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Social Dynamics of Non-farm Economy

A Study of Two “Rural” Settlements of Madhubani District, Bihar

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Executive Summary

This Report is based on a field study of two large settlements, Satghara (a Census Town) and Bhagwatipur (a rural cluster with 10,000 plus population) in the Madhubani district of Bihar. A large proportion of the working population in both the settlements is primarily employed in non-farm economic activities, more than 75 percent in Satghara and nearly 35 percent in Bhagwatipur.

The study explores the social dynamics of the “rural” non-farm economy by empirically mapping non-farm occupations in both the settlements. It examines the dynamics of caste, community and gender within the social organization of the non-farm economy in terms of their economic and social hierarchies and the differential incomes and status they provide. The study also looks at the relationship of the local non-farm economy with patterns of outmigration. It further attempts to understand the manner in which the changes in the regional structures of power and domination have influenced the local economic processes and are being influenced by them with a specific focus on the non-farm economy in the two setting. The study also attempts an assessment of the possible development and urbanizing effects of the rather rapid growth of non-farm economy in rural Madhubani.

Fieldwork for the study was completed during the second half of 2014. It included a survey of 300 respondents engaged in non-farm occupations, qualitative interviews with relevant informants and case studies of localities in the two settlements and of different occupations. For the purpose of this study, we treated all those economic activities that did not primarily involve direct employment in agriculture, i.e. cultivation of land, as ‘non-farm’.

As is the case with most rural settlements in India, the households across both the settlements are divided into a wide range of caste groups and communities. Caste based communities mostly live in their own localities, known as *tolas* or *paras*. The *tolas* are also named after the titles of the community. While some localities do have mixed-caste inhabitant populations, they are few. This was particularly so with the Dalit and Muslim localities.

We were able to identify a total of 1,680 individuals employed in different categories of non-farm activities, of which 1,384 were in Satghara and another 296 in Bhagwatipur. A large majority of the non-farm activities are typically individual centric and self-owned enterprises. Those engaged in these activities are relatively young men, below the age of 45 (76%) and many of them have had the experience of working outside the state as migrant workers (48%). The main findings of the report are summarized below.

Non-farm preferred to on-farm occupations. The growing density of population in the region, fragmented land holdings and the uncertainty caused by frequent floods and drought, abetted by a lack of investments in building agricultural infrastructure by the state, has resulted in agriculture no longer being a viable occupation for a large majority of the rural population. Agriculture has also declined socially. As is the case with most other regions of the country, younger generations, even in families where the land holdings are large, no longer view agriculture as an aspirational occupation. The political churning that the region has experienced over the last three decades has also made agriculturally dominant groups marginal to the local politics and power structure.

More than 60 percent of those who reported being currently engaged in a non-farm activity are first generation workers, i.e. their fathers and other members of the family from the generation prior to them were either employed in agriculture or in a traditional caste based occupation. Only 10 percent of survey respondents wanted their children to take up agricultural cultivation as an occupation with 90 percent expressing a preference for non-farm occupations.

A wide range of different non-farm occupations - more than 50 - were identified. Appendix 1 gives a detailed listing of non-farm occupations identified across both settlements and Appendix 2 gives a descriptive account of such occupations. A large majority of the non-farm activities are typically individual centric and self-owned enterprises with only 3 percent of respondents reporting their status as employed workers. A majority (51 percent) of them work from rented premises, with 24 percent owning the establishment premises they work from and the rest (25 percent) working from temporary structures with no formal title or ownership.

Most of the respondents reported starting a non-farm activity because it made sense to them as a possible source of employment. Many of them did so either because it was their family business (30 percent) or they had been exposed to it during their work outside the village (nearly 15 percent) and many others reported assessing that they simply had no other options for employment (12.3 percent) or that there was a local need for the business they initiated (28.7 percent).

The recent expansion of road and communication networks, mostly after the turn of the century, has played an important role in the growth of the local non-farm economy. Not only are towns like Madhubani well connected to the state capital and other towns of the region through good quality highways, rural settlements in the region are also well connected through *pucca* roads. Cell phones and digital networks have also reached the interiors of Bihar. Besides

making physical movement and communication possible, they also make migration convenient and easier.

But non-farm occupations observed continue to be informal and subsistent in nature and scale. A large majority of our respondent across communities and caste reported near subsistence level incomes from their enterprises. From the total sample, only 12 percent reported earning more than 10,000 rupees per month, which diminishes for specific caste/community groups. 70 percent of the SC respondents and 61.6 percent of the Muslim respondents reported a monthly income of less than Rs. 7,500 per month (See Table 22). 75 percent of respondents do not want their children to take up the same occupation as them.

The local non-farm economy is not based on modern technology, except where technology itself is a source of employment, such as cell phone repair shops. Even in such cases, their social organization remains low-skill based and almost universally informal. Even those dealing with sectors like modern medicine are likely to be working without any formal qualifications and licenses from the relevant departments.

Modern manufacturing is completely absent in both settlements. Manufacturing establishments, where they exist (bhujia-puffed rice, jewelry, brick kiln, trunk making) are traditional and small-scale activities that mostly use manual labor and only occasionally mechanical and do not use electric power. They neither generate a significant volume of employment nor require a high volume of investment. By the way of their appearance and configuration too, the operation of these non-farm activities in rural Madhubani retain the semblance of the 'rural' i.e. a site for the reproduction and sustenance of cheap labour, largely catering to local requirements. This is in keeping with state-level data showing minimal industrial growth in the state over the past three decades while the rural non-farm economy has grown almost at par with the pace at the national level.

Non-farm economy is largely a male enterprise, with women making for a miniscule proportion of the total employment in the category. Women engaged in the non-farm economy tend to be employed in low-income occupations and reported lower income levels than men. The number of women owning and managing a non-farm enterprise on their own is not more than 4 percent of the entire universe (we expanded our sample of women respondents). Those women engaged in non-farm economy tend to work in occupations that are either traditionally identified with women, such as bangle making, or in occupations that involve serving exclusively or primarily women, such as tailoring or running a beauty parlor for women or vegetable vending. Some of them also "help" their men but they tend to be "invisible".

The income levels reported by women tend to be lower than men. Nearly one fourth (22.2 percent) of total women respondents report a monthly income of less than Rs. 2,500 as compared to only 8 percent of male respondents. None of the women respondents in either of the markets reported a monthly income higher than Rs. 10,000 per month whereas 13.6 percent of the male respondents did. On the whole, of the women reporting participation in the non-farm economy, 45 percent report earning less than Rs. 5,000 per month

Caste and community affiliations still play a determining factor in types of non-farm occupations of respondents. Community-specific exclusions can be observed in specific non-farm categories. Active discrimination in relation to certain occupations and differentials across non-farm occupations on key indicators such as amount invested in enterprise, monthly income and ownership of assets were also observed. One of the obvious underlying assumptions about the social dimension of economic change in the process of a shift from farm to non-farm economic activity is the process of “secularization” or “modernization” of occupational identities. While the traditional agrarian economy is structured around caste, non-farm economy is usually seen as more likely to be a matter of individual choice and ability.

This, however, does not seem to be the case. The social organization of different occupations largely remains structured around caste and community. Community and caste diversity exists only in certain categories of non-farm occupations. These include activities such as cell phone repair, modern electronic and communication related services, vehicle repair, medicine-related occupations, vegetable and fruit sellers and drivers/transport. Here too, we can easily observe community specific exclusions in some of the occupational categories. For example, there is no SC respondent in information technology, cell phones or communication related occupations. Similarly, we find very few Muslims, SCs or women in relatively modern categories or high investment oriented occupations, such as those related to medicine and health, education or construction and hardware. Even though a range of communities own grocery and other utility shops, they are dominated by relatively upper and trading castes that have been traditionally involved with such work. The same holds good for food related outlets, which tended to be owned by individuals from specific castes and communities. Apart from visible and not so visible divisions and differences of non-farm activities in accordance with the logic of traditional hierarchies of caste and communities, we also observed active discrimination against some communities (Muslims and Dalits) in relation to certain occupations.

There were also clear disparities between different communities on key indicators such as ownership of business premises and monthly income. 80 percent of SC respondents reported operating from temporary structures with no formal title, as opposed to 50 percent of all respondents.

Migration plays a critical role in the rise of the local non-farm economy through remittances and skills of return migrants. Migration is also, in a sense, the main non-farm activity with nearly three-fourth of households in the district having a male member working outside. There has been the growing outmigration from Bihar. Motivated or compelled by the “push” of the local economic situation, young men began to move out, sometime in the 1970s to far off places for work. Initially a small proportion of them went to places like Punjab and Calcutta, the trend continuing into the decades of the 1980s and 1990s. By turn of the century nearly three-fourths of the rural households in districts like Madhubani had at least one of its male members of working outside the village, mostly in far off cities and towns and some even abroad.

Unlike the usual process of migration, which tends to be one way with people moving from rural to urban centres, resulting in a steady process of urbanization, most of the migration from Madhubani district and much of rural Bihar tends to be circular in nature. Consequently, despite such high rates of migration, Bihar has seen no spurt in its urban population or desertion of its rural settlements. However, the seasonal and circular out-migration of labour from Bihar is changing many dimensions and dynamics of the region. The rise of the rural non-farm economy is one such change.

The circular migration of working Biharis means that while the young men go out for work, their parents and wives stay back in the village. A direct implication of this is that not only do they regularly come back to the village to visit their families every few months (generally twice in a year), most of them also return for good at the end of their working life, when they are 45 to 50 years of age and can no longer bear the hardships of life as a migrant worker. In the interim, they send regular remittances to support their families. A share of these remittances is invested in the land being cultivated by the family left behind; the rest is available for meeting the consumption needs of the family.

The incoming remittances create a demand for a variety of goods and services, from groceries for domestic consumption to medical stores and educational centers, schools and tuition centers. The local entrepreneurs, many of whom have themselves been migrants, open shops and other outlets to fulfill these needs. Nearly half of our respondents (48 percent) currently engaged in non-farm economy have been migrant workers at least some time in their working life, before they started working locally or set-up their own enterprise.

In terms of assessing development and urbanizing effects of the growing non-farm economy in rural Madhubani, our assessment is not very encouraging. Even though non-farm economic activity is seen as a desirable economic enterprise over being completely dependent on agriculture, it does not seem to be stimulating any kind of local level economic dynamism that has the potential of urbanizing the region or pushing it to the path of economic growth. As mentioned above, our survey and close qualitative observations demonstrate that much of the local non-farm economy, which has been growing steadily over the past three decades, remains subsistent in nature and scale. It generates very little surpluses or savings, and thus no possibility of capital accumulation. Its expansion is mostly horizontal with little or no evidence of it acquiring a future beyond its current form of low-end commercial enterprises.

Most of the enterprises are self-owned and appear to be temporary in nature. A large majority of our respondents do not see their current occupations taking them very far. Those who have economic surpluses prefer going out, to Madhubani and other urban centres. Even though the 2011 Census of India has classified Satghara as Census Town, the quality of its non-farm economy is not very different from that of the rural cluster of Madhubani. The story is not very different when we look at the quality of its infrastructure in the two settlements.

Even though the traditional *jajmani* type relations have disintegrated, a good proportion of occupational categories continue to be structured around caste lines. Many of these caste related occupations also happen to be low-income and low-value occupations. More importantly, those from the traditionally “low” status communities, the SCs and the lower OBCs, are more likely to be working in the low value non-farm activities than the “others”. In other words, within the non-farm sector, their occupations are often located at the lower end of the occupational hierarchy. They also tend to work from temporary premises, which adds to their vulnerability. The activities that generate higher income and carry superior status tend to be the monopolies of the traditionally upper castes or the upper OBC, the trading caste.

The decline of agriculture and the disintegration of traditional power structure do not seem to be giving way to a dynamic market driven economy of a modern democratic society. The expansion of the non-farm economy has meant a growing economic dominance of the trading castes, such as the Suris in Bhagwatipur. Money lending businesses, which too are controlled by the traditional goldsmiths and those from the trading castes, seems to be flourishing in the two settlements. The poor often borrow money at high interest rates, ranging from 3 to 10 percent monthly interest rates, which keep them trapped in the subsistence economy, even when they go out for work or have their own petty business in the village.

Table of Contents

1. Introduction:	1
1.2: Non-farm Economy in Contemporary Bihar:.....	2
1.3: Study and the Research Questions:	3
2. Historical Context of the Changing Rural Economy of Bihar	5
2.1: Introduction:	5
2.2: Broad trends in the non-farm economy of India:.....	7
2.3: Literature on non-farm Economy:	7
2.4: Social and Economic Change and the Demographics of Rural-Urban:	10
2.5: Trends in the non-farm economy of Bihar:	12
2.6: Beyond Agriculture: Diversification and Migration:.....	13
3. The Fieldwork:	15
3.1: Field-sites:	16
3.2: Data Collection:	18
3.3: Operationalizing 'Non-farm' Activity:.....	20
4. Changing Social Profile of the Settlements:	21
4.1: Castes and Communities:	21
4.2: Agriculture and Its Social Framework in the two Settlements:.....	23
4.3: Decline of "Semi-feudal" Patriarch:	25
5. Mapping the Non-farm Economy:	29
5.1: Listing the Activities:.....	29
5.2: The Survey:	31
5.3: Nature of Ownership of Non-farm Activity:	32
5.4: How Old Are They?:	33
5.5: Communities and Non-farm Occupations:.....	33
5.6: Women in the Non-Farm Economy:.....	37
6. Migration and the Non-farm Economy:	42
6.1: The Context:.....	42
6.2: Remittance Economy:	43
6.3: Experience of Migration:	45
6.4: Migration and Networks:.....	48
6.5: Migration, Women and Agriculture:	49
7. Mobility and the Non Farm Economy:.....	54
7.1. Where Do They Come From?:	54
8. Motivations Sources of Funding and Income:	56

8.1: Motivations:.....	56
8.2. Investments and Sources of Funding:.....	58
8.3: Incomes from Non-farm Activity:.....	60
9. Growing Non-farm Economy, Persisting Rural and Urban Aspirations ...	61
9.1: Absent Urban?:	61
9.2: Work and Economic Life:.....	62
9.3: Education:.....	64
9.4: Private Education:.....	65
9.5: Caste, Education and Aspirations:.....	67
10. Social Dynamics of Rural Non-farm Economy: Concluding Comments..	70
11. Policy Implications of	
Appendices	73
Appendix 1: Comprehensive List of Non-Farm Activities and corresponding practicing caste and religion based communities	73
Appendix 2: Descriptive Accounts of Non-farm Occupations	75
2.1: Drivery and Transport:	75
2.1.1: Rajnagar Railway station, Satghara and Autorickshaw stand, Bhagwatipur:.....	75
2.1.2: Taxi stand, Madhubani, towards Bhagwatipur:	76
2.1.3: Madhubani Bus Stand:.....	77
2.2. Traditional Occupations:.....	78
2.2.1: Bangle making and selling, Lehri community, Bhagwatipur:	78
2.2.2: Madhubani Paintings:.....	79
2.2.3: Jewelry and Money Lending:	80
2.2.4: Carpenter (Badhai):.....	82
2.2.5: Tailoring (Darzi):.....	83
2.2.6. Barbers (Nai):	83
2.2.7: Butcher (Kasai):	85
2.2.8: Cobbler (Mochi):.....	86
2.2.9: Paan Sellers (Barai):.....	86
2.2.10: Washerman (Dhobi):.....	86
2.2.11: Puffed Rice and Sattu (Bhuja and Sattu: Halwai):.....	87
2.2.12: Bidi Makers:	87
2.3: New activities in the NFE:	88
2.3.1: Garment Retail Shops:	88
2.3.2: Construction Material and Hardware:	88

2.3.3: Items for storage:	89
2.3.4: Mobile Sale and Repair Shops:	89
2.3.5: Medicine Store:	91
2.3.6: Digital photography studios:	92
2.3.7: Cyber cafes and photo-state:	92
2.3.8: Computer Service Centre:	92
2.3.9: Tent house:	93
2.3.10: Beauty Parlour, Bhagwatipur:	93
2.3.11: Small vendors, Bhagwatipur:	94
2.3.12: Boutique:.....	95
Appendix 3 Case Studies: Community and Caste based settlements	97
3.1: Muslim Fakir Tola, Satghara:.....	97
3.2: Muslim Tola, Bhagwatipur:	98
3.3: Mallah Tola, Bhagwatipur:	99
3.4: Badhai Tola, Bhagwatipur:.....	101
3.5: Brahmin Tola, Nahar (Bhagwatipur):	102
3.6: Dom Tola, Satghara:.....	103
Appendix 4:.....	106
4.1: MGNREGA and Public Welfare Programmes:.....	106
4.2: Banks and Financial Institutions:.....	107
Appendix 5: Settlement Schedule:.....	108
Appendix 6: Non-farm Occupation / Activity Profile Schedule:	113
References:	115

List of Tables:

Table 1: Non-Farm Workers in Bihar and India (in Millions)	3
Table 2: Age Profile of the Respondents	19
Table 3: Castes and Communities in Satghara and Bhagwatipur	22
Table 4: Classification of non-farm activities	30
Table 5: Social Profile of Respondents in the Sample-survey	32
Table 6: Nature of Non-Farm Activity	32
Table 7: Building Ownership and Caste	33
Table 8: Year of Starting Non-farm Activity	34
Table 9: NFE Categories and Caste / Communities	35
Table 10: Social Profile of Respondents in the Sample-survey	36
Table 11: Gender and Participation in Non-Farm Activity	37
Table 12: Gender and Monthly Income	40
Table 13: Gender and Caste	41
Table 14: Migration Status across Social Groups among the Respondents	45
Table 15: Age and Migration	47
Table 16: Age and Migrant's Destination	48
Table 17: Occupational Mobility across two generations	54
Table 18: Father's Occupation across social categories	55
Table 19: Caste Category and Motivation for Starting Current Activity	57
Table 20: Amount Invested at the time of establishment	58
Table 21: Caste and Source of Funding for NFE	59
Table 22: Caste and Monthly Income	60
Table 23: Parental Preference of Occupation for their Children	63
Table 24: Education Qualifications of Different Categories of Respondents	68

List of Boxes

Box 1: Village-wise List of non-farm activities	29
Box 2: Beauty Parlour and Female Enterprise in Bhagwatipur	39
Box 3: Parvati Progressive School	67
Box 4: Case Study: In Transition – The Story of handlooms	89

Social Dynamics of Non-farm Economy **A Study of Two “Rural” Settlements of Madhubani District, Bihar**

Surinder S. Jodhka

1. Introduction: In the development discourse and academic writings on economic change in contemporary India, Bihar is almost always presented as one of the least developed regions/states of the country. Though estimates of poverty vary and the pace of economic growth has seen some acceleration in the recent past, Bihar continues to be counted among the poorest states of India, nearly at the bottom. The per capita income of Bihar in 2008-09 was only Rs. 13,728, a mere 33.7 percent of the national average. Though it went up to 28,317 rupees five years later, in 2012-13, which works out to be 41.18 percent of the national average, it was still less than one-fourth of the richest state, Haryana, which stood at 122,660 rupees for the same year. The state has seen virtually no industrial growth during the past decade. Though the share of secondary sector in its total state income went up from 13.8 percent in 2003-06 to 21.2 percent in 2010-13, manufacturing remained nearly stagnant and grew merely by 0.2 percentage points, from 5.6 to 5.8 percent during the same period¹.

Bihar is also the least urbanized region of India. Against the national average of 31 percent plus, Bihar had only 11 percent of its population living in urban centres in 2011, only slightly higher than a decade ago when it was 10.5 percent. While the urban population for the entire country grew by 3.4 percent during this period, Bihar added only another 0.8 percent to its urban population.

The high density and growth rate of population also adds to its problems. Bihar is the third most populous state of India, after Uttar Pradesh and Maharashtra. In 2011, the total population of the state was more than a 100 million, with a growth rate of 25.42 per cent for the previous decade. With more than 1100 persons living per square kilometer, Bihar is the most densely populated region of the country, nearly three times more than the national average of 382 persons per square kilometer.

However, Bihar is an important state of the Indian union. As a political region, it has pioneered significant changes in the Indian democracy. The region has been a site of social churnings, which have enabled the erstwhile “backward” communities to rise politically, significantly transforming the regional power structure and social profile of the local level political elite. These changes and mobilizations have given birth to new aspirations for mobility and development among those who, for long, had been on the margins of the society in Bihar. A

¹ Government of Bihar. Economic Survey 2013-14. Pp. 4-7.

direct outcome of such a development has been the increase in out-migration from the state for employment and education across sections and communities. This 'rise of the plebian' has also produced a growing pressure on the political and administrative establishment for delivery and accountability.

Over the past two decades or so, the state has seen some significant economic changes. Even though a large proportion of its population continues to be demographically rural, its dependence on agriculture has been declining. A good proportion of rural incomes come from a variety of non-farm economic activities and from remittances sent to their families by the migrant workers working in different parts of the country. This is particularly true about the relatively "backward" pockets of the state.

