant Engineer, Service Building, H-II, Second Floor, Kalisindh Thermal Power Project, Near village Undal, Rajasthan Rajya Vidyut Utpadan Nigam Limited, Jhalawar - 326023 (Raj.) India

Email: reetakarra@yahoo.com

Professor & Director, Deen Dayal kaushal Kendra, Institute of Management Studies Building, Devi Ahilya Vishwavidhyalay, Takshshila Campus, Khandwa Road, Indore – 452017 (M.P.) India

Email: professor_mishra@yahoo.com

Asst. Professor, International Institute of Professional Studies, Devi Ahilya Vishwavidhyalay, Takshshila Campus, Khandwa Road, Indore – 452017 (M.P.) India

Email: poojaiips@gmail.com

Abstract

When any project commissioned, it always have an impact on social and economical well being on people living in vicinity. Same is true for Kalisindh Thermal Power Project, which is constructed near village Undal in State Rajasthan. For construction of this power project land of nearby villages viz Devri, Motipura, Nimoda, Singhania and Undal was acquired. Assets owned by residents of these villages are to be analyzed to know their economic well being. A survey has been carried out on people living in these villages through a structured questionnaire to collect data. All villagers belongs almost same background; hence convenience sampling considered appropriate for collection of data. Statistical tools used for the analysis are frequency, percentage, simple arithmetic mean and ANOVA. With help of this study, it has been concluded that economic well being of villagers is not good enough to afford such household assets like washing machine, refrigerator, microwave, air conditioner etc. They cannot afford a luxurious life style.

Keywords: ANOVA, Convenience Sampling, Household-Assets, Social Life.

1. Introduction

Household assets play a very important role in our life. It helps in performing household chores faster. It also supports a luxurious life. Household assets are also indicator of economic well being of individuals and hence influence our social life.

Many assets like washing machine, Geyser, Mixer/Grinder/Food processor, microwave etc. are helpful for minimizing time consumed in doing the work manually or without using the assets. Assets like four wheeler, air conditioner, refrigerator etc. are used for living a luxurious life.

Filmer and Pritchett (2001), noted that asset-based measures depict an individual or a household's long-run economic status and therefore do not necessarily account for short-term fluctuations in economic well-being or economic shocks. They estimated the relationship between household wealth and children's school enrolment

Córdova (2008), stated that The Latin American Public Opinion Project (LAPOP) research

program relies heavily on basic measures of individual economic status. He focused in his study on measuring relative wealth using household indicators. For this he focused on a critical issue in the social sciences, namely how to obtain valid and reliable measures of personal economic wellbeing. His ultimate goal was to develop solid measures of individual economic status to assess the consequences of poverty and economic inequality for democratic political culture in Latin American and Caribbean countries.

Kalisindh thermal power plant is located near village Undal, in state Rajasthan. For construction of this power project land of five villages i.e. Devri, Motipura, Nimoda, Singhania and Undal were acquired, for which compensation was paid to villagers. A research on the socio-economic impact of Kalisindh thermal power project has been carrying out. As a part of this research, to know the economic well being of villagers, assets owned by villagers of these five villages has been analysed. This paper presents the findings.

2. Literature Review

Few reviews from available good deal of literature are presented here:-

Sivakumar (1978), discussed the possible future of different classes as indicated by their asset and indebtedness structures of the peasantry in Tamil Nadu.

Reardon et al. (1988), reported that transfers in the aftermath of the 1984 drought were only equivalent to three per cent of the losses for the poorest households in the Sahel. Recent events in East Asia during the recent crisis also exposed the limitations of informal insurance and self-insurance.

Morduch (1990), using the International Crops Research Institute for the Semi-Arid Tropics (ICRISAT) sample, showed that asset-poor households devote a larger share of land to safer traditional varieties of rice and castor than to riskier but high-return varieties.

Davies (1996), used term ‘coping strategies’ to describe strategies employed during crises, where coping suggests success in dealing with the crisis, while ‘adaption’ is a characteristic of a ‘vulnerable’ household, using ‘coping’ strategies as part of standard behaviour. Adaptive strategies are then defined as a permanent change in the mix of ways in which households make a living, irrespective of the year in question.

Dercon (1996), found that households with limited liquid asset (livestock) grow proportionately more sweet potatoes, a low-return, low risk crop in an area in Tanzania. A household with an average livestock holding has a proportion of land allocated to sweet potatoes which is 20 per cent smaller than for a household with no liquid assets. The return per adult is 25 per cent higher for the crop portfolio of the wealthiest group compared to the poorest quintile. Choosing a less risky crop portfolio has substantial consequences for incomes.

Dercon (1998), looked further at the evidence on whether activity choice towards high return activities in rural Tanzania is affected by entry constraints or by comparative advantage, and found the former far more relevant. Risk considerations matter as well, but only forcing the poorer households to enter into low return activities. This leads us to the next point.