1.2: Non-farm Economy in Contemporary Bihar: As mentioned above, even though Bihar continues to be among the poorest regions of the country, its economy has been growing at a significantly faster pace, much faster than it did during the first four or five decades after independence. Besides the growth of roads and communication networks, the agricultural economy of Bihar has also witnessed some growth, albeit concentrated only in some parts of the state. The Economic Survey of 2013-14, published by the Government of Bihar claims, with pride:

During 1999-00 to 2005-06, the state income at constant prices grew at an annual rate of 5.7 percent. After that, the economy witnessed a turnaround and grew at an annual rate of 12.0 percent. It should be noted here that the rate of growth achieved by the economy during 2006-13 is not only much higher than what was achieved in previous period, but one of the highest among all the Indian states (page xx).

According to official sources, the state witnessed growth in all spheres of its economy during the period 2006-13. Registered manufacturing grew at 18.2 per cent, construction grew at 21.9 per cent, communication at 38.4 per cent, trade, hotels and restaurants at 15.1 percent, and the banking and insurance sector grew at 23.5 per cent. The agriculture sector also grew, though at a lower pace of nearly 6 per cent (ibid).

In an economy where land-holdings are consistently getting smaller and the proportion of rural population remains high, economic diversification and growth of rural non-farm activities are being popularly viewed as a possible way out. The opening lines of the Report of a study sponsored by the erstwhile Planning Commission is a good example of this common-sense about the rural non-farm sector:

...the agricultural sector is, by itself, incapable of creating additional opportunities of gainful employment in the wake of increasing population. As a result, the impetus for achieving sustained development in rural areas has to pivot around expanding the base of non-farm activities... it could provide the solution to the problems of rural areas such as poverty, unemployment and out-migration of the rural work force. The significance of the non-farm sector is even more pronounced in the agriculturally backward and low productivity regions... ².

While this may indeed be the case, we still know very little about the dynamics of non-farm economy, particularly its social and political dimensions. We also do not know much about its diverse regional contexts and its possible links with other patterns of change and impact on the larger economy.

Table 1: Non-Farm Workers in Bihar and India (in Millions)			
Year	Total workers	Rural Worker (% Bihar)	National average (%)
1983	2.7	15.8	19.2
1993-94	3	14.2	21.9
1999-00	4.1	17.5	24.6
2004-05	5.8	22.8	27.9
2011-12	8.7	34.3	37.6

Source: Calculated from employment-unemployment surveys of NSSO

1.3: Study and the Research Questions: Based on a field study of two large settlements in North Bihar district of Madhubani, each with a population size of more than ten thousand, and a significant engagement of the local workers in non-farm economic activities, this paper tries to explore the social dynamics of the “rural” non-farm economy by empirically examining the following:

1. What is the range of non-farm occupations (and a broad mapping thereof) that have existed or evolved over time in the two “rural” settlements?
2. How are these occupations organized and viewed socially in terms of their economic and social hierarchies and the differential incomes they provide and social status attached to them? Or, in other words, what kinds of dynamics of caste, community and gender operate within the social organization of the non-farm economy?

² http://planningcommission.nic.in/reports/sereport/ser/stdy_nfeco.pdf. Accessed March 11 2015.

3. How do patterns of migration to towns and other parts of the country/world shape the local non-farm economy and are, in turn, shaped by it?
4. How do the changes in the local economy influence and are influenced by the local and regional structures of power and domination, including the administrative systems that influence (facilitate, encourage, obstruct) the growth of non-farm economy?
5. How do the old structures of exclusion, such as caste hierarchies or community-based divisions, operate in the rural non-farm economy? Do communities tend to monopolize the valued occupations? Are there practices of discrimination against specific social groups and/or categories in the rural non-farm economy?

2. Historical Context of the Changing Rural Economy of Bihar

2.1: Introduction: In the textbooks for India's political economy, rural Bihar has been best known for its backward "semi-feudal" agrarian social structure where the system of production and distribution were built upon interlocking land, credit and labour markets. The tenure holding upper classes of zamindars, almost exclusively drawn from the local level upper castes, controlled the social, political and economic life of the region. The upper middle castes, now known as the OBCs, cultivated land but tended to work as non-occupancy tenants (*raiya*s) and to a lesser extent, as traders and agricultural labourers. The lower middle castes, currently called the Extremely Backward Castes (EBCs) were mostly agricultural labourers and a smaller proportion worked as artisans and peasants. The Dalits or the Scheduled Castes were generally landless and worked as agricultural labourers. Thus, the system of 'caste stratification of Bihar was almost identical to that based on the interests in land' (Sharma 2005: 962).

A survey of 36 villages conducted by Pradhan Prasad and his team in 1981-82 tells us about the continued dominance of such social and economic relations in many pockets of rural Bihar even three decades after India's independence. The failure of legislative measures on matters of land ceiling and redistribution (the Land Reforms initiated during the 1950s) coupled with lack of facilities for irrigation had kept the agrarian economy "backward" and the traditional caste hierarchies entrenched. Summarizing the core findings of their survey, Sharma writes:

...the vast majority of poor peasant households were 'deficit' ones, which forced them to take consumption loans from the land-owning class and which they were never able to return even in the long run, due to their being heavily in debt and deficit. This led to a system of informal bondage which assured the big land-owning class a number of benefits including availability of cheap labour, better terms for leasing out land, benefits obtained through distress sales and by acquiring poor peasants' lands almost for nothing and the like (Sharma 2005: 963).

The 1981-82 survey also showed that until then the so-called forward castes were still largely big peasants and landlords, while scheduled castes were mostly agricultural labourers. The heterogeneous category of backward castes was spread across class groupings but each subgroup tended to be concentrated in one or more classes. Muslims were spread across the classes, with the largest concentration (about half) being among non-attached agriculture labour. Thus the interrelationship between caste and class was strong, but it was by no means perfect. This was also true of the relationship between class and landownership. One-third of the agricultural labourers were attached or bonded and the rest

were in casual employment. The middle castes, particularly the three dominant castes, the Yadav, Koeri and Kurmi, had begun to experience some upward social mobility (Prasad et. al. 1988).

A research team from the Institute of Human Development (IHD) re-surveyed the same 36 villages in 1999-2000 (Sharma 2005; Rodgers et. al. 2013). They found that in most parts of the state, the “forward castes” were still big peasants and landlords and the Scheduled Castes were mainly agricultural labourers. Even for other castes, class configurations remained more or less the same. Notwithstanding this broad picture, the agrarian structure and class composition had undergone a significant change during the intervening period of around two decades.

The upward mobility of the middle castes, particularly of the dominant ones, towards higher classes in the hierarchy was clearly evident. The lower middle castes (the EBCs) had also consolidated their position over the years and a good number of them had risen to the rank of middle peasants. On the other hand, the proportion of big peasants among upper castes had declined and their proportions among the absentee landlords and non-agriculturists had increased. A small number of them had also joined the ranks of agricultural labourers, which did not appear in the earlier survey. The survey also found a significant increase in the proportion of non-agriculturists in the study villages.

The period between the two surveys had also witnessed a drastic decline in the proportion of attached labour, to less than 10 per cent of the total wage labour. Thus, casualization of wage labour emerged as the contemporary dominant trend. The percentage of casual workers to the total workforce had increased from 34 per cent in 1981-82 to 52 per cent in 1999-2000, the increase being mainly at the cost of self-employed and attached labour in agriculture. The casualization of workers had been the most significant among lower and middle level caste groups (the EBCs). This was a clear indication of declining structures of the traditional caste-centric patron-client relations and of “semi-feudal” dependencies.

The IHD team surveyed the same 36 villages once again after a gap of 10 years, in 2009. The pace of change had accelerated and by this time the attached labour had nearly completely disappeared from the rural landscape of Bihar (Datta et. al. 2012). These changes also induced out-migration, which in turn increased local wage rates and initiated other realignments in the local economy, polity and social relations, including an extensive growth of non-farm economy and employment. We return to a discussion of these changes in greater detail in the later sections of this paper, after a broad overview of the existing literature on the rural non-farm economy in India and Bihar.

2.2: Broad trends in the non-farm economy of India: Over the past decades, the contribution of agricultural sector to India's aggregate income has been declining quite rapidly. It declined nearly by 10 decimal points during 1999-2000 (23.2 percent) and 2012-13 (less than 14 per cent). However, in terms of employment, the agrarian sector continues to be huge. According to official data, a little less than half of the working Indians are still employed in agriculture and allied activities. The move away from agricultural employment seems to have picked-up only in the recent past. Agriculture employed as many as 59.9 percent of the main workers in 1999-2000. During the next five years (2004-05) their numbers came down only by 1 percent to 58.5 percent. However, during the next 7 years, it declined quite significantly, by around 10 decimal points, to 48.9 percent³.

Given that the aggregate employment in the organized sector is not showing any significant growth, the move away from agriculture is mostly towards the non-farm informal economy, either locally in the rural setting or outside, in sectors like construction and infrastructure. Unfortunately, the rural non-farm sector has remained under-studied, primarily due to the nature of its classification. Defined residually, non-farm activities are broadly understood as all activities other than land-based agriculture. It therefore constitutes a diverse range of activities. According to Lanjouw and Lanjouw (2001: 1), 'a common view is that rural off-farm employment is a low productivity sector producing low quality goods, expected to wither away as a country develops and incomes rise', as a result of which it hasn't received adequate attention both conceptually and administratively. Given the method of enumerating primary economic activity by number of labour hours involved, 'it will be an underestimate of the actual percentage of labor hours which are devoted to non-farm activities' (Lanjouw and Lanjouw 2001: 3; Wiggins and Hazell 2011). However, despite the methodological and conceptual challenges, several scholars have attempted to understand the nature, scope and growth patterns of the non-farm sector in India.

2.3: Literature on Non-farm Economy: Historically, non-farm economic activities have been an integral part of the rural economy, even if not significantly. Village studies in the past have accounted for the presence of non-farm employment in their region of study, whether it is Epstein's (1973) study of two villages in Mysore district in the south of India, reporting on the movement of entrepreneurs to the tertiary sector or that of Srinivas (1976) noting the investment in bus lines in a village in Mysore along with similar reportage from Wiser and Wiser (1971) and Saith and Tankha (1992).

³ Government of India, indiabudget.nic.in/es2013-14/echap-01.pdf. accessed on March 16, 2015.

Traditional non-farm activities, as Wiggins and Hazell (2011: 8) suggest, 'particularly labour- intensive household manufacturing of baskets, pottery and roof thatching, die out, displaced by the import of cheap plastic pails, iron pots and corrugated roofing'. Some of such categories of rural non-farm activity, according to Bhalla (1997) have thrived in the past because of protection from outside competition by restrictive production policies (such as reserved handicraft industries in India) but with the removal of such barriers in the wake of liberalization, such rural non-farm employment may have faced a loss of jobs and activities until new forms of activity emerge as they did in India in the 1990s (Bhalla 1997).

However, the expansion of the non-farm sector since the 1980s wasn't observed as being significant (Acharya and Mitra 2000), except in the state of Kerala. Bhalla (1993) states that between 1961 and 1981, states where non-farm employment expanded were Gujarat, Haryana, Jammu and Kashmir, Karnataka, Kerala, Maharashtra and Rajasthan, besides a modest expansion in Karnataka, Maharashtra, Orissa and West Bengal (Chadha 1997). According to Bhalla's analysis, undertaken through diversification of the indices at the district level, three kinds of regions could be classified during this period: (i) Bihar with symptoms of agricultural involution, (ii) high farm productivity districts of Punjab and coastal Andhra Pradesh which displayed increasing concentration in agriculture and (iii) a large block of highly diversified districts, clustered around industrial towns, or forming long geographical corridors, linking large urban conglomerations (Bhalla 1993, 1997).

The existing literature also points to the crucial links between the rural farm and non-farm sector especially in the wake of emergent 'production, consumption and potential linkages' due to the income effect of the green revolution technologies (see also Hazell and Haggblade, 1991; Bell, Hazell and Slade 1982; Hazell and Ramasamy 1991; Wiggins and Hazell 2011). Similarly Vaidyanathan (1983) argues that non-farm employment emerges as a response to (i) agriculture being unable to provide adequate employment as well as to (ii) a situation of higher farm incomes. Vyas and Mathai (1978) clearly state that non-farm economic activities are crucial supplementary sources of income for 'more than half of the agricultural households in India' whose 'cash income from farming is inconsequential' (Vyas and Mathai 1978: 335). Thus, the expansion of non-farm economic activities is not entirely a function of either residual or distress activities in the rural economy but may also be a case of diversification within the rural economy.

According to Himanshu et. al. (2011), the non-farm sector in rural India has grown steadily during the past 30 years, with some acceleration during the late

1990s to the mid-2000s followed by a leveling off after 2004-05. Kumar et. al. (2011) also demonstrate that the non-farm sector has consistently grown over time and employed nearly one-third of the rural workforce in 2009-10, as compared to merely one-fifth in 1983 at all-India level.

Even though non-farm employment grew faster than agricultural employment, it was not accompanied by decline in the agricultural workforce in absolute terms until 2004-05 when the non-farm sector not only absorbed the new entrants to labour force, it was also accompanied by decline of workforce in the agricultural sector (Himanshu 2014). Both the nature of such diversification and the regions across which such transformations have occurred since 2004-05 lend themselves to an interesting analysis as (i) it is driven by casual employment in a few sectors such as construction and transport and communication and (ii) poorer states have now become the new drivers of non-farm employment diversification unlike the previous two decades when it was driven by the rich and industrialized states (Himanshu 2014). For example, the growth of non-farm employment 2004-05 to 2012 has been higher than the national average for Rajasthan, Uttar Pradesh, Bihar, Chhattisgarh, Assam, Madhya Pradesh and Jharkhand, which have traditionally been states with low agricultural productivity and high poverty in rural areas as compared to the lower growth rate of non-farm employment in traditionally better-off states of Tamil Nadu, Gujarat, Andhra Pradesh, Maharashtra and Kerala.

Village level studies in Tamil Nadu (Lindberg 2012; Hariss and Jeyaranjan 2014; Heyer 2013), Gujarat (Breman 2015), Punjab and Haryana (Singh and Bhogal 2014; Vatta and Siddhu 2007; Vatta and Garg 2008; Jodhka 2014), Uttar Pradesh (Himanshu et. al. 2015; Srivastava 2015), Bihar (Rodgers et. al. 2014; Jha and 52014) and in Andhra Pradesh (Rawal et. al. 2008) point to the increasing importance of the non-farm sector in rural economies, even if varying in degree. As Himanshu (2014) suggests, these studies also highlight some general commonalities: the declining role of agriculture, increase in self-employed and casual work rather than regular employment, benefit of the expansion in non-farm activities to vulnerable groups within the village and the importance of infrastructure for commuting to nearby urban areas for non-farm work.

What is also distinct about the growth of non-farm employment in the period after 2004-05 is the reduced agricultural distress in India due to an increase in the Minimum Support Prices (MSP) for some crops, betterment of terms of trade in favour of agriculture, higher public spending in the rural economy including the MGNREGA, and increased resources in the form of social protection measures that minimized the impact of external shocks to the rural economy (Himanshu 2014). However, most of the growth in the non-farm sector is not only concentrated in few activities but has also been dominated by construction

and transport, constituting 92 per cent of all the new jobs created in the non-farm sector between 2004-05 and 2011-12, with manufacturing actually declining as share of total rural non-farm employment. Himanshu (2014) also contends that most of the increase in non-farm employment has been in the nature of casual employment, in the absence of agricultural employment opportunities and 'was in all probability residual in nature'.

Increased public expenditure in the rural areas is seen as another reasons for expansion in the growth of rural non-farm activities in India, particularly on items such as electricity, roads, education and health (Fan, Hazell and Thorat 2000). According to Bhalla (1997) after several decades of agriculture-led growth, India's urban economic growth stimulated corridors of rural non-farm development along major highways and transport routes. Papola (1992) highlights the role of small towns in the rural hinterland in the employment of rural workers and in promoting non-farm employment in rural areas. Chattaraj (2010) in her analysis of 'roadscares' focuses on informal industry and everyday life along a highway, the National Highway 117, which links rural and urban spaces, and in doing so highlights how 'new forms of previously city-based work have spread along highways, and rural spaces are urbanizing in-situ as villagers increasingly shift away from agriculture towards consumer cultures'.

2.4: Social and Economic Change and the Demographics of Rural-

Urban: Considering that there is a socio-spatial equivalence of agriculture with 'rural' and concomitantly the village in the institutionalized system of demographic classification in India, it raises pertinent questions about potential transformations in the rural sphere in line with transformations in agriculture and related activities. What also needs to be relooked at are the classifications of what constitutes the urban and the rural according to the state's system of demographic classification. This has implications for not only how settlements are recognized but also for the delivery of planning and governance in these areas which may otherwise be out of sync.

Therefore, it is equally significant to address the socio-spatiality of what are popularly known as 'small towns' whether census or statutory. In the context of India, where "urban" is often specifically defined while "rural" is treated simply as a residual category (Bhagat 2005), it is also important to 'examine the criteria and limitations of the rural-urban classification followed by the Census, its congruence with the dynamics of state-accorded municipal/non- municipal status and some implications for municipal governance in India' (Bhagat 2005: 61). According to Bell and Jayane (2006) 'there is a growing awareness that cities further down the urban hierarchy have as much to tell us about contemporary urban change', necessitating a need for alternative practices or ways of doing

urban and regional research that go beyond 'metrocentricity' (Bunnell and Maringati 2010).

For example, the 'geopolis approach' (Eric and Marius-gnanou 2011) and the 'agglomeration index' (Uchida and Andrew 2010) rework the existing classification of 'urban'. The geopolis approach identifies as 'urban' all physical agglomerates, no matter where, with at least 10,000 inhabitants along with a study of the morphological profiles of individual agglomerates. According to the results thrown up the application of such an approach, there is a greater spread of the country's metro and secondary cities than had been believed up to now, which is far from a dual model of modern versus traditional, urban versus rural, metro city versus small town (Eric and Marius-gnanou 2011).

Such an understanding is conceptualized by Denis et. al. (2012: 52) through 'subaltern urbanization' i.e. 'the growth of settlement agglomerations, whether denoted urban by the Census of India or not, that are independent of the metropolis and autonomous in their interactions with other settlements, local and global'. This point is further reinforced and extended by studies like Raman (2014), which highlights that the role of the town's entrepreneurs, local landowners, and politics have been significant factors in shaping the evolution and development of its economy. Similarly Jodhka (2014) during his revisit to two villages in Haryana after twenty years found a significant socio-economic transformations in the internal structure (caste and class relations) of the agrarian economy; the nature of relationships of villages with the neighboring urban settlements in terms of employment and aspirations; and in the emerging nature of power relations in local political institutions' (Jodhka 2014: 5).

Through their study of Mandi, Gobindgarh in Punjab, Kundu and Bhatia (2002: 8) also suggest that 'a number of small and medium towns in India have shown high economic growth in recent years, despite their receiving no support from public agencies. It considers socio-cultural factors as extremely important in the development of small and medium towns, even when the market economy plays the dominant role in determining the spatial structure of development'. Another approach that has been used to understand such a phenomenon is that of peri-urbanisation - "mixed spaces", midway between urban centres and rural spaces - transitory spaces subject to rapid and multiple transformations (Dupont 2007). Whether it is subaltern urbanization, in situ urbanization or peri-urbanization, urban consumption growth contributes to growth in the rural non-farm economy (Lanjouw and Murgai 2010).

2.5: Trends in the non-farm economy of Bihar: As mentioned above, Bihar is among the poorest states in India. Its economy is predominantly agrarian with low agricultural productivity and it has a relatively small manufacturing base. However, as mentioned above (see section 1.1), over the past decades or so, the growth rate of Bihar has picked up and many sectors of its economy have been growing at a greater pace than the country as a whole. Reporting from the findings of their studies carried out over the past three decades, Rogers et al argue that the high growth rate of Bihar⁴ since 2011-12 could be attributed to the significant expansion of primarily two sectors, (i) transport and communication, and (ii) trade and construction. The core primary sector and the secondary sector have shown very little growth in comparison to the (non-farm) service sector. For instance, in the period between 2008-11, the contribution of construction, and trade, hotels and restaurants to the GSDP moved to 10.1 percent and 29.3 percent from 3.8 percent and 16.8 percent respectively, having surpassed the contribution of agriculture (Rodgers et al 2013).

Himanshu (2014) too suggests that ‘the spectacular increase’ in non-farm employment in Bihar coincides with a high spending on rural roads construction programmes undertaken by the state government as part of the Prime Minister Gram Sadak Yojana (PMGSY). Named after the Chief Minister, the state government also initiated a similar programme of road building. In 2012-13, Bihar with 174.88 km of road length per lakh population lagged much behind the all-India (387.53 km) average as before but in terms of road length per 100 sq.km, it by-passed all-India (142.67 km) with a record achievement of 192.78 km and recorded a big jump by over 73 km over the previous year as against only 15 km at all-India level.

Investments on building roads and expansion of transport and communication infrastructure have also changed the village-town relationship, increasing the possibilities of outmigration of the young male population. Datta (2014) in her longitudinal study of migration from the village of Mahisham in Madhubani district states that migration through ‘intermediaries and contractors to work in agriculture have shifted to current rural-urban migration through private individual contacts and network’ enabled particularly by ‘progress in communications such as easier transport and widespread use of mobile phones have changed the context of migration from source areas’.

Another study of migration from Bihar (Deshkingar et. al. 2006) reveals that Madhubani has the highest rate of out-migration and it appears to have increased significantly after the flooding and droughts of 1987 due to ‘poor yields in farming and reduced job opportunities locally’ and ‘over time the

⁴ Bihar’s economy grew at 11.4 percent as compared to the national average of 8.2 percent.

proportion of non-farm labourers in the poorest quintile has increased and the proportion of farm workers decreased' (Deshkingar et. al. 2006: 12). The district also witnessed closure of 18 sugar mills around the same time. As a consequence, nearly 70 percent of the households had one to four male members of the family working outside.

2.6: Beyond Agriculture: Diversification and Migration: The growth of the non-farm economy has corollaries for social transformations at the level of the individual, the household and the community. Even those who report or remain primarily employed in agriculture tend to diversify through becoming 'pluri-active', where members of a household are engaged in different kinds of occupations (Jodhka 2014: 5). Such diversification is undertaken due to a combination of factors including seasonality in agricultural activities, reduction of risks and imperfect labour markets among others (Wiggins and Hazell 2011). According to Sharma and Bhaduri (2009) there is a 'tipping point' of the transition in its agriculture-dependent population that India is witnessing as a large proportion of the youth in the countryside are trying to sever their links from farming, which is evident even in villages farther removed from towns.

However, moving out of agriculture is constrained by the nature of resources one possesses – economic, social and cultural. While education, particularly a college degree, 'drastically increases the chances of long term migration' (Rodgers et. al. 2013: 97), it may not always be the case. The number of desirable jobs in the towns is limited and the educated rural young men are often confronted with the prospect of being "all dressed up with nowhere to go" (Deuchar 2014) or just engage in 'time-pass' (Jeffery 2010). Since the 1980s economic change has typically failed to accelerate the generation of white-collar jobs within the manufacturing and services sectors, which has created a crisis of educated unemployment.

Migration towards the lower level of income and employment is relatively easier and that is an important mode of diversifying the source of income for rural households. Many of those who are not able to find employment locally, or find their farms unviable, tend to go out to work, often to far off places, rural and urban. Migration to an urban centre for work almost always implies moving out of the agricultural economy. Even when a labourer migrates to rural Punjab for agricultural work, he rarely works on land as tenant farmer. Further, once used to migration, he easily moves between other forms of employment, in the village and in town, at the site of destination.

Out-migration also has the potential for inducing other forms of non-farm employment at the site of origin. Remittances induce a new form of consumer behavior, creating a demand for consumer goods by migrant households, which

could result in the growth of markets. Similarly, the surplus income generated from working outside is often invested in construction and renovation of houses, generating a further demand for non-farm activities.

According to Rodgers et. al. (2013), the NSSO data reveals that the rate of out-migration from Bihar is the highest among major states in the country, at 31 per 1000 population. According to the IHD Bihar Survey 2009-10, on an average 18 per cent of the total population from Bihar migrates out. The levels of outmigration are higher for the backward districts of North Bihar such as Madhubani, Purnia and Araria than the better off districts of South Bihar like Rohtas and Gaya. An overwhelming majority (73 per cent) of these migrant workers are in the age group of 15-35 years. Deshingkar et. al. (2006) also report that 'young people are now consciously opting to migrate to explore other areas and in the case of lower castes to break away from caste oppression in the village'. Migration is hence also a strategic decision in case of the young and the vulnerable groups who chose to move out of the rural agricultural economy. Remittances that come back to the family left-behind generate its own dynamics of development (Sharma 2005).

Another study by Dayal and Karan (2004 as cited by Deshingkar et. al. 2006) covering 36 villages across six districts (Nalanda, Rohtas, Gopalganj, Gaya, Madhubani and Purnia) in the north and central Bihar demonstrates that approximately 12 per cent of males in the sample households were seasonal migrants and 9 per cent permanent migrants. They also found the intensity of migration to be the greatest in Madhubani district where 25 per cent of the sample households reported at least one member of their family having out-migrated.

While we have a good amount of literature on the broad trends emerging in the non-farm rural economy and employment, mostly based on large data sets of surveys carried out by economists, we know very little about the qualitative aspects of the economic changes taking place in rural economy of different regions and sub-regions of India.

3. The Fieldwork: Imagining the 'rural' is more than often synonymous with imagining what is 'agricultural'. Evoking 'rural' in Bihar is further attached with attributes of poverty, underdevelopment and backwardness given the performance of Bihar along economic and social indices. The ubiquitous resonance of rural Bihar is therefore framed by a classic imagination of not just a village but a backward village. Moving through the landscape of 'rural' Bihar, however, conveyed to us a complex, and often contradictory social and spatial reality.

If one were to travel from Patna towards Madhubani, a journey of around 200 kilometers by road, one can obtain a glimpse of everyday life in urban centers and of the countryside sprawled in between them. State operated and private buses as well as private taxis ply with a convenient frequency between Patna and Madhubani. Madhubani is also well connected with urban centers like Darbhanga, Muzaffarpur, Sitamarhi, Hajipur among others both by road and by rail. The taxi ride from Patna to Madhubani takes an average of 4 to 5 hours. Situated in the northeast of Bihar, Madhubani is also connected by rail link to the national capital and some other major cities of the country. The Census Town of Satghara also has a rail link and a train station (Rajnagar). Madhubani is widely known for its folk paintings, named after the region. Located close to the Nepal border, the town is also popularly viewed as capital of the Mithila cultural region.

On the road stretch between Patna and Madhubani, the journey moves from one cluster of markets and commercial activities to another, with contiguous settlements at every ten to twelve kilometers. Sown agricultural land flanks the road in between these commercial centers. A glimpse on the move reveals brightly coloured and neon lit signboards for mobile shops, coaching and tuition centers, grocery retail outlets accompanied by the hustle of cycle rickshaws, fruit and vegetable vendors, auto-rickshaws and motorcycles. As one encounters these recurring sights, it soon becomes difficult to distinguish where the 'urban' ends and 'rural' begins.

The arrival into Madhubani town is marked by heavy and unorganized automobile traffic – buses, taxis, auto-rickshaws and motorcycles that crisscross the market centre. Centered around the Madhubani railway station, movement of people and vehicles radiates in all directions. Madhubani town houses the district headquarters for the district of Madhubani and hence invites people from surrounding villages and settlements for all public errands – a visit to the hospital, to the RTO, students going to study in the colleges.

3.1: Field-sites: Given its popular image of being a backward state coupled with interesting trends in the growth of non-farm activities, we decided to locate our study in the state of Bihar and in a district that has large (populous) settlements but a low urban population. By that criterion, Madhubani appeared to be an interesting case for such a study. On the scale of urbanization, with only 6 percent of its total population being urban, Madhubani is officially ranked 36th out of the total 38 districts of the state. The district is also known for its relatively high levels of outmigration (see Rogers et. al. 2013), which provided us with the opportunity of understanding the link between migration and the growth of non-farm economic activity in a region with relatively backward agriculture.

The selection of the sites was purposive and was guided by objectives of the study. We decided to carry out the fieldwork at two sites. First, we looked for a settlement that is still officially listed as 'rural' but has substantially changed, both in terms of size (10,000 plus population) and the dominant mode of employment (75 percent plus non-farm employment for the "male workers"), which therefore classifies it as a Census Town (CT). For the second settlement, we sought a relatively large village, which is visibly rural, with a similar population size and where the process of change is evident, with around one-third of the male workers employed in non-farm activity.

The idea was not to compare a Census Town with a rural settlement but to capture the possible diversities that the growth of non-farm economy may possess and try to answer questions such as: does the growth of non-farm economy indeed produce an impetus for urbanization of a "subaltern" kind (see Denis et al 2012)? Does it acquire the potential of transforming the region into a modern social and economic formation? Is the social profile of those in non-farm economy in the Census Town any different from those in the "rural" settlement?

After preliminary visits, we chose two large settlements for the fieldwork: (i) the Satghara panchayat, which comprises of two contiguous revenue villages (Satghara and Mirzapur) and (ii) Bhagwatipur, a village panchayat and a large settlement made of four contiguous revenue villages (Bhagwatipur, Bhagwatipur- Inamat, Nahar and Baluha). In order to capture social diversities of the local communities and their involvement with the non-farm economy we also interviewed respondents who technically lived in the neighboring contiguous localities but actively interacted with economic life of the two settlements.

Marked by intermittent clusters of shops and local markets (*haat*), with fields and habitation in between, the stretch of road is busy during the daytime. In

terms of how they are configured however, Bhagwatipur and Satghara represent differences in the scale and density of activities and settlements.

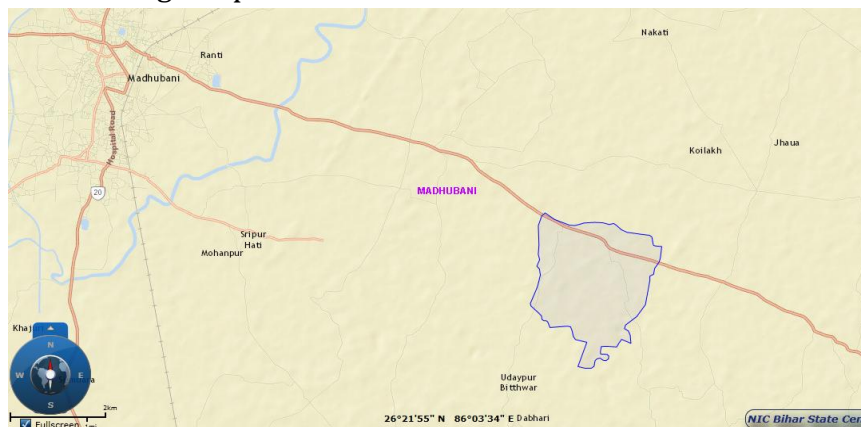
Both these settlements are located at a distance of around 12 to 13 kilometers from the district headquarter of Madhubani. Of the two panchayats, Satghara (block: Rajnagar) was declared a Census Town (CT) in the 2011 Census with more than 75 percent of its male workers engaged in non-farm economic activities. As per the decadal Census, its total population is 10,347 of which 481 or 4.64 percent are the Scheduled Castes.

With a share of a little above 32 percent of its male workers employed in non-farm activities, Bhagwatipur panchayat represents a more typical rural settlement. It has a population of 11,181 (2011 Census) with SC population of 814 (7.28 per cent). The total number of households in each of the two settlements is approximately 2000.

Satghara



Bhagwatipur



Satghara is located in Rajnagar block of the Madhubani district. It is also the headquarters of the block with all its administrative offices located there. The residents and those from the neighboring towns and villages also identify the

settlement as a twin of Rajnagar and hence the popular use of the combination Rajnagar-Satghara. Even though there is no settlement by the name of Rajnagar, the local train station is called Rajnagar. Satghara also has a fort of the former king of Darbhanga.

The scale of the market and the number of shops have seen a significant increase over the past two decades with road network improving. Villagers from the neighboring rural settlements regularly visit the local markets to buy a wide variety of things, ranging from seeds and fertilizer bags to groceries and jewelry. Satghara also has a settlement (Mahapatra tola) where the local women make the famous Madhubani paintings.

Bhagwatipur is in Pandaul block of Madhubani district and is located on the road from Madhubani to Jhanjharpur. Though the *pucca* road is quite active, frequency of bus service is rather limited. However, besides private vehicle, Bhagwatipur a large number of shared auto-rickshaws ply on the road connecting the settlement with Madhubani town and other neighboring settlements. Its nearest railway station is Madhubani. As is indicated above, the market area in Bhagwatipur is much smaller than Satghara and it is mostly spread along the main road.

Bhagwatipur has 4 government schools (high school 1, middle school 1, upper primary 2) and 4 private schools. It has a branch of the State Bank of India with an ATM, which, like Satghara, mostly remained 'out of order'. Some of the local residents also access banks in the neighboring settlement of Rampatti, located at a distance of around 5 kilometers.

3.2: Data Collection: The fieldwork was conducted over a period of four months. It began with an exploratory visit during the last week of August 2014 to the districts of Patna, Samastipur, Darbhanga and Madhubani⁵. After preparing the tools for research, which consisted of (i) a settlement schedule (Appendix 5), (ii) a schedule for the survey of non-farm enterprises (Appendix 6) and (iii) interview guides for qualitative interviews, we proceeded with a pilot visit for a week during the second half of October 2014. The final phase of intensive fieldwork was completed over a period of five weeks during the months of November and December 2014 with two researchers staying in the field through the entire period of fieldwork. In addition, a woman researcher and the principal researcher also joined the fieldwork for around two weeks.

During the initial phase of the study we collected data on a wide range of subjects through random interviews and a settlement schedule. This enabled us

⁵ This visit was in company of Partha Mukhopadhyaya of the Centre for Policy Research, New Delhi

to map the settlements, their social demography, the range of economic activities and their social and economic dynamics, patterns of migrations and the local/ regional level political dynamics, which have had significant implications for the local economy, including the growth of non-farm economic activities. We prepared a comprehensive list of non-farm activities covering the entire universe of such economic activities in the two settlements (see Appendix 1). This phase of the research also helped us to identify key informants and resource persons for further research. In the second phase we undertook a purposive survey of the non-farm economic activities.

This was followed by focused interviews with a wide range of relevant respondents and group discussions. Simultaneously, we surveyed respondents engaged in a wide range of economic activities. We filled-in a total of 300 schedules. The survey provides a robust and useful database on the social and economic dynamics of non-farm activities in the two settings. Finally, we conducted and compiled case studies for a better qualitative understanding of the subject.

The purposive surveys of 300 non-farm activities/ respondents covered 189 respondents from Satghara and the remaining 111 from Bhagwatipur. Respondents were selected randomly in the market area with a concentration of shop clusters. We also make conscious attempt was to represent respondents, engaged in a wide range of non-farm activities from traditional caste based occupations as well as new occupations. Most of the workers engaged in non-farm activity are relatively young. Those below the age 30 years make for 31 percent of the total respondents. Only 24 percent of them are above the age of 45 (see Table 2). All the respondents were classified among different caste categories as Traditional Upper caste (12 %), Trading castes (20.7%), Other OBCs (29.7%), SCs (16.7%), all of which were Hindus by religious background (79 %). The remaining respondents were Muslim (21%) by religion.

	Settlements		Total
	Satghara	Bhagwatipur	
Age 15-20	12 (6.3)	6 (5.4)	18 (6.0)
21-30	45 (23.8)	30 (27.0)	75 (25.0)
31-45	95 (50.6)	41 (36.9)	136 (45.3)
46-60	30 (15.9)	24 (21.6)	54 (18.0)
60 and above	7 (3.7)	10 (9.0)	17 (5.7)
Total	189 (100)	111 (100)	300 (100.0)

3.3: Operationalizing 'Non-farm' Activity: For the purpose of this study, we treated all those economic activities that did not involve direct employment in agriculture, i.e. cultivation of land, as 'non-farm'. We are aware of the significance of pluri-activities, viz. a person or household involved in more than one economic activity, including cultivation of land. In such cases, the dominant activity, providing the highest income has been treated as the main activity. Economic diversification appears to be an emerging feature not only for the settlements, but also for the households and for individual workers.

4. Changing Social Profile of the Settlements

4.1: Castes and Communities: As is the case with most rural settlements in India, the households across both the settlements are divided into a wide range of caste groups and communities (see **Appendices 1 and 2; Table 3**). In Bihar, the caste groups are administratively classified into five categories – first, the general category, belonging to the Hindu upper castes (Rajputs, Brahmins, Bhumiars and Kayasthas). These upper castes have traditionally been big landowners and part of the ruling establishments. They are spread across the state but each sub-region typically has one or two of these present prominently. The Brahmins and a few Rajputs have mostly been the big landowners in the district of Madhubani.

In the second rung of the hierarchy are the “backward” castes, who are further divided (officially) into two categories, the forward-Backwards or the OBC-II and the extremely backward classes (EBCs) or the OBC-I. Situated within the social hierarchy and according to the level of development, they are followed by two categories of the SCs, the Dalits and the Maha-Dalits. These categories closely mirror the traditional hierarchies and they have also come to be used in local and state level development practices. While the categories of OBC and SC are also used at the national level, their sub-classification has evolved locally, at the state level, over the past two decades. The sub-communities within these categories and their ranks in the local social hierarchy at the field sites are as follows:

1. **Upper Castes:** Brahmins, Rajputs, Kayastha.
2. **Backward Classes (OBC-II):** Teli, Suri, Gupta, Sonar, Yadav, Kurmi, Kalwar
3. **Extremely Backward Classes or EBCs (OBC-I):** Lehri, Halwai, Nai-Hazam, Badhai-Carpenter, Badai-Pan leaf grower, Mallah, Dhanuk-Mandal, Kumhar-Potters.
4. **Dalits (SC):** Paswan
5. **Maha-Dalits (SC):** Dom, Chaupal, Musahar Pasi, Dhobi and Mochi/Chamar.

Altogether, the categories of OBCs and SCs have many communities listed in Bihar but not all of them live in these villages. Bihar has 131 communities listed as OBCs and they make for around 65 per cent of the total state population. Similarly, the state has a total of 22 communities listed as Scheduled Castes who make for around 15 percent of its total population. Of these 21 (with the exception of Paswan) are listed as Maha-Dalits, for whom the state government has designed special development provisions.

The two settlements also have a substantial Muslim population. Much like the other categories, Muslims too are internally divided and differentiated, including on caste lines. A substantial proportion of them are also included in the OBC list.

Name of Caste/ Communities	Satghara	Bhagwatipur
Rajput	350	40
Suri	300	60
Muslim	350	500
Brahman (Mahapatra)	175	250
Sonar	50	
Dhanuk	80	75
Mallah (Sahni)	150	500
Keot	50	20
Hazam/Nai	40	30
Teli	30	20
Kumhar	20	40
Chamar / Ram (SC)	70	45
Dusad / Paswan (SC)	150	30
Dom (SC)	30	
Bhangi (SC)	10	
Dhobi (SC)	50	15
Marwari	15	
Halwai (Kanu)	75	25
Yadav		65
Badhai	10	20
Khatbey (SC)		200
Bhumihar		10
Musahar (SC)		35
Total (app)	2005	1980

Caste based communities mostly live in their own localities, known as *tolas* or *paras*. The *tolas* are also named after the titles of the community. While some localities do have a mixed-caste inhabitant population, they are few. This was particularly the case with Dalit and Muslim localities. Even among Dalit localities, caste differences were quite visible. For example, the Paswan *tola* would have almost only Paswans and the Mallah *tolas*, only Mallahs. These caste/community *tolas* also reflect the level of economic well being of the social category. We did not see any “secular” locality in any of the two settlements (for details see **Appendix 3**).

For operational purposes and data analysis on a subject like non-farm activity, we divide the available communities into five categories: the traditional Hindu

upper castes, the trading castes (most of whom are listed in the OBC-II category), other OBCs, Scheduled Castes and the Muslims. Wherever required, we have also used women as a separate category of analysis.

4.2: Agriculture and Its Social Framework in the two Settlements: As discussed above (2.1), the agrarian landscape of Madhubani district has been marked by a kind of “backwardness”, which is both economic and social. Even though the quality of land in the region is not very poor, frequent floods, droughts and a lack of reliable irrigation has made it difficult for the local cultivators to grow much more than their subsistence requirements. We also did not find any effective or visible sign of state investments in agricultural development. Even though rivers flow from and through the region, there are no canals bringing water to the farms of these villages. Some farmers have borewells but the supply of electricity is very erratic, which makes the pumping of water quite expensive while using pump sets run on diesel by individual farmers. Farmers in both the settlements complained for not having the benefit of state subsidies for agriculture.

The region has also been known for its absentee but landlords, who not only controlled most of the agricultural lands but also bonded labouring hands through traditional structures of patronage and dependence, often mediated through ties of debt and the normative frames of caste hierarchy, which included the local king of Darbhanga. In the absence of effective implementation of Land Reform legislations, holding structures remained very skewed even after independence. The Brahmins and other upper castes, including some members of the trading castes (currently listed as OBCs) owned most of the land. Satghara, for example, had 4 big landlords, who controlled most the local land. Bhagwatipur was also not very different. Those belonging to the so-called backward castes worked as tenant cultivators, almost completely dependent upon their patriarchs. The situation in our study sites would not have been very different from the duration for which Rogers and Rogers write for their study villages in Purnia district:

In the 1970s and early 1980s, these villages were backward and stagnant, and poverty was intense. Wages barely sufficed to cover basic subsistence, and real incomes were if anything declining. Mortality was high and production relations “semi- feudal”, in the sense that debt bondage, tenancy and attached labour were widespread, served as mechanisms of labour control and exploitation, and were resistant to change. Communications were poor, facilities limited, education levels low. The government action was extremely weak (Rogers and Rogers 2011:43).

However, given that the quality of land was not bad, a wide range of crops could be grown. They ranged from sugarcane, paddy, wheat and lentils to potatoes and a variety of vegetables. The region also has rivers and ponds, which provide useful avenues for fishing, a traditional source of employment for members of the Mallah community. Other caste communities located lower down in the traditional hierarchy similarly had specialized occupations functionally tied to the demands of the powerful patriarchs of the local village communities. Many of them would have also been a source of labour power in the fields and tied to their “patrons” within the normative frames of the caste system.