Rose (1999), found that in rural India negative rainfall shocks are associated with higher boy and girl mortality rates in landless households, but not in households with lots of land.

Dercon and Krishnan (2000b), tested risk-sharing within rural households in Ethiopia. Adult nutrition is used to investigate whether individuals are able to smooth their consumption and within the household over the seasons.

Thakur et.al (2000-2001), analyzed rural poverty and income distribution. Analysis was based on an intensive survey (1996-97) in eight villages representing all agro-ecological regions of Bihar. Their results indicated that income distribution was less unequal in technologically 'developed villages' than in 'less developed villages'. Agriculture and/or rice income was more equally distributed than non-agriculture income. Thus, the diffusion of modern agricultural technology did not affect the distribution of agriculture income but rather reduced inequality of overall income distribution. Further, rural poverty was lower in technologically 'developed villages' than in 'less developed villages'.

Dercon (2001b), reported that, in a sample of rural households, 10 years after the famine, cattle

holdings were still only two-thirds of what they were just before the famine of the mid-1980s.

Dercon (2002), stated that high income risk is part of life in developing countries. Climatic risks, economic fluctuations, but also a large number of individual-specific shocks make these households vulnerable to serious hardship. He focued on the opportunities available to households to use risk-management and risk-coping strategies, and on the constraints on their effectiveness, by reviewing some of the recent literature on savings as insurance, income diversification and smoothing, and informal risk-sharing arrangements.

Thomas et al. (2004), Frankenberg (1999), Chaudhuri et al. (2002), stated that in Indonesia, consumption poverty increased substantially, but even more important were the reductions in household investment in health and education, affecting future generations.

Liu et.al. (2010), considered in their paper the urban village as a community of interest for urbanized villagers, a migrant settlement with low-rent housing, and an urban self-organized grassroots unit, respectively related to the ambiguous property rights, an informal rental market, and the vacuum of state regulation. The urban village is therefore viewed as an unregulated asset despite its unruliness and disorder.

Guo (2011), examined whether assets provide a buffer for low-income households to food insecurity in the face of income losses. He found as a result of the Two-Part Model analyses that household assets have a significant association with food security in both the full sample and the low-income sample. In the presence of household assets, income's effect on food security decreases. In addition, the significant interaction terms of income loss and household assets indicate that assets provide resources to smooth food consumption.

3. Objective

This study is devoted to a single objective of analysing assets owned by villagers living in vicinity of Kalisindh Thermal Power Project.

4. Rationale

Kalisindh Thermal Power Project is located near village Undal, in state Rajasthan. Few more villages are also situated in neighbouring area of this Thermal Power Project. No study has been carried out to find out assets owned by villagers of these villages. This research is to know the economic well being of the villagers by analyzing assets owned by people living in villages located near to the Kalisindh Thermal Power Project. The researcher has gone through tremendous amount of literature available related to this field of study but very little research in this field is carried out till now. This study is an attempt to plug this gap.

5. Hypothesis

Hypothesis framed and tested in the study are mentioned as under:-

H_{01}: "There is no significant difference among the villagers with respect to household assets owned by the villagers".

H_{02}: "There is no significant difference among the villagers with respect to asset owned i.e. tape recorder".

H_{03}: "There is no significant difference among the villagers with respect to asset owned i.e. CD player".

H_{04}: "There is no significant difference among the villagers with respect to asset owned i.e. DVD player".

H_{05}: "There is no significant difference among the villagers with respect to asset owned i.e. Two Wheeler".

H_{06}: "There is no significant difference among the villagers with respect to asset owned i.e. Four Wheeler".

H_{07}: "There is no significant difference among the villagers with respect to asset owned i.e. geyser".

H_{08}: "There is no significant difference among the villagers with respect to asset owned i.e. mixer/grinder/food processor".

H_{09}: "There is no significant difference among the villagers with respect to asset owned i.e. air cooler".

H_{10}: "There is no significant difference among the villagers with respect to asset owned i.e. air conditioner".

H_{11}: "There is no significant difference among the villagers with respect to asset owned i.e. washing machine".

H_{12}: "There is no significant difference among the villagers with respect to asset owned i.e. refrigerator".

H_{13}: "There is no significant difference among the villagers with respect to asset owned i.e. microwave".

H_{14}: "There is no significant difference among the villagers with respect to asset owned i.e. computer/laptop".

6. Research Methodology

The type of research used here is descriptive in nature. A survey of people living in five villages i.e. Devri, Motipura, Nimoda, Singhania and Undal have been carried out by filling a structured questionnaire. All the villagers are almost on the same background; hence convenience sampling considered appropriate for selection of villagers for this particular study. Reliability analysis was done to identify internal consistency of the variables. Table – 1 shows Cronbach's alpha value of the scale, which is greater than 0.7. This shows adequate internal consistency. Statistical tools used for the analysis are frequency, percentage, simple arithmetic mean and ANOVA.