As in most rural settlements, keeping cattle for milk and ploughing has been a popular practice in these villages. However, over the past two decades, the villages have seen an increasing use of machines for cultivation of land. Given the small and marginal size of most holdings, it is hard for individual farmers to afford tractors, thrashers and other machines. However, both settlements have a number of entrepreneurs who keep such machines and lease them out to small cultivators, after they complete work on their own farms. Some could even be keeping these machines purely for the commercial purpose of renting them out. In Bhagwatipur, a Suri trader had two or three tractors and almost all other machines used for cultivation, which he commercially leased out to local cultivators and often to cultivators in neighboring villages. One or two cultivators in each of the settlements also owned small-size tractors for their exclusive use.

Some farmer did keep cattle for ploughing. However, many more kept cows and buffaloes for milk. Most of them seemed to be using milk for the consumption of their families. Some also sold it in the local market, to individual consumers and to shops. However, keeping cattle for milk as a source of additional income is not popular. There is no collection point of the state milk cooperative anywhere in the two settlements. Nor did find any private trader collecting milk from these villages.

The growing pressures of expanding national economy and fissures produced by the democratic political process of the first three decades of India’s independence created conditions for a gradual change in Bihar economy. According to Rogers and Rogers, the “trigger of change” came sometime in 1970s in the form of short-term migration to northwestern states of Punjab and Haryana where the Green Revolution created demand for additional labour, particularly during the peak seasons. This began to undermine,

...feudal relationships, creating new perspectives, generating additional income sources and pushing up local wages (ibid: 44).

Outmigration from the rural settlements of Bihar continued to grow over the years. Writing on four decades of change in Mahisham village of Madhubani district, on the basis of available data, Amrita Datta shows that by 1980-81, as many 24 percent of the households had at least one migrant member in their family. They went as far as Punjab and Calcutta in search of work. By 1999, this had gone up to 54 per cent and in 2011 the village had 78 percent of its households with a migrant member working outside. As she rightly argues:

Outmigration for work has become a village norm. A key characteristic of migration is the predominance of youth in migration streams; about half of all male migrants were in the 15-30 years age group (Datta 2014:4).

Patterns and destinations of migration have changed over the years. It is no longer short-term seasonal migration. The workers come and go through the year. However, most migrations for work remain circular. Those who go out for work leave their families behind in the village. They tend to come back, once or twice during their active work life and return back to the village when they find it hard to carry on with the life of a migrant worker outsider, generally when they are 45 or 50 years of age (We will return to the subject of migration in a following section).

In both the settlements, the significance and presence of agriculture had visibly declined. Currently, Satghara and its sister settlement have a total of nearly 1600 acres of land. With a growing non-farm economy, only around 25 percent of the total land is under cultivation. Bhagwatipur and its sister settlements however demonstrate a different pattern. Given that the non-farm economy has not grown in Bhagwatipur like it has in Satghara, nearly 70 percent of its land is still under cultivation. Even though some of the land is still owned by upper castes, very few of them work as cultivating farmers. In the case of Bhagwatipur more than half of all the agricultural land is owned by the OBC trading caste of Suris. However, most of them lease out their lands to small cultivators, mostly from EBC communities. Cropping patterns have remained mostly unchanged except for a significant decline in the cultivation of sugarcane, largely because of shutting down of local sugar mills.

4.3: Decline of the “Semi-Feudal” Patriarch: The growing number of men, from the erstwhile traditionally dependent communities, migrating out of the village for work has brought about many changes in the social and political life of the rural settlements. Along with out-migration from the rural areas, the region has simultaneously experienced political assertions from “below”, initially led by different shades of communist parties, and later, in the 1980s and 1990s, by different brands of “backward” caste party politics. Most critical among these, has been the leadership of Mr. Lalu Prasad Yadav, who was also the Chief

Minister of Bihar from 1990 to 1997. He actively encouraged his constituency, the backward caste electorate, to challenge the authority of the rural feudal patriarch across the state.

Our experience of research in both Satghara and Bhagawatipur demonstrated to us the lingering effect of Mr. Yadav's politics and political style. Several of our respondents, both from the "upper" and "backward" castes, underlined the historical significance of Lalu Prasad Yadav's politics of empowering and giving dignity (*izzat*) to the backwards and Dalits. A significant number of our respondents from the "low" caste communities credited him with having given them *bolne ka muh* (literally, the 'mouth to speak with'). According to an elderly male in the Paswan Dalit *tola* in Satghara, unlike the Naxalites, Lalu had used *kanoon* (law) in the interest of the underprivileged.

The traditional power of the feudal patriarch has declined from within as well. With a limited amount of land available and the fragmentation of land holding within the family as generations progressed, their economic strength declined. Given the changing economic and political environment, the aspirations of the younger generations, particularly since the introduction neo-liberal economic policies in 1990s, too began to change. They now wished to move out of the village, for education and from there to jobs in the urban economy, never to return to the village.

In such a fast changing political, social and economic scenario, many of the landlords simply sold their lands to the upwardly mobile from "forward-backward" caste groups. Others moved to towns, while leasing-out their lands to small farmers. Still others began to cultivate on their own. Studying the village of Changel in 1996 in Bihar, Das (1996) too observed and documented the emerging rural organization in relation to migration, according to which 'many of the *zamindars* have disappeared and the holdings of the landlords have been severely fragmented, by and large, with the result that several former landlords have been forced to take part in cultivation as middle peasants' whereas 'some other upper and middle caste landowners have diversified into trade, selling cloth, kerosene, milk, groceries and the like. The successful ones among them have enhanced their economic position while others have treated their business as an excuse for not being forced into direct agriculture work' (Das 1996: 14-15).

Even those who still have large holdings within the village do not command power and authority unlike their counterparts did a couple of decades ago. One such person, whose family reportedly still owns more than 100 acres of land in Satghara spoke quite defensively (though not apologetically) during his interview. Referring to the stark difference between the past and present of his family, he stated, with poetic melancholy:

Previously, if we called for one person, a hundred would come running to serve us. Now I have to ask a hundred to come and it is with great difficulty that one turns up...

(Pahale eek ko bulate thhee to sao dodde aate thhe.

Aab sao ko bulate hain to eek mushkil se aata hai).

Another respondent, a Suri shopkeeper in Bhagwatipur, who has several business interests including sale of aluminum trunks, repair and recharge of mobile phones also told us about the decline of old powers emanating from land ownership:

My grandfather had nearly 300 bighas of land. My father had two other brothers, and spread over his siblings and my cousins, I now only have 5 bighas of land to my name. I now give my land to sharecroppers, and it is turning out to be so unprofitable that we find no point in cultivating our land.

Previously, when the labour would come to till the land, they would leave their footwear at a distance, they couldn't even speak up. Since Lalu's time, the lower castes have had an opportunity to speak. Now all of them migrate and earn money from outside, *hum zamindaar log kudaali kaise uthayega?* (We are landlords; how can we plough the land with our hands?) The status of the *zamindaar* is only deteriorating. Those in the new generation, who are going out to study, are making it better for themselves. People like us are only bothered with somehow saving our dignity and pride and in the process not able to do much (*hum log izzyat bachane ke liye na kuch kar rahe hain, na ji rahe hain, na mar rahein hain*).

Even though agriculture continues to be an important economic activity in these settlements, it is no longer the primary source of livelihood for a large majority or rural residents of the district. With the exception of a very small proportion (not more than 5 to 10 percent), most land holdings have become very small with an average size of around one to two acres, which can invariably be self-owned and/or leased-in from an absentee landowner. Even in Bhagwatipur, which only has around one third of its male workers primarily employed in non-farm activity; most families manage their economies through a combination of income generated from small plots of land and the remittances received from the migrant members of the family. A part of the remittances was typically used for investing in land, which, in turn enabled the families to produce grains for their own consumption. Some of this was also sold to the local shopkeeper, often in exchange for the groceries required for family consumption.

Sharecropping has become quite common in both the settlements. Most of those who still own large holdings, generally from the traditional upper and trading castes, rarely cultivate land on their own. They prefer leasing it out to the laboring households, who are mostly from EBCs and SCs. These laboring households either do not own any land or own very small plots of land. While younger members of their families tend to go out to work, their women and older men find sharecropping a useful source of additional income. Those who are not employed in the local non-farm economy cannot find a steady source of employment within the village.

Cultivating land, even if it is a small plot, requires some initial investment. Agricultural inputs have to be increasingly procured from the market: seeds, fertilizers or hiring of tractors and other machines. Only rarely do they get the landowners to give them money for such investments. Even if they do, it is on high interest rates. Some of them also borrow from local moneylenders for such investments. Many of the respondents told us about the value of remittances received from members of their family who work outside in carrying out agriculture. However, sharecrop farming is not only a useful source of employment for the left-behind members of the poor households, but it also provides critical supplement to the family income, required for its reproduction.

In this wider context of social and economic changes, we ought to see the rise of non-farm economic enterprises in the two settlements, with outmigration working as the critical trigger.

5. Mapping the Non-farm Economy

5.1: Listing the Activities: We began the fieldwork with a comprehensive listing of the non-farm activities in the two settlements. We were able to identify a total 1,680 individual activities, of which 1,384 were in Satghara and another 296 in Bhagwatipur (see **Box 1. Also see Appendix 1**).

Box 1: Village-wise List of non-farm activities

Satghara	Bhagwatipur
1. Beauty Parlour	1. Beauty Parlour
2. Bamboo Basket Making	2. Bangles (Churi) Shop
3. Bangles (Churi) Shop	3. Butchers (Meat Shop)
4. Blacksmith	4. Furniture / Carpentry
5. Butchers (Meat Shop)	5. Jewelry shop
6. Dhobi	6. Saloon (Hair Cutting / Barber)
7. Furniture / Carpentry	7. Tailors
8. Goldsmith (Artisans)	8. Tent House, DJ, Sound Service
9. Jewelry shop	9. Photocopy and Railway Reservation, Photography, videography, Printing and Litho / Internet, Travel Agent
10. Bags stitching and Leather work / Raw leather collection	10. Brick Kiln
11. Saloon (Hair Cutting / Barber)	11. Hardware and Construction Material Shops (Gravel, Sand, Asbestos, Cement etc.)
12. Tailors	12. Bidi making
13. Tent House, DJ, Sound Service	13. Books and Stationery
14. Computer Training Centre	14. Coaching Centre
15. Photocopy/ travel agents, Photography, Printing and Internet,	15. Private School / Residential School
16. Hardware and Construction Material Shops.	16. Biscuits and Bakery Making, Puffed rice seller
17. Bidi making	17. Flour and Spices Grinding Mill
18. Cycle and Motorcycle Stand	18. Food / Restaurant / Tea Stall / Sweet Shops
19. Drivery and transportation	19. Pan and Guthka
20. Books and Stationery	20. Cloth Shop
21. Coaching Centre	21. Fertilizers and Seeds Shop
22. Private School / Residential School	22. Flower Decoration
23. Biscuits and Bakery Making, Puffed rice seller	23. General Store / Kirana Shop
24. Chura (Flattened Rice) Mill	24. Petrol Pump
25. Dairy shop	25. Scrap Collection
26. Food / Restaurant / Tea Stall / Sweet Shops	26. Shoes /Slippers
27. Pan and Guthka	27. Tin Box Maker / Seller
28. Cloth Shop	28. Utensils
29. Electrical appliances (TV, Fridge Shop)	29. Bicycle repair / Bicycle Store / Motorcycle repair / Garage Vehicle repair / Tyres repair, seller
30. General Store / Kirana Shop	30. Electronics / Radio TV Repair
31. Paan Leaves Seller	31. Mobile Repairing Shop
32. Scrap Collection	32. Fruit and Vegetables
33. Shoes /Slippers	33. Welding
34. Timber Saw mill	34. Wine / Beer / Alcohol Shop
35. Tin Box Maker / Seller	
36. Utensils	
37. Watches Shop	
38. Welding	
39. Tobacco seller	
40. Medicine and Health, Doctors, Pathology Labs, X-Ray Clinics	
41. Wine / Beer / Alcohol Shop	
42. Bicycle repair / Bicycle Store / Motorcycle repair / Garage Vehicle repair / Tyres repair, seller	
43. Electronics / Radio TV Repair	
44. Mobile Repairing Shop	
45. Fruit and Vegetables	

We classified them into 45 broad categories in Satghara and 34 in Bhagwatipur (also see Appendix 1) and we have further aggregated them into 12 broad categories (see **Table 4**).

Table 4: Broad Classification of listed non-farm activities in the two settlements				
Broad Categories of Non-farm activities	Satghara	Bhagwatipur	Total	Sample
Caste/Community based traditional Occupations	217	38	255 (15.18)	79 (26.3)
Food, food processing and eatable stalls / Catering	110	58	169 (10.05)	36 (12.0)
Communications, IT, computer	32	4	36 (2.14)	12 (4.0)
Grocery, General Stores, Garments and other Utilities	300	68	368 (21.90)	60 (20.0)
Medicine and health	90	10	100 (5.95)	12 (4.0)
Education related	25	15	40 (2.38)	09 (3.0)
Salaried and Skilled Service providers	191	30	221 (13.15)	37 (12.3)
Construction, Hardware and related services	25	11	36 (2.14)	10 (3.3)
Drivers and transportation	111	30	141 (8.39)	16 (5.3)
Vegetables and fruit sellers	27	9	36 (2.14)	11 (3.7)
Beauty parlours, ornaments and cosmetics	6	2	8 (0.48)	(06) 2.0
Daily wage labour	250	20	270 (16.07)	12.0 4.0
Total	1384	296	1680 (100)	300

We also collected information about the social identity of those engaged in the various non-farm activities and have listed it against the corresponding activity. As is evident from the two tables, the range of these activities is very wide - from traditional caste based occupations to mobile repair outlets; from being driver on a daily wage to owning a brick-kiln or a jewelry shop; from running a school or tuition-center to owning grocery shops or a medical store.

However, what we did not find in either of the two settlements was any kind of modern manufacturing establishment. Manufacturing and technology led establishments, where they exist (*bhuja*-puffed rice, jewelry, brick kiln, trunk making) are traditional and small-scale activities that mostly use manual labour and only occasionally mechanical and no electric power. They neither generate a significant volume of employment nor require a high volume of investment. By the way of their appearance and configuration too, the operation of these non-

farm activities in rural Madhubani retain the semblance of the 'rural' i.e. a site for the reproduction and sustenance of cheap labour, largely catering to local requirements.

5.2: The Survey: As mentioned above, for a closer understanding of the dynamics of the non-farm economy in the two settlements, we interviewed 300 respondents engaged/employed primarily or full time in a non-farm economic activity. The sample was drawn purposively to ensure that we had enough respondents from all of the significant social categories. Given that our preliminary mapping suggested that the proportion of Scheduled Castes, Muslims and women was lower compared to other categories, we expanded the sample size across these categories. For example, the proportion of Muslims in the total universe of non-farm economy in the two settings was a little less than 10 percent but we interviewed a total of 63 (21%). Of these 18 were upper caste Muslims (Sheikhs) and the remaining 45 were "backward", as listed in the state list of EBCs. Similarly the SC population in the two setting was only around 6 percent and their proportion in the non-farm economy is perhaps less than 5 percent but we interviewed 50 (16.7%). They too are officially classified into two categories, Dalits (10 respondents) and Mahadalits (40 respondents)

The third category where we purposely expanded our sample size is that of women respondents in the non-farm economy. Even though they are not completely absent, we could not interview any Muslim women employed in non-farm activity.

The "others" (non-SC and non-Muslims) are also internally differentiated and we tried to represent all the categories in our sample. Those from the traditional upper caste make for 12 percent of our respondents, those from the trading caste, listed among the upper OBCs, are 20.7 percent, other upper OBCs 4 percent and those from the Hindu EBCs are 25.7 percent of our total sample. The proportion of women with an independent non-farm enterprise would be below 5 percent in the settlements but we approached whosoever we could and managed to interview 28 (9%).

Most of our respondents, which appeared to be the case with the wider universe of the non-farm economy in the two settlements, are young – those below the age of 45 made up for 77 percent of all the respondents. Those who were below the age of 30 constitute 31 percent of all the respondents. Less than 6 percent of our respondents were above the age of 60. A majority of them (nearly 80%) are educated though nearly 60 percent of them are only school educated (intermediate or less). Nearly 20 percent of them have acquired a bachelor or master degree, but very few amongst them are technically skilled with a formal degree. Those who are employed in technical jobs or provide skill-based services

have mostly learnt their skills informally, most commonly on the job or as an apprentice.

SN	Settlements	Total	Muslims	SCs	Women
1.	Satghara + Bhagwatipur	300	62 (20.5%)	50 (16.5%)	28 (9%)
2.	Satghara	189	33 (17.5%)	29 (15%)	18 (9.5%)
3.	Bhagwatipur	111	29 (26%)	21 (19%)	10 (9%)
Total	FC 49 (16%)	BC 80 (27%)	EBC115 (38%)	SC 50 (16.5%)	OBC (EBC+BC) 195 (65%)

5.3: Nature of Ownership of Non-farm Activity: A large majority of the non-farm activities are typically individual centric and self-owned enterprises. However, the proportion of those who reported working in a traditional family occupation or jointly working with other family members is also not insignificant (28% see Table 6). However, the proportion of those who reported to be working alone is larger (68.7%). Even when they work in their traditional family occupations, they work alone. However, some reported that members of their immediate nuclear family, wife or children, often assist them (17%). A large majority of them (above 90%) are married and live with their families. The number of employed workers working with others is relatively small (only 3%).

Nature of Activity	Total
Individual/self-owned Activity	206 (68.7)
Traditional family occupation	43 (14.3)
Jointly with other family members	41 (13.7)
Employed worker	9 (3.0)
Partnership	1 (0.3)
Total	300 (100)

Interestingly, a majority of them work from rented premises (51.7%). Only 24 percent of them own the establishments they work from. The rest of them work from temporary structures with no formal title or ownership. Nearly three of those who functioned from rented accommodations paid a monthly rent of up to 1000 rupees. The rest paid more. Two of them reported to be paying nearly 5000 rupees monthly for rent.

The nature of ownership of the shop or premises is not a random fact. It has a close connection with social background of the respondents which data from our

survey demonstrates rather starkly. Those who own the premises they operate from are invariably from the upper castes or those castes, which have traditionally been in business. As is evident from Table 6, those from the trading castes (45.2%) and the traditionally upper castes (33.2%) own the establishments from where operate. Almost all the remaining non-farm establishments owned by these two categories are formally rented. In contrast, a large majority of the Scheduled Caste respondents (80%) operate from temporary structures, which also points to the fragile and temporary nature of their commercial establishments. Only one of the SC respondents reported owning the structure from where he worked. Table 7 also shows a good number of Muslims and Other OBCs working from temporary structures, pointing towards the fragility of their establishments too. However, their position is clearly much better than the SCs.

Table 7: Building Ownership and Caste						
	Caste Category					Total
	Traditional Upper Caste	Trading Caste (OBC)	Other OBCs	SCs	Muslim	
Self-Owned	12 (33.3)	28 (45.2)	18 (20.2)	1 (2.0)	13 (20.6)	72 (24.0)
Rented	22 (61.1)	34 (54.8)	51 (57.3)	9 (18.0)	39 (61.9)	155 (51.7)
Temporary structures/ No formal title	2 (5.6)	0 (0.0)	20 (22.5)	40 (80.0)	11 (17.5)	73 (24.3)
Total	36 (100.0)	62 (100.0)	89 (100.0)	50 (100.0)	63 (100.0)	300 (100.0)

5.4: How Old Are They? The practice non-farm economic activity does not seem to be very old either of the settlements and appears to have grown during the past 25 years or so, especially after 1990, and more so in the past 15 years. As is evident from Table 8, as many as many as 79 percent of them reported starting their work after 1991 and among them, 68 percent after 2001. This pattern finds relevance across communities.

5.5: Communities and Non-farm Occupations: One of the obvious underlying assumptions about the social dimension of economic change in the process of a shift from farm to non-farm economic activity is the process of “secularization” or “modernization” of occupational identities. Employment in modern societies ought to be based on individual merit and choice and not on one’s caste community identity. While the traditional agrarian economy is structured around caste, non-farm economy is seen as more likely to be a matter of individual choice and ability.

Table 8: Year of Starting the Non-farm Economy	
Year of Starting	Percent
Before 1960	7 (2.3)
1961 to 1980	21 (7.0)
1981 to 1990	29 (9.7)
1991 to 2000	62 (20.7)
2001 to 2010	79 (26.3)
after 2010	97 (32.3)
DK / No Resp / NA	5 (1.7)
Total	300 (100)

This, however, does not seem to be the case. As is evident from Table 4 above, a little more than 15 percent of all enterprises were strictly, a continuation of the old caste or community occupations, such as the barbers, shoe repairmen or basket makers. However, a close look at the data (**see Appendices 1 and 2**) shows that a large majority of those working in the non-farm economy come from specific caste community backgrounds. For example, members of the Sonar caste own nearly all the jewelry shops. Similarly the traditionally upper caste and rich communities - Marwaris, Brahmins, Rajputs, and those from the trading castes (Suris and Telis, officially listed as OBC) own almost all the upper-end businesses in the two settlements. On the other end, a large proportion of daily wage labourers are from the lower castes – Dalits and EBCs, low caste Muslim communities and a significant number of women. In absence of men, who have migrated out to work, women work both in the family farms and as wage labourers, mostly to undertake local agricultural labour.

Interestingly, the proportion of Scheduled Caste respondents in the non-farm activity who explicitly pursued caste based traditional occupation is much higher (42%) than “others” (19.38%). If we also add daily wage labour in the category of their traditional occupation, which it has been, it becomes as high as 60 per cent. Among Muslims too, a large proportion (32%) pursue occupations that the local community identified as traditional (such as tailors and butchers) (for details see Table 9). Similarly, a large majority of women (74%) too are either in traditional occupations or in jobs identified with women, such as food related, vegetable and fruit vendors and beauty-cosmetics.

Interestingly, except for a few variables, patterns observed in two settlements are not very different. Perhaps the most important difference reported by our respondents between the two settlements is the proportion of them pursuing traditional family occupations, which is much larger in Bhagwatipur (20%) than in Satghara (11%). This would suggest that the proportion of new entrants is much larger in the Census Town of Satghara than in the rural settlement of

Bhagwatipur. A larger proportion of our respondents from Bhagwatipur worked from self-own building (21%) than Satghara (21%). But the proportion of respondents reported working alone is larger in Bhagwatipur (72%) than in Satghara (61%). Given its rural character, a much larger proportion of the respondents in Bhagwatipur (22.5%) reported being simultaneously active in the local agrarian economy (as farmers/ sharecroppers/labourer) than in Satghara (8.5%). A large majority of the respondents from OBC communities in Bhagwatipur own some amount of agricultural land.

	Muslims	SCs	Women	Others	Total
Caste based / traditional Occupation	20 (31.74)	21 (42.00)	8 (29.63)	31 (19.38)	79 (26.33)
Food, food processing and eatable stall / Catering	2 (3.17)	5 (10.00)	3 (11.11)	25 (15.63)	36 (12.00)
Communications and IT, computer	5 (7.94)	0 (0.00)	0 (0.00)	7 (4.38)	12 (4.00)
Grocery / General Store / Garment / Utilities	15 (23.81)	2 (4.00)	3 (11.11)	40 (25.00)	60 (20.00)
Medicine and health	0 (0.00)	1 (2.00)	0 (0.00)	11 (6.88)	12 (4.00)
Education related	1 (1.59)	1 (2.00)	1 (3.70)	6 (3.75)	9 (3.00)
Salaried/ Skilled Service provider	10 (15.87)	6 (12.00)	3 (11.11)	18 (11.25)	37 (12.33)
Construction Hardware and related services	1 (1.59)	0 (0.00)	0 (0.00)	9 (5.63)	10 (3.33)
Drivers and transportation	5 (7.94)	5 (10.00)	0 (0.00)	6 (3.75)	16 (5.33)
Vegetable and fruit seller	2 (3.17)	0 (0.00)	6 (22.22)	3 (1.88)	11 (3.67)
Beauty parlour, ornaments and cosmetics	1 (1.59)	0 (0.00)	3 (11.11)	2 (1.25)	6 (2.00)
Daily wage labour	1 (1.59)	9 (18.00)	0 (0.00)	2 (1.25)	12 (4.00)
Total	63 (100.00)	50 (100.00)	27 (100.00)	160 (100.00)	300 (100.00)

Community and caste diversity exists only in certain categories of non-farm occupations. These include activities such as mobile repair, modern electronic and communication related services, vehicle repair, medicine-related occupations, vegetable and fruit sellers and driver/ transport. However, here also we can easily observe community specific exclusions in some of these occupational categories. For example, there is no SC respondent in the technology, mobile phone or communication related occupations. Similarly, we

find very few Muslims, SCs or women in relatively modern categories or high investment oriented occupations, such as those related to medicine and health, education or construction and hardware. Even though a range of communities own grocery and other utility shops, they are dominated by relatively upper and trading castes that have been traditionally involved with such work. The same holds good for food related outlets, which tended to be from specific castes and communities.

Apart from visible and not so visible divisions and differences of non-farm activities in accordance with the logic of traditional hierarchies of caste and communities, we also noticed active discrimination against some communities in relation to certain occupations. For example, it is very difficult for a Muslim or a person of ex-untouchable community to establish and operate a successful restaurant or to sell processed food. Even though Muslims exclusively own all the raw chicken and meat shops (butcher) and members of different Hindu communities patronize these shops as clients, according to the Muslim respondents, no one would come and eat if the Muslims were to run a restaurant and sell cooked food. We could find only two Muslim respondents running eateries - a paan shop and another one selling biscuits and cigarettes/ bidis in Muslim dominated localities in Bhagwatipur.

Caste Groups	Total	Percent
Traditional Upper Caste	36	12.0%
Trading Caste (OBC)	62	20.7%
Other OBCs	89	29.7%
SCs	50	16.7%
Muslim	63	21.0%
Total	300	100.0%

The Muslim respondents were aware of such an exclusion and several of the respondents told us that if they were to open a food related shop or a restaurant, they would be unable to run it because it was most likely that they wouldn't get any customers. Catching and selling fish is also a community specific occupation, an exclusive "monopoly" of the Mallah, an EBC caste group. Some of the Muslim respondents also complained about not being able to get shops on rent in the main market because of their community background.

5.6: Women in the Non-Farm Economy: As mentioned, the overall participation of women in the non-farm economy remains low (9%). If we were to take a look at the type of non-farm activity in which the participation of women was registered (>0) among the respondents (see table below), it becomes clear that they are predominantly engaged (30 percent) in caste based and traditional occupations, closely followed by engagement in vegetable and fruit selling (22.2 percent).

The existing literature on the subject tells us that in rural Bihar, women's labour force participation rate has increased to 67 percent in 2009-10 from 56 percent in 1981-82, which may be accounted to the high incidence of male migration and a change in social norms (Rodgers et al 2013). However women overwhelmingly report agricultural work as their primary occupation (Rodgers et al 2013) as compared to men who show a diversified pattern. Visaria and Basant (199) also indicate that there has been an increase in the share of non-agricultural employment in the rural workforce during the 1980s, with the bulk of development being casual in nature and a higher participation of men. According to Unni (1998), 'both the absolute number and proportion of women in the non-agricultural sector to the total is much lower than that of men'.

Category of occupation.	Men	Women	Total
Caste based / traditional Occupation	71 (26.0)	8 (29.6)	79 (26.3)
Food, food processing and eatable stall / Catering	33 (12.1)	3 (11.1)	36 (12.0)
Communications and IT, computer	12 (4.4)	0 (0.0)	12 (4.0)
Grocery / General Store / Garment / Utilities	57 (20.9)	3 (11.1)	60 (20.0)
Medicine and health	12 (4.4)	0 (0.0)	12 (4.0)
Education related	8 (2.9)	1 (3.7)	9 (3.0)
Salaried/ Skilled Service provider	34 (12.5)	3 (11.1)	37 (12.3)
Construction Hardware and related services	10 (3.7)	0 (0.0)	10 (3.3)
Drivers and transportation	16 (5.9)	0 (0.0)	16 (5.3)
Vegetable and fruit seller	5 (1.8)	6 (22.2)	11 (3.7)
Beauty parlour, ornaments and cosmetics	3 (1.1)	3 (11.1)	6 (2.0)
Daily wage labour	12 (4.4)	0 (0.0)	12 (4.0)
Total	273	27	300

	(100.0)	(100.0)	(100.0)
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This appears to be case in Bhagwatipur and Satghara as well. The presence of women among non-farm activities (except for agricultural labour and marginal vending) is visibly low. The market area for Bhagwatipur is limited within a stretch of less than a kilometre. Shops flank the main road on both the sides with ample room in front of the shops for people to congregate, chat and share time over tea. Along the edges of the road and before the entrance of the shops as well as by the street corners, one could see a significant number of women fruit and vegetable sellers. These are either operating on small carts stationed at one place or on the ground with a basket of produce in front of them. Most of these women are from the Mallah community, whose husbands have either migrated out or perform daily wage labour to eke a living. Some of these women are also the primary income earners of the family, living in the village, whose husbands are either dead or unable to work due to a physical disability. Among the fruit sellers operating through small carts by the road side, fruit supplies are bought on credit, which is paid off or taken forward depending upon the volume of sales.

For a high number of women, such scale of vending goes towards contributing towards the household income, whether in addition to the remittance sent in by a migrant male member or in the absence of one. Shivkali Devi, a forty-year old woman in Bhagwatipur manages a small make-shift arrangement from where she shells packed consumer goods like biscuits, toffees, sachets of shampoo and strips of soap. Her husband is a migrant worker in Chandigarh and has been working there for nearly thirty years as a construction labourer. According to Shivkali Devi, whose family is landless, the earnings from her business are very meagre and only go towards some subsistence expenditure in the village, most of which is met by the remittance that her husband provides for. According to her,

I used to be at home, without much work. I thought why can't I start something small and manage some of the household expenditure?

Reena Devi, who runs a fruit stall in the market area of Satghara however runs her business as the sole income earner of her household. She told us that she has been selling fruits for the last twenty years, her husband deserted her and she had to assume the responsibility of the primary cash earner for her family, which includes a fourteen-year-old son who helps her with her business.

It is a lot of trouble, I run a household of four all by myself, and this is not even a regular or permanent source of income.

It is also clear that the above set of women respondents is from the EBC groups (Mallah). Traditionally upper caste and Muslim are missing in action from the

various activities within the non-farm economy and the SC (Mahadalit) women are only represented in either agricultural labour or in the traditional caste based occupation of weaving bamboo baskets and items (See Qualitative Information: Case Study A IV).

Box 2: Beauty Parlour and Female Enterprise in Bhagwatipur

In the comparatively smaller market area of Bhagwatipur, Apsara Beauty Parlour can't be missed, especially as its red signboard stands out among the scattered shops for eateries and groceries. Part of a house, with a grocery shop for its neighbour, run by the same person as the beauty parlour, Apsara beauty parlour is one of the few only women owned and run enterprises in Bhagwatipur.

Savita is a twenty four year old woman of the Halwai sub caste. She has four sisters, two of whom are married and two are studying in school and in college respectively. She herself got married less than a year ago. According to Savita, her parents died very early and it was her elder sister who took on the responsibility of raising the rest of the daughters. They own a small plot of land, which they have given out for sharecropping. Most of the family's earning comes from the grocery shop that is next to the beauty parlour.

Savita opened the beauty parlour only six months before. It is a makeshift arrangement in one of the open areas within the house, with minimum and basic utilities and equipment. 'I always wanted to be a beautician', she said, 'I always had a penchant for make-up and for dressing up and wondered how I could turn it into a living'. She learnt the skills from a beauty parlour in Madhubani town, and then opened one in Bhagwatipur

This job is one of honour. The best part is that I can operate a business from within my home and I only have to interact with women, nobody can ever raise a question about my dignity

Savita is very hopeful about the prospects of her business. 'Bhagwatipur is a small settlement but there is a growing acceptance among women to turn out well, especially on occasions of weddings and festivals. This will only grow further', she said. The other two younger sisters, want to study further and one of them wants to become a doctor. The eldest sister said, 'we will support her in whatever she wants to do. It is only good if she can study further and make a decent life for herself'.

However, there are emergent activities within the non-farm activities, which seem to be closely associated with women but they are marginal to the non-farm economy as a whole. Interestingly, both of these activities have emerged in response to the local demands of fashion and beauty related consumerism among women – the business of a beauty parlour and of a boutique. Both, in Satghara and in Bhagwatipur, beauty parlours and boutiques were recent additions to the market, catering to a 'ladies only' clientele. It is equally interesting to note that they are closely interwoven with the other non-farm activities like tent, catering, DJ and sound service, photography and videography that have come up due to the services required for organizing weddings within the village. However, unlike the 'men's parlours', which are an extension of the

traditional caste occupation of barbers (the Nais by caste), women in the business are from diverse communities and none from Nai caste.

The context of aspirations for young women, therefore, is also changing, though with limitations. Even though there are very few families like Savita and her sisters', which support independent female enterprise in the village, it is not altogether absent. There is a limited but existent entry of women in public employment like *aanganwadi* and ASHA workers, which are seen as being 'dignified' jobs for women, and also feminized to great extent. These developments also differ along the lines of caste and community backgrounds – even as traditionally upper caste women are more likely to study and pursue higher education, women and girls from Muslim, EBC and SC groups have a high rate of dropping out of school, higher than the men from their communities. Like a Suri male respondent in Bhagwatipur informed us

Both boys and girls from the traditionally upper castes are no longer in the village; they go out, not to work but to study. Their parents are more likely to invest in the education of boys as well as girls as they see returns from it – job for a boy and a decent marriage proposal for the girl.

The availability of capital is constrained for women, as much as it is for men depending upon their social background. However, the scale of operation for women run enterprises is smaller as compared to those run and owned by men. Given that women are marginal to the non-farm economy – they are represented mostly in activities like vegetable and fruit vending (Other OBC), traditional caste based occupations (bangle making, basket weaving) and a few new activities in the market like tailoring and beauty parlours.

	Monthly Income									Total
	up to 2500	2501 to 5000	5001 to 7500	7501 to 10000	10001 to 15000	15000 to 25000	25000 to 50000	DK/N A	Sea-sonal	
Men	22 (8.1)	89 (32.6)	46 (16.8)	34 (12.5)	22 (8.1)	12 (4.4)	3 (1.1)	12 (4.4)	33 (12.1)	273 (100.0)
Wom en	6 (22.2)	6 (22.2)	1 (3.7)	1 (3.7)	0 (0.0)	0 (0.0)	0 (0.0)	2 (7.4)	11 (40.7)	27 (100.0)
Total	28 (9.3)	95 (31.7)	47 (15.7)	35 (11.7)	22 (7.3)	12 (4.0)	3 (1.0)	14 (4.7)	44 (14.7)	300 (100.0)

The income levels reported by women tend to be lower than men. If we were to look at the Table 12, it becomes clear to us that nearly one fourth (22.2 per cent) of the total women respondents report a monthly income of less than Rs. 2500 as compared to only 8 per cent of the male respondents. None of the women respondents in either of the markets reported a monthly income higher than Rs.

10,000 per month whereas 13.6 per cent of the male respondents did. On the whole, of the women reporting participation in the non-farm economy, 45 per cent report earning less than Rs. 5000 per month and 41 per cent report merely making ends meet.

The story of the participation of women in the non-farm economy is also appears to be significantly influenced by their caste and community background. When we refer to the large number of female vegetable and fruit vendors, we are referring to Malha women. The Malha community has been traditionally engaged in the role of cultivating and selling vegetables. Other than that, SC women, from the Lehri and Dom community for example, engage in traditional occupations like bangle making and basket weaving. However, Muslim women are conspicuously missing from participating in the non-farm economy whereas traditionally upper and trading caste women put together (33 per cent) are lesser than other OBC and SC women put together (67 percent), in the non-farm economy of Bhagwatipur and Satghara (see Table 13).

Table 13: Gender and Caste						
	Upper Caste	Trading Caste	EBCs	SCs	Muslim	
Men	33 (12.1)	56 (20.5)	76 (27.8)	45 (16.5)	63 (23.1)	273 (100.0)
Women	3 (11.1)	6 (22.2)	13 (48.1)	5 (18.5)	0 (0.00)	27 (100)
Total	36 (12.0)	62 (20.7)	89 (29.7)	50 (16.7)	63 (21.0)	300 (100)

Therefore, not only is the participation of women in the non-farm economy restricted to marginal activities at large, the returns from these activities are also low. Typically, women are not solo migrants i.e. they do not migrate either for work or for education by themselves but accompany their families, usually their husbands after marriage, if at all. However this does vary across caste – for example in the Brahmin dominated Nahar Bhagwatipur tola of Bhagwatipur, most of the women had moved to the city with their husbands for good – which was an exception when compared to other tolas where the families including the wife stay behind. A detailed examination of the interaction of gender and migration is however the subject matter for another investigation.

6. Migration and the Non-farm Economy

6.1: The Context: Outmigration is perhaps the single most important social and economic process articulating through the rural landscape of Madhubani. Not only has the out-migration of young men for work grown manifold over the past three decades and more, it has also transformed the local dynamics of social relations and of economic life. As mentioned above, scholars studying various aspects and regions of Bihar see out-migration as a “trigger of change” (Rogers et al. 2013), with a marked onset in the 1970s in the form of short-term migration to Punjab and Haryana, primarily for seasonal work in agriculture. Over the years, it has continued to grow. As shown by Datta in her study of the village of Mahisham in Madhubani, the proportion of households with at least one member of the family as a migrant worker went up from 24 percent 1980-81 to 54 percent 1999 and to a further 78 percent in 2011 (Datta 2014:4).

Unlike three decades ago, migrant workers from Bihar no longer go only to rural Punjab for seasonal agricultural work. Their choice and range of destinations has since diversified – increasingly, they prefer going to urban centres and they work there for most of the year. However, such movements remain circular in nature.

As mentioned above, migrants are mostly men. Even though they begin their journey for work when they are quite young (15 to 20 years of age), most of them are married and leave their wives behind, with their parents in the village. They visit homes once or twice every year during their active work life. Once they can no longer continue bearing the hardships of working outside, they move back to the village when, mostly, when they are between 45 and 50 years of age. For instance, Shyam Kumar Mandal, worked in Delhi for many years of his life and has since returned to Satghara had this to say about his work in Delhi –

The work that I did in Delhi was very tough. I never had time to rest.
(*Dilli ka kaam bahut kathin thaa, koi aaram hi nahi milta thaa*).

The growth in the rate of outmigration has continued to increase for several reasons. First, given the population density of the region, the local agrarian economy has simply become unviable. Land holdings have mostly become very small, with an average size of less than one acre. Many of our respondents reported owning less than one-fourth of an acre. Those own more than 5 acres of land are not be more than 5 to 10 percent of all those who have traditionally cultivated land or identified themselves as *zamindars* (landlords).

Second, agriculture in the region has also remained less developed. There has been very little investment in building agricultural infrastructure, such as canals and tube-wells or creating capacities for marketing networks. The quality of soil

is also not poor and the local farmers have adopted modern practices of farming and increasingly use hybrid varieties of seeds, chemical fertilizers and pesticides. However, they are not able to undertake intensive farming. Some of them reported growing a single crop and being always worried about floods and their lack of capacity to irrigate their crops in the absence of rains.

Third, there is virtually no local industry. On the contrary, Madhubani district has seen some kind of de-industrialization over the past 30 odd years. The district had several sugar mills, which not only procured sugar cane from the local farmers but also provided employment to the locals. All of them have closed down sometime during the 1980s. The only “industry” that survives in Madhubani and the neighboring districts is the low technology intensive brick-kilns. Even though their numbers have grown, they do not work all around the year and hence do not employ many people.

Finally, social and political changes in the local structures have also played their role in intensifying out-migration. Decline in the authority of the local semi-feudal patriarch and changing land relations enabled the release of the erstwhile tied labour from Dalit and lower OBC castes from bondage and dependency. Even though they were freed from the ties or attachments of tradition, they were not able to find casual employment, as free labour, in the local market. The compulsions of economic survival and new aspirations hence pushed them out of village. The old structure of caste hierarchy and the jajmani system, which tied the local communities with their caste occupations, has almost completely disintegrated. While some of those traditional occupations survive (such as tailoring or barbers), albeit in a new commercial avatar, some of them have become almost completely redundant (such as the traditional plough related work)

At the other end of the social spectrum, are those who had occupied positions of dominance in the traditional system, and also felt uncomfortable and often insecure in the rapidly changing political environment in the village. Their younger generation also began to look outwards, towards the urban life and secure jobs. Given the economic and social resources at their command, many of them moved out the village, at least partially. As a combination of these various factors, those from the “backward” caste communities largely dominate rural politics in the villages of Madhubani today.

6.2. Remittance Economy: The growth of the non-farm economy and the increase in outmigration for work in rural Bihar appear to be closely related. The number of villagers engaged in non-farm activities has increased along with an increase in migration. As is evident from Table 7 above, nearly 80 percent of the respondents reported having begun the corresponding non-farm activity after

1980 and it is precisely during this period that the remittance economy of these villages also appears to be growing. Cash coming into the villages in the form of remittances induces demand for local consumption, which in turn leads to a spurt in the growth of local markets in the form of a variety of shops and other retail outlets.

Several of the respondents underlined the change that migration and associated remittances have brought about in their life. A 75 years old Dalit man from the *musahar* community had this to say to us during a conversation about migration and its impact on personal and social life in the village:

Thirty years ago, we could not eat three meals. If we ate one evening, we had to stay hungry the next evening. Now, we eat breakfast in the morning, lunch during the day, and dinner at night, everyday.

A woman respondent from the *Lehri* community, (EBC, bangle makers) seemed to echo the old man:

Earlier we counted grains and we ate; we no longer need to do that (*Pehle anaaj ginkar khana padta tha, ab ginana nahin padta*).