7. Data Analysis and Findings

Data Analysis has giving the following results:-

7.1 Household assets owned by the villagers

Table – 2 show that most of people in all five villages own Two Wheeler while very few people own Four Wheeler in these villages. Many people of village Motipura and Singhania own assets like Mixer/Grinder/Food Processor, Air Cooler and Refrigerator at their home while only very few people of villages Devri, Nimaoda and Undal own such type of assets at their home. It infers that many residents of village Motipura and Singhania are aware about utility of such house hold assets; also their economical well being is good enough to afford such assets. Very few people of village Singhania and Undal own assets like Geyser, Washing machine and computer / Laptop at their home. It infers that very few residents of these villages can afford such expensive assets. No one in all five villages owns assets like CD player, Air Conditioner and microwave at their home. Still residents of villages are not having a very good economic condition to afford assets required for living a luxurious life.

8. Interpretation of ANOVA

Interpretation of the ANOVA table is described as below:-

8.1.Household Assets owned by the villagers

Table – 3 shows that f value of interaction between the villages and household assets owned by the villagers is 4.188 with degree of freedom 4, which is significant at the 0.01 level. It means that there is significant difference in the villagers with respect to household assets owned by the villagers. In the light of this the null hypothesis namely "There is no significant difference among the villagers with respect to household assets owned by the villagers" is rejected.

Further observations from table – 4 are as follows:

i) Significant difference is found between the villagers of village Devri and Undal at 0.05 level. Mean score of village Undal is higher than that of Devri, so it can be concluded that more residents in village Devri own household assets.

ii) Significant difference is found between the villagers of village Motipura and Nimoda at 0.01 level. Mean score of village Nimoda is higher than that of Motipura, so it can be concluded that more residents in village Motipura own household assets.

iii) Significant difference is found between the villagers of village Motipura and Undal at 0.01 level. Mean score of village Undal is higher than that of Motipura, so it can be concluded that more residents in village Motipura own household assets.

iv) Significant difference is found between the villagers of village Nimoda and Singhania at 0.05 level. Mean score of village Nimoda is higher than that of Singhania, so it can be concluded that more residents in village Singhania own household assets.

v) Significant difference is found between the villagers of village Singhania and Undal at 0.01 level. Mean score of village Undal is higher than that of Singhania, so it can be concluded that more residents in village Singhania own household assets.

8.2.Asset owned i.e. Tape recorder

Table – 3 shows that f value of interaction between the village and asset owned i.e. tape recorder is 0.659 with degree of freedom 4, which is not significant. It means that there is no significant difference in the villagers with respect to asset owned i.e. tape recorder. In the light of this the null hypothesis namely "There is no significant difference among the villagers with respect to asset owned i.e. tape recorder" is not rejected.

8.3. Asset owned i.e. CD Player

Table – 3 shows that f value of interaction between the village and asset owned i.e. CD player is negligible, hence insignificant. It means that there is no significant difference in the villagers with respect to asset owned i.e. CD player. In the light of this the null hypothesis namely "There is no significant difference among the villagers with respect to asset owned i.e. CD player" is not rejected.

8.4.Asset owned i.e. DVD Player

Table – 3 shows that f value of interaction between the village and asset owned i.e. DVD player is 1.097 with degree of freedom 4, which is not significant. It means that there is no significant difference in the villagers with respect to asset owned i.e. DVD player. In the light of this the null hypothesis namely "There is no significant difference among the villagers with respect to asset owned i.e. DVD player" is not rejected.

8.5.Asset owned i.e. Two Wheeler

Table – 3 shows that f value of interaction between the villages and asset owned i.e. Two Wheeler is 3.035 with degree of freedom 4, which is significant at the 0.05 level. It means that there is significant difference in the villagers with respect to asset owned i.e. Two Wheeler. In the light of this the null hypothesis namely "There is no significant difference among the villagers with respect to asset owned i.e. Two Wheeler" is rejected.

Further observations from table – 4 are as follows:

i) Significant difference is found between the villagers of village Motipura and Nimoda at 0.05 level. Mean score of village Nimoda is higher than that of Motipura, so it can be concluded that more residents in village Motipura own Two Wheeler.

ii) Significant difference is found between the villagers of village Motipura and Undal at 0.01 level. Mean score of village Undal is higher than that of Motipura, so it can be concluded that more residents in village Motipura own Two Wheeler.

iii) Significant difference is found between the villagers of village Singhania and Undal at 0.01 level. Mean score of village Undal is higher than that of Singhania, so it can be concluded that more residents in village Singhania own Two Wheeler.

8.6. Asset owned i.e. Four Wheeler

Table – 3 shows that f value of interaction between the village and asset owned i.e. Four Wheeler is 0.800 with degree of freedom 4, which is not significant. It means that there is no significant difference in the villagers with respect to asset owned i.e. Four Wheeler. In the light of this the null hypothesis namely "There is no significant difference among the villagers with respect to asset owned i.e. Four Wheeler" is not rejected.

8.7.Asset owned i.e. Geyser

Table – 3 shows that f value of interaction between the village and asset owned i.e. geyser is 1.305 with degree of freedom 4, which is not significant. It means that there is no significant difference in the villagers with respect to asset owned i.e. geyser. In the light of this the null hypothesis namely "There is no significant difference among the villagers with respect to asset owned i.e. geyser" is not rejected.

8.8. Asset owned i.e. Mixer/Grinder/Food Processor

Table – 3 shows that f value of interaction between the villages and asset owned i.e. mixer/grinder/food processor is 9.320 with degree of freedom 4, which is significant at the 0.01 level. It means that there is significant difference in the villagers with respect to asset owned i.e. mixer/grinder/food processor. In the light of this the null hypothesis namely "There is no significant difference among the villagers with respect to asset owned i.e. mixer/grinder/food processor" is rejected.

Further observations from table – 4 are as follows:

i) Significant difference is found between the villagers of village Devri and Motipura at 0.01 level. Mean score of village Devri is higher than that of Motipura, so it can be concluded that more residents in village Motipura own mixer/grinder/food processor.

ii) Significant difference is found between the villagers of village Devri and Singhania at 0.01 level. Mean score of village Devri is higher than that of Singhania, so it can be concluded that more residents in village Singhania own mixer/grinder/food processor.

iii) Significant difference is found between the villagers of village Motipura and Nimoda at 0.01 level. Mean score of village Nimoda is higher than that of Motipura, so it can be concluded that more residents in village Motipura own mixer/grinder/food processor.

iv) Significant difference is found between the villagers of village Motipura and Undal at 0.01 level. Mean score of village Undal is higher than that of Motipura, so it can be concluded that more residents in village Motipura own mixer/grinder/food processor.

v) Significant difference is found between the villagers of village Nimoda and Singhania at 0.01 level. Mean score of village Nimoda is higher than that of Singhania, so it can be concluded that more residents in village Singhania own mixer/grinder/food processor.

vi) Significant difference is found between the villagers of village Singhania and Undal at 0.01 level. Mean score of village Undal is higher than that of Singhania, so it can be concluded that more residents in village Singhania own mixer/grinder/food processor.

8.9. Asset owned i.e. Air Cooler

Table – 3 shows that f value of interaction between the villages and asset owned i.e. air cooler is 6.626 with degree of freedom 4, which is significant at the 0.01 level. It means that there is significant difference in the villagers with respect to asset owned i.e. air cooler. In the light of this the null hypothesis namely "There is no significant difference among the villagers with respect to asset owned i.e. air cooler" is rejected.

Further observations from table – 4 are as follows:

i) Significant difference is found between the villagers of village Devri and Motipura at 0.01 level. Mean score of village Devri is higher than that of Motipura, so it can be concluded that more residents in village Motipura own air cooler.

ii) Significant difference is found between the villagers of village Devri and Singhania at 0.05 level. Mean score of village Devri is higher than that of Singhania, so it can be concluded that more residents in village Singhania own air cooler.

iii) Significant difference is found between the villagers of village Motipura and Nimoda at 0.01 level. Mean score of village Nimoda is higher than that of Motipura, so it can be concluded that more residents in village Motipura own air cooler.

iv) Significant difference is found between the villagers of village Motipura and Undal at 0.01 level. Mean score of village Undal is higher than that of Motipura, so it can be concluded that more residents in village Motipura own air cooler.

v) Significant difference is found between the villagers of village Nimoda and Singhania at 0.01 level. Mean score of village Nimoda is higher than that of Singhania, so it can be concluded that more residents in village Singhania own air cooler.

8.10. Asset owned i.e. Air Conditioner

Table – 3 shows that f value of interaction between the village and asset owned i.e. Air Conditioner is negligible, hence insignificant. It means that there is no significant difference in the villagers with respect to asset owned i.e. Air Conditioner. In the light of this the null hypothesis namely "There is no significant difference among the villagers with respect to asset owned i.e. Air Conditioner" is not rejected.

8.11. Asset owned i.e. Washing Machine

Table – 3 shows that f value of interaction between the villages and asset owned i.e. washing machine is 30162 with degree of freedom 4,

which is significant at the 0.05 level. It means that there is significant difference in the villagers with respect to asset owned i.e. washing machine. In the light of this the null hypothesis namely "There is no significant difference among the villagers with respect to asset owned i.e. washing machine" is rejected.