Janaki Devi, a thirty year old woman from an EBC community, told us that her husband works as a carpenter in Delhi and sent her around 5000 rupees every two months. With an approval from her husband, she reported spending the money on items of daily needs. Along with that, she also uses the money sent by her husband to help her father-in-law in farming the land they have leased in. From the remittance money, she also manages to keep a cow or a buffalo. Janaki Devi also informed us that even though local people did not like educating their daughters, she sends her daughter to the local school. The impact of remittances, hence certainly extends beyond influencing the nature and patterns of consumption; they also have a bearing on the social life of the individual and of the village.

Other than the financial resources made available by migration, some of the migrants also create additional human resources upon joining the non-farm economy of the village once they return for good. Nearly half of our respondents (48%) currently engaged in non-farm economy have been migrant workers at least for sometime in their working life, before they started working locally or set-up their own enterprise. Interestingly, most of these return migrants had mostly worked in urban centres when they went out of the village.

6.3: Experience of Migration: The incidence and experience of migration varies significantly across castes and communities. Even though members of all class and communities migrate, they do so for different reasons. Those who still have substantial land holdings (mostly from traditional upper castes) or have a decent business in the village do not feel the need to go out for low-end work. However, their children often go out to study and invariably move out of the village for good as they take up well paying regular jobs, often in urban centers. However, the poor from these communities do go with their fellow villagers for low-end work. As is evident from Table 14, the proportion of our respondents who have been migrant workers is much smaller among the upper castes and the trading caste when compared with rest of the three categories.

	Worked as Migrant Outside		Total
	Yes	No	
Traditional Upper Caste	10 (27.8)	26 (72.2)	36 (100.0)
Trading Caste (OBC)	19 (30.6)	43 (69.4)	62 (100.0)
Other OBCs	46 (51.7)	43 (48.3)	89 (100.0)
SCs	33 (66.0)	17 (34.0)	50 (100.0)
Muslim	36 (57.10)	27 (42.9)	63 (100.0)
Total	144 (48.0)	156 (52.0)	300 (100)

Several of the respondents shared their experience of migration. We also spoke to some who are currently working elsewhere and were visiting homes during the fieldwork. One can say that the stories retold to us were a combination of both positive and negative experiences of migration. For some of the migrants, the experience of having lived and worked outside seemed to be an enabling, a positive one - it provided them with some disposable income with which they were able to support their families and meet household expenses, educate their children and do business. These experiences certainly varied across caste and communities. While those from the “upper” and the trading castes experienced and spoke of migration as a positive experience of mobility, many of the poor shared their encounters with hardships and difficulties. A large number of them told us about the meagre amount they earned and saved as migrant workers, the harassment they faced at the hands of the police during their return journey, the withholding of their wages/salaries by employers, long working hours and much more. A man who works in Delhi and happened to be in (Satghara/Bhagwatipur) during the time of our visit told us:

I work in Delhi. I have no choice. If I could get a job here that pays me 250 or 300 rupees a day, I will stay back. Why don't you do something about opening a factory here, where we can get employment? I can't even think of starting any business. I don't have money (*punji nahin hai*). Even if I were to start a shop, will I get customers?

We also had the chance to speak to Shiv Kumar Mukhia (35 years) who too works in Delhi, as an electrician, and was on a vacation in Bhagwatipur:

Do you like staying in Delhi?

I want to stay in the village. Who would want to leave his family, his mother and father and go out? I like the village (*Humhe toh gaon achha lagta hai*). I like the village because people know how to behave. They respect women. There is no respect (*izzat*) in Delhi. I go to work inside the houses in Delhi. I don't like it. Women wear short clothes...

Another respondent who has been going to Punjab for seasonal agricultural work told us about the compulsions for moving out of the village for work:

I work here but can get employment only for around 10 days in a month. I have no choice but to go to Punjab for work unless I want to starve (*agar garib mazdur yeha se Punjab nahi jayega to bhukh se marega*). I save 5,000 to 6000 rupees while working for 15 to 20 days during the harvesting season.

Shyam Kumar Mandal worked in Delhi for a few years selling toys on the footpath. However, he soon returned to Satghara and set up his own sweet shop, partly with the money he saved as a migrant in Delhi. Now, he and his brother cater at local weddings and functions. According to him:

Work in Delhi was tough. There was no time to rest. This job is better, easier.

(Dilli ka kaam bahut kathin thaa, koi aaram hi nahi milta thaa. Ye kaam achcha hai)

Another respondent, a Dalit from a neighboring village narrated his experience of humiliation and hardships that he had faced as a migrant worker:

There is only one train from here that goes to Amritsar, Punjab. It is very crowded during the season. Some can't even get in. However, once we are in the train, no one bothers us. It is when we are returning with some cash in our pockets that the police harass us. Even when we have a ticket, they

say it is not a proper ticket. They take money from us, 500 to 1000 rupees. They beat us if we refuse to pay.

The process of migration is by no means a singular event in time. For most of our respondents who are currently engaged in the non-farm economy, the experience of migration prior to this engagement was drawn over time. Some of them had migrated and returned a few times, hoping to find a better opportunity each time they moved out. Some of them still kept an eye and ear out for an opportunity; their current non-farm occupations did not mark the end of their migration story. However, there is a correlation of the desire and ability to move back and forth with the age of the respondents. In our interview schedule, when we asked the respondents a question about whether they had migrated prior to starting their current occupation, we got the following set of responses, which have been cross tabulated with the age of the respondent

Age of the Respondents	Worked as migrant outside		Total
	Yes	No	
Age 15-20	7 (38.9)	11 (61.1)	18 (100.0)
21-30	38 (50.7)	37 (49.3)	75 (100.0)
31-45	70 (51.5)	66 (48.5)	136 (100.0)
46-60	21 (38.9)	33 (61.1)	54 (100.0)
60 and above	8 (47.1)	9 (52.9)	17 (100.0)
Total	144 (48.0)	156 (52.0)	300 (100.0)

As we can see in the Table 15, more than half of the respondents were among those between 21 to 30 years old, and those between 31 and 45 years old reported having worked as a migrant outside their settlement prior to their current occupational activity. This indicates, firstly that the volume of out-migration has increased with time as the percentage of migration reported declines in age group older than that and secondly, a significant number are of those above 40 years old which may constitute what are permanent return migrants.

Similarly, the migration cycle does not run only between the origin and destination, it would be befitting to state that it runs between origin and destinations. The expansion of networks among migrants, the search for better opportunities and increased connectivity has propelled migrants to go to more than one destination in the time they spend as migrant workers. This too has

abetted with time, the current generation of migrant workers deem it more desirable, *kismat aazamaana* (to test their fate) in more than one place.

	One only	Two to three	More than three	NR/NA	Total
Age 15-20	5 (27.8)	2 (11.1)	0 (0.0)	11 (61.1)	18 (100.0)
21-30	31 (41.3)	5 (6.7)	2 (2.7)	37 (49.3)	75 (100.0)
31-45	60 (44.1)	5 (3.7)	5 (3.7)	66 (48.5)	136 (100.0)
46-60	17 (31.5)	3 (5.6)	1 (1.9)	33 (61.1)	54 (100.0)
60 and above	7 (41.2)	1 (5.9)	0 (0.0)	9 (52.9)	17 (100.0)
Table	120 (40.0)	16 (5.3)	8 (2.7)	156 (52.0)	300 (100.0)

As we can see in the Table 16, it is notable that respondents in the 15-20 years old age group were the ones who reported the highest percentage of having migrated to more than one (2 or 3) destinations for work. Given that the oldest respondents in this category are twenty years old, this number is likely to increase.

6.4: Migration and Networks: The process and decision of migrations is one that occurs when abetted by networks. Like the thirty-two years old Mohammad Jafir told us:

I work in Delhi where I drive a vehicle. I went there because other members of our community already work there. They managed to find me a job. I stay there for 8-9 months in a year. I make 10,000 to 11,000 rupees every month of which I spend around 4000. The rest can be saved.

Whereas Mohammad Jafir found it convenient to rely on community networks to help him find a job and home to stay in his place of destination, the experience is not the same for everybody. Raj Kumar Mallick, a 16 year old Dalit boy of the Dom community from (Bhagwatipur/Satghara) went to Gujarat and worked with a contractor for a few months for a monthly salary of 6500 rupees. After having worked for 2 months, when he asked for the due payment, the labour contractor threatened him with violence. Even though some other workers from his village worked there, none of them supported him in his demand for his wage. Raj Kumar has since returned from Gujarat. He is not the only one who complained of lack of support at the destination for work; he is one among many such

migrant workers, most of whom belong to the Scheduled Castes. Several other individuals from the Dom tola in Satghara informed us that they had gone to Gujarat for work but came back because of the lack of friends and social support. -they did not have anyone to fall back upon when ill or when they felt the need to solicit support for any other reason.

Even though most of the migrant workers managed their own and their family's lives through the incomes they earned in combination with the work their wives and other family members undertook in the village, a large number also narrated their stories of hardship, both at the destination as well as at home in the village. Most of them lived a life of "subsistence" and struggled to make ends meet. They often had to borrow money from the local moneylenders, for which they paid interest at high rates, ranging from 3 to 5 percent monthly. Jag Deo's story is emblematic of many others' -

Jag Deo Mochi, a forty five year old resident of Satghara has three sons, all of whom have been working in a hotel in Sonapat in Haryana for the last eight years. He sent them away with his brother, who lives and works there. Jag Deo is unhappy about the fact that his sons have to live away from their family and village but he doesn't have a choice since his sons' income supports the entire family resident in the village. He wishes to open a shoe shop in Satghara if they are able to save money. But the 'cycle of illness, marriage and of paying interest on previous debt does not seem to come to a close', he said.

Social identities also seem to matter for the kind of work that migrants are able to find at the destination. A much larger proportion of SC (38%) and EBC (34%) respondents reported being employed in casual work when compared with the upper caste respondents (8%). However, even those from the upper castes often do jobs at the site of migration, which they are unlikely to do in the village; they perceive migration's privilege in its anonymity. One of upper caste respondents, condescendingly told us about the migrants and their attitude towards work:

They feel embarrassed doing labouring job in the village. They find it shameful do certain kinds of job in the village. They will do anything outside. They will even sell ice-balls.

(Gaon mein labour log kaam nahin karenge. Gaon mein sharam mante hain, Bahar jaayega to baraf ka gola bhi behega!)

6.5. Migration, women and agriculture: Based on a research survey of groups of women in 12 selected villages across seven districts of north and south Bihar, Datta (2011: 12) reports that 'the burden of work tremendously increased for women who worked in family farms, and as sharecroppers, after male members of their families migrated'. Such migrations are male dominant

phenomena. As has been reported by Sharma for Bihar, only 3 per cent of the seasonal migrants and 7 per cent of the long-term migrants are females (Sharma 2005). However, male predominant migration has 'profound changes' for the range of work that women do within and outside the household (Rodgers et al 2013), especially an increase in the range of agricultural activities that they have to perform. These include overseeing work in the farms, making decisions related to sowing and harvesting, usage of seeds and fertilizers among others. Women now constitute the dominant share of agricultural labour in both the settlements and especially for activities like sowing, transplanting and harvesting, which takes up most of their time during the peak seasons.

Shiv Kumar, an elderly farmer from the Mallah community in Bhagwatipur confirmed our understanding when he told us:

Agriculture has become women's job, they are the ones who do most of the agricultural wage labour. Men also work as labour but they generally go out for construction or brick-kiln related wage labour. If there weren't women, there would be no agriculture. Men also work on farms but only if they need to. In my assessment, 75 percent of all agricultural work is done by women.

It is also interesting to take note of the gendered division of wage labour that emerged as a widespread trend in both the settlements. Like Shiv Kumar indicated, wherever there is an opportunity for 'brick kiln' or 'construction' related labour, it is men who choose to go for wage labour whereas in the event of requirement of agricultural labour, it is women who go⁶. This distinction has emerged in response to the nature of remuneration associated with the two different kinds of wage labour. Whereas non-agricultural wage labour is paid in cash, most agricultural labour in both Bhagwatipur and Satghara continues to be paid in kind i.e. in grains. Though the quantity may differ over farms and owners, we gathered that the standard practice in both the areas was to pay 1 *bojha* (approximately 15 kilo of grains) for every 12 *bojhas* they can harvest in the field. Most women, in the Mallah community reported that it took them an average of five days at least to be able to gather 1 *bojha* from the landowners (See Qualitative Information: Case Study for the Mallah Tola).

However the pattern of women's participation in the agricultural labour force also differs across their caste and community backgrounds. Whereas women

⁶ However, elderly men may choose to go for agricultural wage labour in the village. Therefore the constitution of the agricultural labour force in the villages is not only determined by gender, it is also determined by age. Once men have returned to the village, having migrated previously, and consider themselves old enough to not seek work actively on a regular basis, some of them choose to do agricultural wage labour.

respondents from both the Muslim Fakir Tola in Satghara and the Muslim Ansari Tola in Bhagwatipur informed us that they did not go out of their settlements to seek work, including agricultural labour, women from the Mallah (EBC), Badhai (EBC) and Dom (Mahadalit) caste groups reported a fairly regular participation in the agricultural labour force. Respondents from the Brahmin tola in Nahar, Bhagwatipur stated clearly that women from their families did not perform any work or labour other than their household chores. It can therefore be determined, with a fair degree of certainty that whereas women from Muslim and Brahmin groups did not undertake agricultural labour, most women from both the EBC and SC groups did so, hence constituting a bulk of the total agricultural labour force in both Bhagwatipur and Satghara.

The impact of the out-migration of men on the intra-household structure and dynamics also seems to vary across the caste and community backgrounds of the households. Across the sample, it is clear that nearly all migrant men migrate alone i.e. they leave their families which, on average, includes their wife, children and parents, in the village. 'We can't take our families with us, it is too expensive to maintain a family in the city. Here in the village, we can be assured of their safety and well-being rather than in the city', said a young Dalit man in Satghara who was visiting from Delhi, where he stays and works. He has a wife and an infant child who stay with his parents in the village.

On the contrary, in the Nahar tola of Bhagwatipur, which is a Brahmin settlement, both men and women were conspicuously missing. Most households constituted a set of grandparents with school going grandchildren. The grandparents preferred to live in the village, most of the men had a prior experience of migration whereas the grandchildren studied in school in the village and eventually moved out to stay with their parents in the city for further education and work. Therefore, in the cycle of migration among the residents of the Nahar tola, both the migrant man and his wife moved out, to be joined by their children later, and then return to the village at a later date.

What do these different patterns of gendered migration and of ensuing household structures mean for the agency of women in the household decision making structure, given the historically patriarchal context of the agricultural economy in rural Bihar? From our experience of research and analysis in Bhagwatipur, two facets emerge with more clarity than others. Firstly, an impact on women's mobility within the village and secondly, on the performance of caste based traditional occupations.

Remittances not only have an impact on the economic capital of a migrant household, they also determined, to a great extent, its social capital. The absence of a male member means that the range of tasks that women have to perform on

a regular basis increase, including those outside the house – buying ration supplies from the market, accompanying the elderly and children to the hospital in case of ill health and discharging social obligations. Therefore in addition to their household duties, women from migrant households reported keeping busier in the absence of their husbands. This also means that women now have to be more mobile than before – to be able to go to the market, the hospital or the nearest town. Like a young mother of two from the Badhai tola in Bhagwatipur told us, ‘A lot of us have begun to use the auto-rickshaws by ourselves to move between Madhubani and Bhagwatipur. Sometimes, we have to go out to do what must be done, we can’t just fold our arms and sit and wait for our husbands to come, can we?’

However, financial literacy of most women continues to be low. It is interesting to note that a large number of the migrant households reported receiving remittance via banks, which means that someone in either the immediate or extended family held a bank account. Though the institutionalization of sending and receiving remittances can be the subject of a separate enquiry, it is interesting for us to have a snapshot understanding of who withdraws them from the bank? Most women respondents told us that they depended on another male relative – a young nephew or brother-in-law or the ‘guardian’ (father-in-law) to withdraw money from the bank rather than doing it themselves. It is also interesting to note that Rodgers et al. (2013) report that ‘while not a single upper caste group of women reported change in the management of money after male migration, a majority of OBC II and Scheduled Caste groups, and all Muslim groups, reported that women were more involved in the management of money in the household’ (Rodgers et al 2013: 115) which merits further investigation.

Therefore, even though the physical mobility of women in the village may have increased as a direct corollary of the absence of men, other forms of mobility continue to be limited. Women’s physical mobility also varies across caste and community – Muslim women respondents reported limited physical mobility and a higher dependence upon male relatives.

The other element that has been significantly impacted due to the gendered nature of migration for work in both Satghara and Bhagwatipur is the performance of traditional caste-based occupations. Like we have discussed before, the need for cash pulls out men from the village and women continue to perform non-monetized forms of work like agricultural labour. However, in the case of monetized but very small-scale caste - based traditional occupations within the non-farm economy, women are the primary workers. Whether it is the trade of making and selling bangles among the Lehri community, that of washing and ironing clothes among the Dhobi community or that of making and selling *bhuja* (puffed rice) among the Kanu community of Halwais – men move to higher

paid or larger-scale activities like barber shops among the Nai community or furniture shops among the Badhai community, and women perform most of the other traditional occupations, at the margins of the economy⁷ (See Qualitative Information: Case Studies C I & D I).

⁷ An exception to women's marginal participation in the non-farm economy through traditional caste-based occupations is the case of the Madhubani painters. Women constitute the bulk of Madhubani painters, the sale of which has taken on the form of a family business – with mostly women involved in painting and men involved organizing sale and exhibitions (See Qualitative Information: Case Study C II)

7. Mobility and the Non Farm Economy

7.1. Where Do They Come From? Interestingly, only around one-fifth (20.3%) of those who reported being involved in non-farm activities currently, appeared to have switched over from agriculture, as their previous livelihood. Upon analysis, we understand that a substantial number of them had a member of a generation prior to them from their families working in either the traditional caste based occupations (23%) or another non-farm employment (26%) or a salaried job (10.3%). The proportion of those respondents who had themselves worked as full time cultivators or in a traditional occupation for their own family before they moved to a non-farm economic activity is much smaller (12.3%). The corresponding combined figure for the same set of activities (i.e. a traditional caste based occupation and farming) for the prior generation of the respondents (father) is higher (43.3%) (see Table 17).

Occupation	Father (%)	Self (%)
Traditional / Caste occupation	23	7
Farming (Self owned and/or Sharecropping)	20.3	5.3
Labour	9	3.3
Migrant	3	18.7
Non-Farm	26	19.7
Regular Job (Govt/Private)	10.3	3.7
Never employed	3.7	37.7
DK / No response / NA	4.7	4.7
Total	100	100

Among the trends for a generation wise analysis of the involvement in non-farm activities, we can see significant and interesting variations across caste and communities. For instance, families of respondents from the traditionally upper castes cannot be identified with any caste specific occupation, even for a prior generation (See Table 18). Members of the traditionally upper castes in both the settlements either reported to be directly pursuing farming or were already engaged in a non-farm occupation. In contrast, a much larger proportion of OBC and SC respondents reported that a prior generation of family members was employed in traditional caste-based occupations (see Table 11). Not only did a majority of these respondents' families not pursue agriculture a generation earlier, most of them also owned no or very small plots of agricultural land. In the current generation, as many as 68 percent of all the respondents (94% among SCs) reported owning no agricultural land and another 19 percent reported owning less than one acre of land. Only around 4 percent of the total respondents reported owning 5 or more acres of land. Thus, for a large majority of those respondents who belonged to traditionally land owning caste and

community groups, their holdings have increasingly become unviable (due to fragmentation of holdings across generations).

	Upper Caste	Trading Caste	Other OBCs	SCs	Muslim	Total
Traditional / Caste occupation	0 (0.0)	8 (12.9)	31 (34.8)	19 (38.0)	11 (17.5)	69 (23.0)
Farming (Self owned + Sharecropping)	7 (19.4)	19 (30.6)	19 (21.3)	5 (10.0)	11 (17.5)	61 (20.3)
Labour	1 (2.8)	2 (3.2)	4 (4.5)	10 (20.0)	10 (15.9)	27 (9.0)
Migrant	2 (5.6)	3 (4.8)	0 (0.0)	1 (2.0)	3 (4.8)	9 (3.0)
Non-Farm	16 (44.4)	19 (30.6)	20 (22.5)	8 (16.0)	15 (23.8)	78 (26.0)
Regular Job (Govt / Private)	6 (16.7)	7 (11.3)	6 (6.7)	0 (0.0)	12 (19.0)	31 (10.3)
Never employed	1 (2.8)	3 (4.8)	4 (4.5)	3 (6.0)	0 (0.0)	11 (3.7)
DK / No response / NA	3 (8.3)	1 (1.6)	5 (5.6)	4 (8.0)	1 (1.6)	14 (4.7)
Total	36 (100.0)	62 (100.0)	89 (100.0)	50 (100.0)	63 (100.0)	300 (100.0)

Some of the respondents continue to practice farming (10.3%) along with a non-farm activity but reported farming as a secondary source of livelihood. Most of such respondents belong to the traditionally upper castes and both the OBC categories. A large majority of the respondents (74.7) work full time in their corresponding non-farm activity though some of them simultaneously engage in more than one non-farm activity (6.3%). A good proportion of the respondents (24.3%) also have another family member along with them in the (primarily) reported non-farm activity.