Further observations from table – 4 are as follows:

i) Significant difference is found between the villagers of village Devri and Singhania at 0.01 level. Mean score of village Devri is higher than that of Singhania, so it can be concluded that more residents in village Singhania own washing machine.

ii) Significant difference is found between the villagers of village Motipura and Singhania at 0.01 level. Mean score of village Motipura is higher than that of Singhania, so it can be concluded that more residents in village Singhania own washing machine.

iii) Significant difference is found between the villagers of village Nimoda and Singhania at 0.01 level. Mean score of village Nimoda is higher than that of Singhania, so it can be concluded that more residents in village Singhania own washing machine.

iv) Significant difference is found between the villagers of village Singhania and Undal at 0.05 level. Mean score of village Undal is higher than that of Singhania, so it can be concluded that more residents in village Singhania own washing machine.

8.12. Asset owned i.e. Refrigerator

Table – 3 shows that f value of interaction between the villages and asset owned i.e. refrigerator is 11.899 with degree of freedom 4, which is significant at the 0.01 level. It means that there is significant difference in the villagers with respect to asset owned i.e. refrigerator. In the light of this the null hypothesis namely "There is no significant difference among the villagers with respect to asset owned i.e. refrigerator" is rejected.

Further observations from table – 4 are as follows:

i) Significant difference is found between the villagers of village Devri and Motipura at 0.01 level. Mean score of village Devri is higher than that of Motipura, so it can be concluded that more residents in village Motipura own refrigerator.

ii) Significant difference is found between the villagers of village Devri and Singhania at 0.01 level. Mean score of village Devri is higher than that of Singhania, so it can be concluded that more villagers in village Singhania own refrigerator.

iii) Significant difference is found between the villagers of village Motipura and Nimoda at 0.01 level. Mean score of village Nimoda is higher than that of Motipura, so it can be concluded that more residents in village Motipura own refrigerator.

iv) Significant difference is found between the villagers of village Motipura and Singhania at 0.05 level. Mean score of village Singhania is higher than that of Motipura, so it can be concluded that more residents in village Motipura own refrigerator.

v) Significant difference is found between the villagers of village Motipura and Undal at 0.01 level. Mean score of village Undal is higher than that of Motipura, so it can be concluded that more residents in village Motipura own refrigerator.

vi) Significant difference is found between the villagers of village Nimoda and Singhania at 0.01 level. Mean score of village Nimoda is higher than that of Singhania, so it can be concluded that more residents in village Singhania own refrigerator.

vii) Significant difference is found between the villagers of village Singhania and Undal at 0.01 level. Mean score of village Undal is higher than that of Singhania, so it can be concluded that more residents in village Singhania own refrigerator.

8.13. Asset owned i.e. Microwave

Table – 3 shows that f value of interaction between the village and asset owned i.e. Microwave is negligible, hence insignificant. It means that there is no significant difference in the villagers with respect to asset owned i.e. Microwave. In the light of this the null hypothesis namely "There is no significant difference among

the villagers with respect to asset owned i.e. Microwave" is not rejected.

8.14. Asset owned i.e. Computer/Laptop

Table – 3 shows that f value of interaction between the village and asset owned i.e. computer/laptop is 0.962 with degree of freedom 4, which is not significant. It means that there is no significant difference in the villagers with respect to asset owned i.e. computer/laptop. In the light of this the null hypothesis namely "There is no significant difference among the villagers with respect to asset owned i.e. computer/laptop" is not rejected.

9. Conclusion and Suggestions

Only few villagers of village Motipura and Singhania and very few villagers of village Devri, Nimoda and Undal own only few household assets to fulfil their daily requirement. It shows their economic well being is still not in position to afford such household assets and lives a luxurious life. Also people living in these villages are not much aware about utility of such household assets, hence working in a conventional manner.

NGOs working for social development of people as well as agencies working for rural development shall workout the situation and propose some plans for improving their economic status and elevate their living standard.

10. Limitations of the Study

The study has following major limitations:-

- The study is limited to the people living in villages located near to the Kalisindh Thermal Power Plant only; therefore findings may not be considered valid for other areas. However, it may indicate some common points about economic well being of villagers.
- Non probabilistic Convenience sampling has been used for collecting primary data from villagers for the study and it has its own limitations.
- Results cannot be generalized.

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Appendix

Table – 1: Reliability Statistics

Name of Village	Cronbach Alpha
Devri	0.735
Motipura	0.771
Nimoda	0.724
Singhania	0.757
Undal	0.809

Table – 2: Assets Owned

Table 2A: Village Devri

Assets	Yes (%)	No (%)
Household Assets owned by villagers	68	32
Asset i.e. Tape Recorder	2	98
Asset i.e. CD Player	0	100
Asset i.e. DVD Player	0	100
Asset i.e. Two Wheeler	60	40
Asset i.e. Four Wheeler	4	96
Asset i.e. Geyser	0	100
Asset i.e. Mixer / Grinder/ Food Processor	6	94
Asset i.e. Air Cooler	20	80
Asset i.e. Air conditioner	0	100
Asset i.e. Washing Machine	0	100

Asset i.e. Refrigerator	8	92
Asset i.e. Microwave	0	100
Asset i.e. Computer / Laptop	2	98

Table 2B: Village Motipura

Assets	Yes (%)	No (%)
Household Assets owned by villagers	77	23
Asset i.e. Tape Recorder	0	100
Asset i.e. CD Player	0	100
Asset i.e. DVD Player	2	98
Asset i.e. Two Wheeler	75	25
Asset i.e. Four Wheeler	6	94
Asset i.e. Geyser	0	100
Asset i.e. Mixer / Grinder/ Food Processor	40	60
Asset i.e. Air Cooler	53	47
Asset i.e. Air conditioner	0	100
Asset i.e. Washing Machine	0	100
Asset i.e. Refrigerator	49	51
Asset i.e. Microwave	0	100
Asset i.e. Computer / Laptop	2	98

Table 2C: Village Nimoda

Assets	Yes (%)	No (%)
Household Assets owned by villagers	52	48
Asset i.e. Tape Recorder	0	100
Asset i.e. CD Player	0	100
Asset i.e. DVD Player	0	100
Asset i.e. Two Wheeler	52	48
Asset i.e. Four Wheeler	2	98
Asset i.e. Geyser	0	100
Asset i.e. Mixer / Grinder/ Food Processor	6	94
Asset i.e. Air Cooler	11	89
Asset i.e. Air conditioner	0	100
Asset i.e. Washing Machine	0	100
Asset i.e. Refrigerator	4	96
Asset i.e. Microwave	0	100
Asset i.e. Computer / Laptop	0	100

Table 2D: Village Singhania

Assets	Yes (%)	No (%)
Household Assets owned by villagers	74	26
Asset i.e. Tape Recorder	0	100
Asset i.e. CD Player	0	100
Asset i.e. DVD Player	0	100
Asset i.e. Two Wheeler	70	30
Asset i.e. Four Wheeler	10	90
Asset i.e. Geyser	4	96

Asset i.e. Mixer / Grinder/ Food Processor	34	66
Asset i.e. Air Cooler	38	62
Asset i.e. Air conditioner	0	100
Asset i.e. Washing Machine	8	92
Asset i.e. Refrigerator	32	68
Asset i.e. Microwave	0	100
Asset i.e. Computer / Laptop	6	94

Table 2E: Village Undal

Assets	Yes (%)	No (%)
Household Assets owned by villagers	47	53
Asset i.e. Tape Recorder	2	98
Asset i.e. CD Player	0	100
Asset i.e. DVD Player	0	100
Asset i.e. Two Wheeler	47	53
Asset i.e. Four Wheeler	5	95
Asset i.e. Geyser	2	98
Asset i.e. Mixer / Grinder/ Food Processor	12	88
Asset i.e. Air Cooler	27	73
Asset i.e. Air conditioner	0	100
Asset i.e. Washing Machine	2	98
Asset i.e. Refrigerator	13	87
Asset i.e. Microwave	0	100
Asset i.e. Computer / Laptop	5	95

Table – 3: ANOVA

		Sum of Squares	Df	Mean Square	F	Sig.
1. Household Assets owned by villagers	Between Groups	3.738	4	.934	4.188	.003
	Within Groups	55.337	248	.223		
	Total	59.075	252			
2. Asset owned i.e. Tape Recorder	Between Groups	.021	4	.005	.659	.621
	Within Groups	1.963	248	.008		
	Total	1.984	252			
3. Asset owned i.e. CD Player	Between Groups	.000	4	.000	.	.
	Within Groups	.000	248	.000		
	Total	.000	252			
4. Asset owned i.e. DVD Player	Between Groups	.017	4	.004	1.097	.358
	Within Groups	.979	248	.004		
	Total	.996	252			
5. Asset owned i.e. Two Wheeler	Between Groups	2.832	4	.708	3.035	.018
	Within Groups	57.848	248	.233		
	Total	60.680	252			
6. Asset owned i.e. Four Wheeler (Car/Jeep)	Between Groups	.169	4	.042	.800	.526
	Within Groups	13.057	248	.053		
	Total	13.225	252			
7. Asset owned i.e. Geyser	Between Groups	.061	4	.015	1.305	.269
	Within Groups	2.903	248	.012		