8. Motivations Sources of Funding and Income: From the discussion above, it is discernible that more than 60 percent of those who reported being currently engaged in a non-farm activity are first generation workers, i.e. their fathers and other members of the family from the generation prior to them were either employed in agriculture or in a traditional caste based occupation. It is therefore both interesting and worthwhile for us to understand what was it that motivated them to shift from such livelihoods to those that they are currently employed in? How did they mobilize the initial investment required for starting such enterprises? How much do they earn?

8.1: Motivations: Even though the decline of agriculture as a source of employment and of social status is quite evident, few of our respondents seemed to have consciously attributed their decision to start a non-farm activity to it. Given the average size of land holdings in the area, agriculture is perhaps no longer seen as a viable option of employment by villagers from across communities (see Table 12). As one of the respondents put it:

Agriculture is good. One can do many things with land. One can keep cattle and also do a poultry business. But only if we have enough land. We do not have much land here. We also have a serious problem with irrigation. Other inputs such as seeds, fertilizers and labour, everything is very expensive. Those who are doing agriculture are not doing well. There is no income from land. Agriculture is a lot of hassle (*bahut lafda hai kheti*)

Ram Yadav, an auto-rickshaw driver in Satghara, also felt similarly and argued that agriculture could be a profitable and worthwhile activity, only if the government provided facilities.

In absence of electricity and assured irrigation, which ought to be provided by the government, we will only loose our money if we were to invest in agriculture.

Among those who own larger than average tracts of cultivable land, farming is still not seen as a viable option for either current or future livelihoods. Interestingly, such respondents complained of a shortage of labour. Pankaj Kumar of the Suri caste in Satghara, had this to say to us -

We have land and we used to cultivate it on our own. But with people going out for work, it is hard to find labour. We do not have a large proportion of SCs here. If they were around, farming would have been easier. It is better to give it on sharecropping.

Agriculture is also seen as a stagnating work, with no future for progress. Sachin Kumar Thakur, a twenty-year old man returned to his village after working as an assistant in a dental accessories making unit in Amritsar for a few years. His two brothers are still in Delhi and Mumbai respectively. Even though they own a small plot of land, Sachin chose to work with his father as a barber. He expressed his opinion on agriculture clearly and sharply:

The world is progressing very fast. How long can we keep sitting with a shovel in our hand? Working in the shop is far more profitable than working on land. This work is also easier. Who would want to plough land?

Most of the respondents reported starting a non-farm activity because it made sense to them as a possible source of employment. Many of them did so either because it was their family business (nearly 30 percent) or they had been exposed to it during their work outside the village (nearly 15 percent) and many others reported assessing that they simply had no other options for employment (12.3 %) or that there was a local need for the business they initiated (28.7%) (see Table 19). Interestingly, we observe very similar patterns of aspirations across communities.

	Castes					Total
	Upper Castes	Trading Castes	Other OBCs	SCs	Muslim	
Previous knowledge due to migration/ as apprentice	6 (16.7)	12 (19.4)	10 (11.2)	4 (8.0)	12 (19.0)	44 (14.7)
Family Business/ inheritance	10 (27.8)	19 (30.6)	32 (36.0)	18 (36.0)	10 (15.9)	89 (29.7)
Peer Influence	2 (5.6)	3 (4.8)	3 (3.4)	2 (4.0)	4 (6.3)	14 (4.7)
Lack of employment opportunities	3 (8.3)	4 (6.5)	13 (14.6)	8 (16.0)	9 (14.3)	37 (12.3)
Low Capital Required	0 (0.0)	0 (0.0)	0 (0.0)	1 (2.0)	0 (0.0)	1 (0.3)
Disenchantment with Agriculture	0 (0.0)	0 (0.0)	0 (0.0)	0 (0.0)	1 (1.6)	1 (0.3)
Inspired by local needs	13 (36.1)	21 (33.9)	27 (30.3)	3 (6.0)	22 (34.9)	86 (28.7)
DK / No Resp / NA	2 (5.6)	3 (4.8)	4 (4.5)	14 (28.0)	5 (7.9)	28 (9.3)
Total	36 (100.0)	62 (100.0)	89 (100.0)	50 (100.0)	63 (100.0)	300 (100.0)

An overwhelming majority (73 per cent) of migrant workers are in the age group of 15-35 years. Deshkingar et. al. (2006) in their study of migration from Bihar also state that ‘young people are now consciously opting to migrate to explore other areas and in the case of lower castes to break away from caste oppression in the village’. Migration is hence also a strategic decision in case of the young and the vulnerable groups who chose to move out of the rural agricultural economy.

8.2. Investments and Sources of Funding: As we have discussed in a prior section on mapping the range of non-farm activities in both the settlements, the range of such activities is fairly wide and diverse. However, a large majority of these were self-owned enterprises (nearly 80%), which require an initial investment. Given the diversity of caste/class/community in rural Bihar and the nature of the non-farm activity itself, the volume and source of investments associated with it vary considerably (see Table 20 and 21).

Table 20: Amount Invested at the time of establishment						
Amount	Caste					Total
	Upper Caste	Trading Caste	Other OBCs	SCs	Muslims	
None or up to Rs 5000	6 (16.7)	13 (21.0)	24 (27.0)	16 (32.0)	9 (14.3)	68 (22.7)
5001 to 20000	8 (22.2)	17 (27.4)	19 (21.3)	5 (10.0)	17 (27.0)	66 (22.0)
20001 to 50000	6 (16.7)	16 (25.8)	10 (11.2)	2 (4.0)	14 (22.2)	48 (16.0)
50001 to 100000	7 (19.4)	7 (11.3)	9 (10.1)	3 (6.0)	11 (17.5)	37 (12.3)
100001 to 200000	3 (8.3)	3 (4.8)	5 (5.6)	4 (8.0)	4 (6.3)	19 (6.3)
200001 to 500000	1 (2.8)	2 (3.2)	3 (3.4)	0 (0.0)	0 (0.0)	6 (2.0)
Above 5 lakh	0 (0.0)	1 (1.6)	0 (0.0)	0 (0.0)	0 (0.0)	1 (0.3)
Inheritance / Family Activity	2 (5.6)	1 (1.6)	1 (1.1)	0 (0.0)	1 (1.6)	5 (1.7)
Not Applicable	3 (8.3)	2 (3.2)	18 (20.2)	20 (40.0)	7 (11.1)	50 (16.7)
Total	36 (100.0)	62 (100.0)	89 (100.0)	50 (100.0)	63 (100.0)	300 (100.0)

As we can see from Table 20, a significant share of the SC and EBC respondents were in activities that did not require any investment, which also implies that they tended to work for others. Even in cases where we can ascertain that they set-up their own enterprise, the corresponding investments for SC, EBC and Muslim respondents were relatively meager. For instance, we do not find any SC

or Muslim respondent among those who reported investing more than 2,00,000 rupees.

Sources of investment also varied across social groups but not to the same extent as the volume of investment. Personal and family savings coupled with loans from local moneylenders constituted the source of investment for more than half of the respondents in both Bhagwatipur and Satghara. One of the more noteworthy features here is that of the negligible significance of remittances as a source of investment in either of the settlements. Whereas it is the case that money saved as a migrant worker constitutes a share of the personal savings of the respondent, it is certainly not the case that money sent by a migrant worker outside the settlement while he continues to work there, can contribute towards the establishment and operation of a non-farm activity of his kin in the settlement. Remittance, in the classic sense, therefore does not have a trigger effect on investment, and as we shall understand in the course of our analysis, it may do so only in the case of consumption and agricultural production. According to Rodger and Rodger (2011: 46) in their recent study of two villages in Bihar, 'most respondents indicated that the primary use of remittances was for food, clothing, health and house repairs – i. e., meeting basic needs – and education'. Also, *punji* (capital), and the lack thereof continues to be a major reason why a high set of the respondents believe that they don't see a profitable future for their activity.

Sources	Caste					Total
	Upper Caste	Trading Caste	Other OBCs	SCs	Muslim	
Personal/ Parents' Savings	14 (38.9)	26 (41.9)	34 (38.2)	9 (18.0)	22 (34.9)	105 (35.0)
Friends and families	2 (5.6)	9 (14.5)	6 (6.7)	3 (6.0)	3 (4.8)	23 (7.7)
Local moneylenders	6 (16.7)	11 (17.7)	21 (23.6)	10 (20.0)	17 (27.0)	65 (21.7)
Institutional Loan (banks)	8 (22.2)	10 (16.1)	6 (6.7)	7 (14.0)	9 (14.3)	40 (13.3)
Sale of land	0 (0.0)	3 (4.8)	2 (2.2)	0 (0.0)	3 (4.8)	8 (2.7)
Remittances	1 (2.8)	0 (0.0)	0 (0.0)	0 (0.0)	0 (0.0)	1 (0.3)
Inheritance	2 (5.6)	1 (1.6)	7 (7.9)	1 (2.0)	1 (1.6)	12 (4.0)
DK / Not Applicable	3 (8.3)	2 (3.2)	13 (14.6)	20 (40.0)	8 (12.7)	46 (15.3)
Total	36 (100.0)	62 (100.0)	89 (100.0)	50 (100.0)	63 (100.0)	300 (100.0)

8.3: Incomes from Non-farm Activity: As one would expect, incomes from the non-farm enterprises would vary depending upon the investments one makes. Even though the non-farm economy in rural Bihar has expanded, it does not seem to be generating much income locally. A large majority of our respondent across communities and caste reported near subsistence level incomes from their business. From the total sample, only around 12 percent reported earning more than 10,000 rupees per month, which diminishes for specific caste/community members. Seventy percent of the SC respondents and 61.6 percent of the Muslim respondents reported a monthly income of less than Rs. 7,500 per month (See Table 22).

Monthly income	Caste (Recoded)					Total
	Upper Caste	Trading Caste	Other OBCs	SCs	Muslim	
up to 2500	2 (5.6)	5 (8.1)	9 (10.1)	7 (14.0)	5 (7.9)	28 (9.3)
2501 to 5000	8 (22.2)	20 (32.3)	26 (29.2)	16 (32.0)	25 (39.7)	95 (31.7)
5001 to 7500	6 (16.7)	9 (14.5)	11 (12.4)	12 (24.0)	9 (14.3)	47 (15.7)
7501 to 10000	4 (11.1)	7 (11.3)	12 (13.5)	3 (6.0)	9 (14.3)	35 (11.7)
10001 to 15000	4 (11.1)	7 (11.3)	7 (7.9)	1 (2.0)	3 (4.8)	22 (7.3)
15000 to 25000	1 (2.8)	8 (12.9)	2 (2.2)	0 (0.0)	1 (1.6)	12 (4.0)
25000 to 50000	0 (0.0)	0 (0.0)	2 (2.2)	0 (0.0)	1 (1.6)	3 (1.0)
Not Applicable	5 (13.9)	2 (3.2)	4 (4.5)	1 (2.0)	2 (3.2)	14 (4.7)
Depends on season	6 (16.7)	4 (6.5)	16 (18.0)	10 (20.0)	8 (12.7)	44 (14.7)
Total	36 (100.0)	62 (100.0)	89 (100.0)	50 (100.0)	63 (100.0)	300 (100.0)

It is therefore not surprising that the experience of struggling with subsistence level of earnings for a significant share of respondents also manifests itself in their perceptions and aspirations towards the future of the work they are currently doing, and in terms of what they aspire for their children and how they imagine their life beyond the 'rural'.

9. Growing Non-farm Economy, Persisting Rural and Urban Aspirations.

9.1. Absent Urban: Rural and urban are often viewed as two types of social formations, representing different stages in the process of economic development, or even human “evolution”. According to this popular common sense, while the traditional or pre-modern societies are predominantly ‘rural’, the modern societies are largely ‘urban’, with a very small proportion of population living in rural settlements. Rural, in this perspective, is also viewed as being predominantly agrarian, implying that those living in rural areas work on land or earn their livelihood from other primary sources of income, such as animal husbandry, fishery – activities that require earning livelihood through direct engagement with “nature”.

As societies become modern, settlements grow in size. The new technologies that use inanimate sources of power enable human beings to use technology to multiply their productive ability. As it first happened in Western Europe, growth of modern factory system after the industrial revolution resulted in a significant decline in the working population engaged in agriculture. A large number of people migrated from rural areas to urban centres in search of employment in industry and a better life. Migration and urbanization were two sides of the same coin. Similarly, decline of agriculture and move to non-farm occupation implied a process of modernization, either through direct employment in manufacturing, or related occupations such as in commerce or service sector, which tend to expand with urbanization.

As mentioned above, our analysis is based on a comparative understanding of non-farm economy in a Census Town and a large rural settlement. Among other things, the study focused on exploring potentials of non-farm economy for generating development dynamics at the local level. Does the growth of non-farm economy indeed produce an impetus for urbanization, even if it is of a “subaltern” variety (see Denis et al 2012)? Does the growth of non-farm economy carry the potential of transforming the region into a modern social and economic formation? Is the social profile of those in non-farm economy in the Census Town any different from those in the “rural” settlement?

If we are to begin answering these questions by comparing the two settlements, our evidence from the field does not seem to support the popular assumptions about the development or urbanizing effects of the growing non-farm economy.

The nature and quality of infrastructure in the two settlements does not seem to be very different. They both lack modern economy in terms of manufacturing or

service sector. As is evident from the data presented in different sections above, non-farm occupations do not use much of modern technology. Neither do they require advance level skills. There is virtually no growth of any kind of modern manufacturing, with almost no manufacturing units found using electric power, in Satghara. The only source of modern/formal employment is in institutions that provide services such as schools, banks or government offices. Much of this employment has grown because of state initiative from above. Interestingly, a large proportion of those employed in such activities come from other settlements, often from the neighboring town of Madhubani.

In terms of urban infrastructure too, the markets and streets of Satghara do not appear to be very different from the shopping areas of Bhagwatipur. The only difference appears to be in the intensity and scale of the commercial activity. Satghara has many more shops and other non-farm activities but their quality is not very different from those in Bhagwatipur. Social dynamics of caste, community and gender work almost exactly in the same fashion in the two settlements. Even those employed in activities like the rickshaw pulling or the auto-rickshaw driving come from the neighboring areas in both the settlements.

The story of infrastructure is also not very different in the two settlements. Though Satghara has had a railway station (Rajnagar) for a long time, it is more like a junction for the entire region. Its road network began to grow only during the latter part of 1990s when the Central government initiated the process through its Prime Minister's Rural Roads Construction Project, which was followed by Chief Minister's Rural Road Construction Project. Use of cell phones, televisions and banking services is also very similar in both the settlements.

Even though officially Bhagwatipur has a much larger proportion of its working population formally employed in agriculture, disenchantment with agriculture is also similar in both the settlements. As we have discussed in the section on out-migration, a large proportion of households, including those surveyed have either been themselves migrants or have the adult male members of their family working as migrant labourers elsewhere. Much of this migration is circular in nature. The migrant worker even though employed outside, in urban centres, remains tied to the village and the rural identity.

Economic dynamics of the local non-farm economy also do not seem promising. Most of the commercial establishments appear to be working at a mere subsistence level, generating no surpluses or savings, and thus no possibility of capital accumulation. Those who have economic surpluses prefer going out, to Madhubani and other urban centres. The only trade that appears to be flourishing in the two settlements is that of private and informal money lending.

This becomes even more evident when we look at their attitude towards their current non-farm occupations, their perceptions on the value of education and their aspirations for their future generations.

9.2 Work and Economic Life: Perhaps, one of the simply communicable ways of judging a respondent’s attitude towards their current livelihood is to ask of them if they would want their children to continue with it or with the same kind of employment. Quite interestingly, a large majority of the respondents (75.3%) responded in the negative i.e. they’d rather not see members of the next generation engaging in the same or a similar occupation as them. Only 17 percent of the respondents reported a clear preference for their children to continue in the same job as them.

However, what emerges with great clarity is that non-farm activity is preferable over agriculture to nearly all of the respondents for their children’s futures, which finds favour with only a small 3 percent. Among those who reported a preference for non-farm activity over agriculture, we can further sort their reported preferences between a salaried job (79.7%) followed by business in a town (36.3) (see Table 16) (It does not add up to 100 because respondents had the option of saying more than one ‘yes’).

Table 23: Parental Preference of Occupation for their Children (“Yes” answers)				
	Agriculture	Current Occupation (Non-Farm)	Business in Town	Salaried Job
Upper Caste	0 (0.0)	6 (16.7)	12 (33.3)	31 (86.1)
Trading Caste	1 (1.6)	12 (19.4)	25 (40.3)	48 (77.4)
Other OBCs	5 (5.6)	20 (22.5)	41 (46.1)	71 (79.8)
SCs	0 (0.0)	2 (4.0)	11 (22.0)	40 (80.0)
Muslim	4 (6.3)	11 (17.5)	20 (31.7)	49 (77.8)
Total	10 (3.3)	51 (17.0)	109 (36.3)	239 (79.7)

Interestingly salaried job is the most preferred occupation for the next generation, across all the communities, and no other occupation comes close to it in that order. However, in the case of those who reported agriculture as a preferred occupation over a non-farm activity for their children, there happen to be interesting variations across communities. None of the SC respondents responded with a “yes” for agriculture and only 4 percent reported that they would like their children to continue in their current occupation, which is

significantly less than the similar category of responses from among the EBC respondents (22.5%) and from those among the trading castes (19.4%). Those from the “upper castes” also reported having no liking for agriculture (0%). Besides reflecting a desire for a stable economic life, the cross cutting preference for a regular salaried job also tells us of the perceived fragility and dissatisfaction with the current occupation in the local non-farm economy, which to many is simply a survival strategy.

Even though the contexts may differ, similarly reported disenchantment with agriculture appears to be the pervasive in the county. When Jodhka revisited his study village near Panipat in Haryana during 2009-10, the responses to a similar set of questions, were strikingly similar (Jodhka 2012):

When we asked our respondents about their preferences for agriculture as a means of livelihood for their children or grandchildren (Question: Would you like your children/grandchildren to practice cultivation?), only around 8% of our respondents answered in the affirmative. Surprisingly, the responses to the question were quite similar across caste and occupational categories. Dalits and upper castes (5-6%) were the least interested in their families staying in farming but even cultivating farmers of the dominant castes (9%) did not want their children to practice agriculture. Only among the BCs, there was some desire to continue with agriculture (11%) (Jodhka 2012: 13).

Abetted by a generational shift away from land-based work and a policy failure to create more opportunities, young men are “All Dressed Up with Nowhere to Go” (Deuchar 2014). According to Jeffrey et. al. (forthcoming), an increased investment in schooling has led people to come to imagine education as a pathway to economic and social mobility. But since the 1980s economic change has typically failed to generate white-collar jobs within the manufacturing and services sectors, which has created a crisis of educated unemployment. Rodgers et al (2013: 97) also suggest that in the case of Bihar, a college education and beyond ‘drastically increases the chances of long term migration’, a highly educated worker is three times as likely to migrate than a worker with no schooling, which according to the authors indicates that ‘there is a dire lack of appropriate opportunities for educated people in the survey villages’.

9.3 Education: Across social categories, respondents recognize and acknowledge the value of education, which alone, according to them can enable their children to find regular salaried jobs and pull them out of agriculture, with dignity. However, they also realize that the currently available education in the local schools is unlikely to be of help.

The story of educational aspirations in the two settlements is indeed one of contradictions. Among the young, imagining the future appears to be a despondent exercise. Given the low level and quality of education, most of them do not allot any premium to education. Those who do and have, cannot see any returns. To be educated and unemployed creates a protracted sense of the future. A man in his early twenties in Satghara, in the second year of studying for his B.A. degree and also managing a mobile repair shop along with his brother said:

I want to either be a policeman or go abroad. My brother can manage this business. I want a salaried job. Don't know if I'll be able to do that...But one thing I am certain about is that when I have my own children I will do my best to educate as much as possible. I would like them to become scientists or cricket players.

Dilip Kumar Ram, a twenty-one year old Dalit boy, who works as an assistant in an electronic repair shop, locally known as a 'fitter' studied until class eight. He has done this for four years and now wants to set up his own shop. He regrets having not studied much. He also regrets not having capital (*poonji*) to start his own business. His parents did not have the wherewithal to educate him after class eight and now he feels there are no avenues from where he can seek financial support.

Amarnath Thakur, also a young man, from the Nai sub caste works as a compounder with a doctor in the Satghara market. His father has a makeshift arrangement as a barber on the footpath and earns around 100 rupees in a day. Amarnath studied until high school after which he left for Delhi but could not find any gainful employment and hence returned to Satghara. Now he is back to continue working as a compounder, something he is despondent about.

9.4 Private Education: During our visit to both Bhagwatipur and Satghara, the growth of private tuition centers was evident. In the main market establishments of the village and the town, and on the outward fringes too, a variety of private education providers have emerged. Day tuition centers, evening tuition centers, private English medium schools, residential coaching centers and schools – their presence reveals a clamour for education among those in the village and towns, distant from urban centers of education, to be able to procure and provide compatible educational services for their children. There is an acute disenchantment with government run schools.

If it were not for tuition centers, how would there be any education? The government schools are no good.

These coaching and tuition centers are seen as a respectable source of employment for the educated but unemployed young men in the settlements. Given the value of a permanent *sarkari naukri* (government job), many young men obtain degrees and prepare for competitive examinations that can help them obtain one. However given the combination of the large number of applicants and few numbers of seats, a lot of them are unable to make it.