		Total	2.964	252			
8.	Asset owned i.e. Mixer/Grinder/Food Processor	Between Groups	5.163	4	1.291	9.320	.000
		Within Groups	34.347	248	.138		
		Total	39.510	252			
9.	Asset owned i.e. Air Cooler	Between Groups	5.095	4	1.274	6.626	.000
		Within Groups	47.672	248	.192		
		Total	52.767	252			
10.	Asset owned i.e. Air Conditioner	Between Groups	.000	4	.000	.	.
		Within Groups	.000	248	.000		
		Total	.000	252			
11.	Asset owned i.e. Washing Machine	Between Groups	.238	4	.059	3.162	.015
		Within Groups	4.663	248	.019		
		Total	4.901	252			
12.	Asset owned i.e. Refrigerator	Between Groups	6.746	4	1.687	11.899	.000
		Within Groups	35.151	248	.142		
		Total	41.897	252			
13.	Asset owned i.e. Microwave	Between Groups	.000	4	.000	.	.
		Within Groups	.000	248	.000		
		Total	.000	252			
14.	Asset owned i.e. Computer/Laptop	Between Groups	.118	4	.030	.962	.429
		Within Groups	7.629	248	.031		
		Total	7.747	252			

Table – 4: Post Hoc Test
Multiple Comparisons

LSD

Dependent Variable	(I) Village Name	(J) Village Name	Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval	
						Lower Bound	Upper Bound
1. Household Assets owned by villagers	Devri	Motipura	.08596	.09597	.371	-.1031	.2750
		Nimoda	-.15826	.09651	.102	-.3483	.0318
		Singhania	.06000	.09447	.526	-.1261	.2461
		Undal	-.21333*	.09045	.019	-.3915	-.0352
	Motipura	Devri	-.08596	.09597	.371	-.2750	.1031
		Nimoda	-.24422*	.09797	.013	-.4372	-.0513
		Singhania	-.02596	.09597	.787	-.2150	.1631
		Undal	-.29929*	.09201	.001	-.4805	-.1181
	Nimoda	Devri	.15826	.09651	.102	-.0318	.3483
		Motipura	.24422*	.09797	.013	.0513	.4372
		Singhania	.21826*	.09651	.025	.0282	.4083
		Undal	-.05507	.09257	.552	-.2374	.1273
	Singhania	Devri	-.06000	.09447	.526	-.2461	.1261
		Motipura	.02596	.09597	.787	-.1631	.2150
		Nimoda	-.21826*	.09651	.025	-.4083	-.0282
		Undal	-.27333*	.09045	.003	-.4515	-.0952
	Undal	Devri	.21333*	.09045	.019	.0352	.3915
		Motipura	.29929*	.09201	.001	.1181	.4805
		Nimoda	.05507	.09257	.552	-.1273	.2374

			Singhania	.27333*	.09045	.003	.0952	.4515
		Devri	Motipura	.14468	.09812	.142	-.0486	.3379
			Nimoda	-.07826	.09867	.428	-.2726	.1161
			Singhania	.10000	.09659	.302	-.0902	.2902
			Undal	-.13333	.09248	.151	-.3155	.0488
		Motipura	Devri	-.14468	.09812	.142	-.3379	.0486
			Nimoda	-.22294*	.10017	.027	-.4202	-.0257
			Singhania	-.04468	.09812	.649	-.2379	.1486
			Undal	-.27801*	.09408	.003	-.4633	-.0927
2.	Asset owned i.e. Two Wheeler	Nimoda	Devri	.07826	.09867	.428	-.1161	.2726
			Motipura	.22294*	.10017	.027	.0257	.4202
			Singhania	.17826	.09867	.072	-.0161	.3726
			Undal	-.05507	.09465	.561	-.2415	.1313
		Singhania	Devri	-.10000	.09659	.302	-.2902	.0902
			Motipura	.04468	.09812	.649	-.1486	.2379
			Nimoda	-.17826	.09867	.072	-.3726	.0161
			Undal	-.23333*	.09248	.012	-.4155	-.0512
		Undal	Devri	.13333	.09248	.151	-.0488	.3155
			Motipura	.27801*	.09408	.003	.0927	.4633
			Nimoda	.05507	.09465	.561	-.1313	.2415
			Singhania	.23333*	.09248	.012	.0512	.4155
		Devri	Motipura	.34426*	.07561	.000	.1953	.4932
			Nimoda	.00522	.07603	.945	-.1445	.1550
			Singhania	.28000*	.07443	.000	.1334	.4266
			Undal	.05667	.07126	.427	-.0837	.1970
		Motipura	Devri	-.34426*	.07561	.000	-.4932	-.1953
			Nimoda	-.33904*	.07718	.000	-.4911	-.1870
			Singhania	-.06426	.07561	.396	-.2132	.0847
			Undal	-.28759*	.07249	.000	-.4304	-.1448
3.	Asset owned i.e. Mixer/Grinder/Food Processor	Nimoda	Devri	-.00522	.07603	.945	-.1550	.1445
			Motipura	.33904*	.07718	.000	.1870	.4911
			Singhania	.27478*	.07603	.000	.1250	.4245
			Undal	.05145	.07293	.481	-.0922	.1951
		Singhania	Devri	-.28000*	.07443	.000	-.4266	-.1334
			Motipura	.06426	.07561	.396	-.0847	.2132
			Nimoda	-.27478*	.07603	.000	-.4245	-.1250
			Undal	-.22333*	.07126	.002	-.3637	-.0830
		Undal	Devri	-.05667	.07126	.427	-.1970	.0837
			Motipura	.28759*	.07249	.000	.1448	.4304
			Nimoda	-.05145	.07293	.481	-.1951	.0922
			Singhania	.22333*	.07126	.002	.0830	.3637
4.	Asset owned i.e. Air Cooler	Devri	Motipura	.33191*	.08908	.000	.1565	.5074
			Nimoda	-.09130	.08957	.309	-.2677	.0851
			Singhania	.18000*	.08769	.041	.0073	.3527
			Undal	.06667	.08395	.428	-.0987	.2320
		Motipura	Devri	-.33191*	.08908	.000	-.5074	-.1565

			Nimoda	-.42322*	.09093	.000	-.6023	-.2441
			Singhania	-.15191	.08908	.089	-.3274	.0235
			Undal	-.26525*	.08540	.002	-.4335	-.0970
		Nimoda	Devri	.09130	.08957	.309	-.0851	.2677
			Motipura	.42322*	.09093	.000	.2441	.6023
			Singhania	.27130*	.08957	.003	.0949	.4477
			Undal	.15797	.08592	.067	-.0113	.3272
		Singhania	Devri	-.18000*	.08769	.041	-.3527	-.0073
			Motipura	.15191	.08908	.089	-.0235	.3274
			Nimoda	-.27130*	.08957	.003	-.4477	-.0949
			Undal	-.11333	.08395	.178	-.2787	.0520
		Undal	Devri	-.06667	.08395	.428	-.2320	.0987
			Motipura	.26525*	.08540	.002	.0970	.4335
			Nimoda	-.15797	.08592	.067	-.3272	.0113
			Singhania	.11333	.08395	.178	-.0520	.2787
		Devri	Motipura	.00000	.02786	1.000	-.0549	.0549
			Nimoda	.00000	.02802	1.000	-.0552	.0552
			Singhania	.08000*	.02743	.004	.0260	.1340
			Undal	.01667	.02626	.526	-.0351	.0684
		Motipura	Devri	.00000	.02786	1.000	-.0549	.0549
			Nimoda	.00000	.02844	1.000	-.0560	.0560
			Singhania	.08000*	.02786	.004	.0251	.1349
			Undal	.01667	.02671	.533	-.0359	.0693
5.	Asset owned i.e. Washing Machine	Nimoda	Devri	.00000	.02802	1.000	-.0552	.0552
			Motipura	.00000	.02844	1.000	-.0560	.0560
			Singhania	.08000*	.02802	.005	.0248	.1352
			Undal	.01667	.02687	.536	-.0363	.0696
		Singhania	Devri	-.08000*	.02743	.004	-.1340	-.0260
			Motipura	-.08000*	.02786	.004	-.1349	-.0251
			Nimoda	-.08000*	.02802	.005	-.1352	-.0248
			Undal	-.06333*	.02626	.017	-.1151	-.0116
		Undal	Devri	-.01667	.02626	.526	-.0684	.0351
			Motipura	-.01667	.02671	.533	-.0693	.0359
			Nimoda	-.01667	.02687	.536	-.0696	.0363
			Singhania	.06333*	.02626	.017	.0116	.1151
		Devri	Motipura	.40936*	.07649	.000	.2587	.5600
			Nimoda	-.03652	.07692	.635	-.1880	.1150
			Singhania	.24000*	.07530	.002	.0917	.3883
			Undal	.05333	.07209	.460	-.0887	.1953
6.	Asset owned i.e. Refrigerator	Motipura	Devri	-.40936*	.07649	.000	-.5600	-.2587
			Nimoda	-.44588*	.07808	.000	-.5997	-.2921
			Singhania	-.16936*	.07649	.028	-.3200	-.0187
			Undal	-.35603*	.07333	.000	-.5005	-.2116
		Nimoda	Devri	.03652	.07692	.635	-.1150	.1880
			Motipura	.44588*	.07808	.000	.2921	.5997
			Singhania	.27652*	.07692	.000	.1250	.4280

		Undal	.08986	.07378	.224	-.0555	.2352
	Singhania	Devri	-.24000*	.07530	.002	-.3883	-.0917
		Motipura	.16936*	.07649	.028	.0187	.3200
		Nimoda	-.27652*	.07692	.000	-.4280	-.1250
		Undal	-.18667*	.07209	.010	-.3287	-.0447
	Undal	Devri	-.05333	.07209	.460	-.1953	.0887
		Motipura	.35603*	.07333	.000	.2116	.5005
		Nimoda	-.08986	.07378	.224	-.2352	.0555
		Singhania	.18667*	.07209	.010	.0447	.3287

*. The mean difference is significant at the 0.05 level.