For instance, in the small market establishment of Bhagwatipur, there are two private English medium schools – Parvati Progressive School and Mithila World School. Mithilesh Kumar, a twenty six year old man of the Teli caste among the Baniyas, expressed his preference for a coaching center over agricultural work. He runs the ‘Brilliant Coaching Center’ in Satghara and is also preparing for the Railways SSC examination. Having studied for a B.Com degree from Madhubani, Mithilesh is enthusiastic about his coaching center. During our visit, he reported teaching 7 students whom he charged up to Rs. 200 per student. His father helped him set up the business and according to Mithilesh:

I want to make it bigger. Agriculture is troublesome, I find running a coaching center better. The income from agriculture is very low, and it is difficult work, coaching is an easier job.

However due to the low returns on education, given the poor quality of education and lack of availability of jobs, there is no particular premium on education for a large number of people.

A graduate earns a maximum of Rs 4000 per month in the market, as a shop assistant or petty salesman. A daily-wage labour, on the other hand, can make up to Rs 250 per day. What is then, the real value of education, if it can't provide a decent opportunity for labour and decent wage?

Educational attainment has certainly increased with time. Among many respondents, *padhai-likhai* (reading-writing) was the only way out of the economic despondency in the village while also being aware of the lack of return on education. Even so, if we were to look at the educational attainment of the respondents by age, as listed below, it becomes clear to us that it has risen with time. For example, whereas 41 percent of those who were sixty years old or more reported having received no formal education as compared to only 12 percent of those between 21 and 30 years old, and 5.6 percent among those between 15 to 20 years old. Similarly, higher education appears to also have increased among the younger – nearly 30 percent of those between 20 to 30 years old and 22 percent of those between 15 and 20 years old reported having received a minimum of graduate education, compared to only 1 respondent in those above 60 years old.

The government's schemes of mid-day meals and right to education for all too did not seem to garner positive support, for the prevalence of corruption and of neglect seems to override the aims of providing good quality education.

The teachers can't hit the children, nor fail them... it is only on pen and paper ... give them food, give them the money and uniform etc... or a cycle... they have ruined education. Even these *shiksha mitras*, they don't even know how to sign their own names. The government only wants records of nobody having failed.

The teachers have to go and do a census count or look at poultry. What will they do? All the food that comes in for the students, the contractors and teachers eat it up anyway. Teachers have motorcycles, that is how well they get paid.

Box 3

Parvati Progressive is a residential school on the edge of the Bhagwatipur market settlement. During the evenings, as the display board on the façade of the school entrance proclaimed, it also ran a 'remedial centre; i.e. tuition for English speaking and for 'building self confidence' targetted at school children and young college graduates. Upon entrance, we were greeted by a twenty year old woman, Alka, who eventually told us that she had come to the school to be appointed as an administrator and care taker (for the children in residence) and that she used to live with her family in Darjeeling prior to coming to Bhagwatipur. 'Parents do not like local teachers, especially when it comes to English speaking', she said. 'In Darjeeling, a widespread culture of missionary led education means a good knowledge of English and of speaking in English, which is valued in Bihar'. Alka had studied till class 12 in Darjeeling and like her, many of her friends have also been recruited by school owners in Bihar to work in schools in Bihar through a system of networks between school owners, book dealers and teachers. We were soon joined by Mr. Roshan Kumar Jha, who is the school manager. Mr. Jha recently finished a bachelors degree in marketing from Madhubani and is also preparing to write exams for a Chartered Accountant, while he appears for other advertised public service exams. The admission fee for the school is Rs. 1000 per student along with Rs 300 as the tuition fee between nursery and class two, Rs. 500 between three and five and Rs 800 until class 8. They also provide transport services to students with a monthly fee between Rs. 350 and Rs. 400 depending upon the distance.

9.5: Caste, Education and Aspirations: The story of aspiration is also a story of caste. It is not without the promise of social networks and social capital that one can hope to fulfill aspirations, both of which are determined to a large extent by one's location in the caste hierarchy.

It clearly emerges from our field interviews and the survey that higher educational achievement was closely tied with traditionally upper castes, which in turn makes them eligible for higher paid skill-based jobs in the contemporary job market. As we can see in the Table 24, as many as 44 percent of those who reported having received no formal education were members of the scheduled castes followed by Muslims at nearly 21 percent, which precludes them from white collar jobs or jobs in the contemporary service sector. On the other hand, 44 percent of those who reported having acquired education until the graduate level and beyond belonged to the traditional upper castes in both the settlements. According to Ajay Kumar Jha, a young principal of the Parvati Progressive School, a private school in Bhagwatipur, children of the *agrani* (forward) castes do not attend school in the village, most of them can afford to seek education outside Bhagwatipur and do so.

Educational Qualification	Caste					Total
	Upper Caste	Trading Caste	Other OBCs	SCs	Muslim	
No formal education	2 (5.6)	9 (14.5)	15 (16.9)	22 (44.0)	13 (20.6)	61 (20.3)
Up to middle pass	7 (19.4)	13 (21.0)	28 (31.5)	15 (30.0)	23 (36.5)	86 (28.7)
High school pass	8 (22.2)	11 (17.7)	22 (24.7)	6 (12.0)	13 (20.6)	60 (20.0)
Intermediate pass	3 (8.3)	9 (14.5)	8 (9.0)	4 (8.0)	8 (12.7)	32 (10.7)
Graduation and Post-grad	16 (44.4)	20 (32.3)	16 (18.0)	3 (6.0)	6 (9.5)	61 (20.3)
Total	36 (100.0)	62 (100.0)	89 (100.0)	50 (100.0)	63 (100.0)	300 (100.0)

S. K. Jha, a forty eight year old Brahmin is the local homeopathy doctor (BHMS) in Satghara. He also has a PhD degree in Maithili language. His father was the headmaster of an upper primary government school in Satghara. Of the other two brothers he has, one works in a bank in Bokaro in the Bokaro Steel Industry and the other worked in Delhi before he moved back to Satghara to take care of the 15 acres of land the three brothers own.

The disenchantment of the young from agriculture, across India is widely documented, whether by economists in terms of labour force participation, by

sociologists and anthropologists in terms of the interaction of gender and generation and processes of localization and globalization or by policy makers who are facing the dilemma of employment generation for such a significant shift away from the agricultural sector (see Section 2 above). Mehta (2014) in her ethnographic study of peri-urbanization in Uttarakhand states of the current young generation that, 'this is a generation whose educational qualifications, employment trajectories and, above all, aspirations for the kinds of lives they would like to live that has moved them far out of the orbit of anything their elders might ever have envisaged' (Mehta 2014:2).

The promise of education has also contributed to a culture of aspirational livelihoods in the region. However the material limitations of resources, of access and of relevant networks create a simultaneous sense of despondency with education. A Registered Medical Practitioner (RMP) in Satghara put it thus:

Previously, it was an agriculture-dominated economy over here. Nearly 90 percent of the people here practiced agriculture in Satghara. Until fifteen to twenty years ago, even we were dependent upon agriculture, my father also used to practice agriculture. Now, once we started getting (educationally) qualified, it was difficult since our father didn't have enough resources to send us out of Madhubani. So we had to manage within our limited resources, I first finished doing my high school, and then inter, then a B.A. and finally a M.A. – sometimes of our own and sometimes with my father's support – I persisted. I left my job within the army as I didn't have the 50,000 I needed to relocate etc. I finally obtained a RMP certificate and got a license, here from the Madhubani office.

A shopkeeper in Satghara who also gives out land for sharecropping informed us that he had been facing a shortage of labour to hire for agriculture. According to him:

We are facing a strange situation. How can we continue practicing agriculture? I am soon going to be sixty. I should retire. Normally the next generation should take it up. However, my children have studied outside. They have worn pants all their life. How can they work on land? People will laugh at them. We cannot here. There is not decent labourer left here.

This is also a story of the overall decline of agriculture, which we have discussed earlier (see Section 4).

10. Social Dynamics of Rural Non-farm Economy: Concluding Comments

As would be the case with most other states of India, Bihar has its diversity: socio-cultural as well as economic and developmental. Economic and developmental process are also influenced or shaped by the proximity of a particular region/sub-region to power centers, the caste and community composition of the area and the advantages and limitations of its given ecological realities. The dynamics of emerging non-farm economy are thus likely to vary across districts and sub-regions of the state of Bihar.

Notwithstanding its high growth rates over the past decade and more, Bihar remains one of the least developed regions of the country with high poverty and poor performance on most indicators of human development. Bihar has also not witnessed any significant growth in the manufacturing sector of its economy over the past two decades. In fact, industrial growth has been virtually absent in the region. However, interestingly, its rural non-farm economy has grown, almost at par with the pace at the national level (see Table 1).

What is then, the nature and reason for the growth of the non-farm economy in rural Bihar? Through this research we have been able to identify three broad factors that have contributed to the rise of the non-farm economy in rural Bihar. First and foremost is the decline of agriculture. This decline has been all round: economic, social and political. Given the growing density of population in the region and uncertainty caused by frequent floods and drought, abetted by a lack of investments in building agricultural infrastructure by the state, agriculture is no longer a viable occupation for a large majority of the rural population. The holdings have become so small that they can't even fulfill the subsistence needs of the local population. Agriculture has also declined socially. As is the case with most other regions of the country, younger generations, even in families where the land holdings are large, no longer view agriculture as an aspirational occupation. The political churning that the region has experienced over the last three decades has also made the agriculturally dominant groups marginal to the local politics and power structure.

The second, and perhaps even more important, factor has been the growing outmigration from Bihar. Motivated or compelled by "push" of the local economic situation, young men began to move out, sometime in the 1970s, to far off places for work. Initially a small proportion of them went to places like Punjab and Calcutta, the trend continuing into the decades of the 1980s and 1990s. By turn of the century nearly three-fourths of the rural households in districts like Madhubani had at least one male members of the family working outside the village, mostly in far off cities and towns and some even abroad.

Unlike the usual process of migration, which tends to be one way with people moving from rural to urban centres, resulting in a steady process of urbanization, most of the migration from Madhubani district and much of rural Bihar tends to be circular in nature. Consequently, despite such high rates of migration, Bihar has seen no spurt in its urban population or desertion of its rural settlements. However, the seasonal and circular out-migration of labour from Bihar is changing many dimensions and dynamics of the region. The rise of the rural non-farm economy is one such change.

The circular migration of working Biharis means that while the young men go out for work, their parents and wives stay back in the village. A direct implication of this is that not only do they regularly come back to the village to visit their families every few months (generally twice in a year), most of them also return for good at the end of their working life, when they are 45 to 50 years of age and can no longer bear the hardships of life as a migrant worker. In the interim, they send regular remittances to support their families. A share of these remittances is invested in the land being cultivated by the family left behind; the rest is available for meeting the consumption needs of the family. The remittances also create a demand for a variety of goods and services, from groceries for domestic consumption to medical stores and educational centers, schools and tuition centers. The local entrepreneurs, many of whom have themselves been migrants, open shops and other outlets to fulfill these needs.

The third important factor that has encouraged the growth of non-farm economy is the recent expansion of road and communication networks. Not only are towns like Madhubani well connected to the state capital and other towns of the region through good quality highways, the local areas, the rural settlements, are also well connected through *pucca* roads. Cell phones and digital networks have also reached the interiors of Bihar. Besides making physical movement and communication possible, they also make migration convenient and easier.

However, as mentioned above, our survey and close qualitative observations demonstrate, the local non-farm economy, which has been steadily growing over the past three decades, remains a subsistence economy. Even though the traditional *jajmani* type relations have disintegrated, a good proportion of occupational categories continue to be structured around caste lines. Many of these caste related occupations also happen to be low-income, low-value occupations. More importantly, those from the traditionally “low” status communities, the SCs and EBCs, are more likely to be working in the low value non-farm activities than the “others”. In other words, within the non-farm sector, their occupations are often located at the lower end of the occupational hierarchy. They also tend to work from temporary premises, which adds to their

vulnerability. The activities that generate higher income and carry superior status tend to be the monopolies of the traditionally upper castes or the upper OBC, the trading caste.

The local non-farm economy is not based on modern technology, except where technology itself is a source of employment, such as cell phone repair shops. Even in such cases, their social organization remains low skill based and almost universally informal. Even those dealing with things like modern medicine, are likely to be working without any formal qualifications and licenses from the relevant departments.

The non-farm economy of the two settlements also does not seem to be generating any surplus. Its expansion is mostly horizontal and there is little evidence of it acquiring any kind of dynamism of its own beyond its current form of low-end commercial enterprises. Most of the enterprises are self-owned and appear to be temporary in nature. Those involved with these activities also do not see their current occupations taking them very far.

Decline of agriculture and disintegration of traditional power structure does not seem to be giving way to a dynamic market driven economy of an equal society. Expansion of non-farm economy has meant a growing economic dominance of the trading castes, such as the Suris in Bhagwatipur. Money lending businesses, which too are controlled by the traditional goldsmiths and those from the trading castes, seems to be flourishing in the two settlements. The poor often borrow money at high interest rates, ranging from 3 to 10 percent monthly interest rates, which keep them trapped in the subsistence economy, even when they go out for work or have their own petty business in the village.

During the last three decades, the rural landscape of Bihar has witnessed fairly radical changes in its social and political relations. The decline, and near disappearance of the semi-feudal patriarch has not only transformed the dynamics of the local and regional levels of politics, it has also opened-up possibilities of economic change. The 'revolution of aspirations' is not merely an urban reality. The poor in rural Bihar also aspire for a better life, for which they are willing to travel out of the village and to work hard, wherever they can find a job. The discourse of "economic backwardness" generally tends to discount the significance of social and political process. However, it is important to situate economic changes in the larger historical processes, regionally, nationally and globally.

11. Policy Implication of Study Findings

The limited nature of the study in two locations in one district of Bihar means that drawing broad policy and project design inferences must be undertaken with caution. More research across different locations are needed to further explore some of the main themes and findings of this study. However, the results of this study do have a number of policy and project design implications. Firstly, the largely subsistence nature of non-farm enterprises observed in Satghara and Bhagwatipur means that the assumption that growth of the non-farm sector is a sign of economic potential and income growth may not be true across locations. Therefore, government programs such as the Shyama Prasad Mukherjee Rurban Mission that are seeking to use the size and rate of growth of the non-farm sector as one of the indicators for selecting 'economically dynamic' sites for intervention need to exercise caution.

Agriculturally vibrant locations with tradable surpluses may be more economically vibrant than locations with rapid non-farm sector growth. Rather than making an automatic dichotomy between farm and non-farm occupations, and assuming that one is more productive and economically dynamic than the other, it would be more prudent to focus on productivity and enterprise level indicators such as, for example, growth in incomes, size of enterprises in terms of number of employees and revenues; trade of goods and services with extra-local markets; local skill base; growth in use of institutionalized credit; and use of electrically powered machinery.

Secondly, existing non-farm enterprises may not be appropriate targets for policies and programs seeking to enhance non-farm growth in a location. 97% of non-farm enterprises across both locations studied were self-owned without any employees. A bulk of these enterprises had a low-skill base; used no 'modern' technology or powered machinery; and generated no surplus or savings. More enterprise specific research is required to understand the dynamics at an enterprise level, but the findings of this study suggests that investing in such enterprises would not necessarily lead to enterprise growth without introduction of new, more productive technologies and enhancing the skill base of the owner-entrepreneur to be able to use these technologies.

Thirdly, growth of the non-farm sector may not automatically result in inclusion of marginalized groups. Targeted interventions are needed to ensure inclusion marginalized castes and communities in specific non-farm occupations. Areas of focus for potential interventions include reducing barriers of entry of marginalized groups to non-traditional occupations; enhancing access to credit

and ownership of productive assets. Fourthly, women seem to be severely underrepresented in non-farm occupations and also face gendered access to specific sets of occupations traditionally associated with them. Again, targeted interventions are needed to change aspirations, mindsets and barriers to entry to ensure greater access and inclusion of women to a wider set of non-farm occupations.

Lastly, the wide prevalence of migration, its central role in rural households' coping strategies, and its circular nature in the two locations studied points to the need for further research to identify intervention points that could enhance outcomes from migration for poor rural households. Remittances from migrants are playing a key role in enhancing household income and consumption levels, and driving demand for new products and services in sending areas. Also, approximately half the respondents currently engaged in non-farm activity in the two study locations reported having been migrant workers earlier. Intervention that seek to reduce costs of migrations and adjustment in destination locations, and build the skill-base of such migrants have the potential not only to enhance outcomes for migrants in destination areas, but could also have a positive impact on the sending locations as well.

Appendices

Appendix 1: Comprehensive List of Non-Farm Activities and corresponding practicing caste and religion based communities.

S.N.	Activities	Category NFE	Caste groups	Satghara	Bhagwatipur
1	Beauty Parlour	Beauty Parlour / Cosmetics	Suri, Halwai, Sonar Kamlapuri Vaishya	6	2
2	Bamboo Basket Making	Caste Community based	All Dom (Mahadalit)	10	
3	Bangles (Churi) Shop	Caste Community based	All Lehri Castes	40	6
4	Blacksmith	Caste Community based	Hindu Lohar	4	
5	Butchers (Meat Shop)	Caste Community based	Muslims-all	10	5
6	Dhobi	Caste Community based	Dhobi-all	20	
7	Furniture / Carpentry	Caste Community based	Mostly Badhai, few Chamar	5	3
8	Goldsmith (Artisans)	Caste Community based	Sonar- all	50	
9	Jewelry shop	Caste Community based	Sonars, Sisodia Rajput, Teli	30	11
10	Bags stitching and Leather work / Raw leather collection	Caste Community based	Muslim, Iraqi Muslim	3	
11	Saloon (Hair Cutting / Barber)	Caste Community based	Nai-all	30	8
12	Tailors	Caste Community based	Muslim Idris-all	15	5
13	Tent House, DJ, Sound Service	Catering and Event Mgmt	Sisodia Rajput, Suri, Badhai, Muslim	8	5
14	Computer Training Centre	Communication IT Computer	Sisodia Rajput, Kayastha	2	
15	Photocopy/ Printing, Internet, Travel Agent/photography	Communication IT Computer	Suri, Sisodia Rajput, Sonar, Bhumihar, Muslim	30	4
16	Brick Kiln	Construction	Muslim		3
17	Hardware and Construction Material	Construction	Marwari, Brahman, Sisodia, Suri, Muslim	25	8
18	Bidi making	Daily wage	Muslims, Paman and Mallah, Dhanuk, Badhai	250	20
19	Cycle Stand	Drivery/Transport		1	
20	Drivery and transport related	Drivery / Transport	Paswan, Brahman, Halwai, Muslim, Suri, Dom, Dhobi, Chamaar, Sisodia Rajput, Teli	110	30
21	Books and Stationery	Education Related	Suri, Brahmin	10	4
22	Coaching Centre	Education Related	Brahmin, Dhanuk, Badhai, Keot	10	7

23	Private School	Education Related	Suri, Sisodia Rajput	5	4
24	Bakery Making, Puffed rice seller	Food / Food processing	Muslim, Halwai (Kanu)	2	2
25	Chura (Flattened Rice) Mill	Food / Food processing	Teli	3	
26	Dairy shop	Food / Food processing		15	
27	Flour and Spices Grinding Mill	Food / Food processing	Teli, Brahmin, Dhobi, Bhumihar, Khatbey		6
28	Restaurant, Tea/ Sweet Shops	Food / Food processing	Halwai, Suri, Mallah, Rajput, Bhumihar	40	25
29	Pan and Guthka	Food / Food processing	Kumhar, Mallah, Halwai-Kahnu, Koeri	40	20
30	Cloth Shop	Grocery/Garment/ Utilities	Suri, Marwari, Brahman, Sisodia Rajput, Teli, Muslim	100	20
31	Electrical appliances	Grocery/Garment/ Utilities	Brahman	1	
32	Fertilizers and Seeds Shop	Grocery/Garment/ Utilities			4
33	Flower Decoration	Grocery/Garment/ Utilities			1
34	General Store / Kirana Shop	Grocery/ Garment / Utilities	Suri, Teli, Sisodia Rajput, Halwai, Marwari, Brahman, Muslims	110	25
35	Paan Leaves Seller	Grocery/Garment/ Utilities		4	
36	Petrol Pump	Grocery/Garment/ Utilities	Halwai (Kahnu)		1
37	Scrap Collection	Grocery/Garment/ Utilities	Sisodia Rajput, Muslim		1
38	Shoes /Slippers	Grocery/Garment/ Utilities	Muslim, Halwai, Sisodia Rajput	22	4
39	Timber Saw mill	Grocery/Garment/ Utilities	Suri	1	
40	Tin Box Maker / Seller	Grocery/Garment/ Utilities	Suri, Muslim, Badhai	9	4
41	Utensils	Grocery/Garment/ Utilities	Sisodia Rajput and Suri	10	5
42	Watches Shop	Grocery/Garment/ Utilities	Sonar, Dhanuk	15	
43	Welding	Grocery/Garment/ Utilities	Lohar, Badhai, Muslim, Bhumihar, Suri	14	3
44	Tobacco seller	Grocery/Garment/ Utilities	Yadav, Mahto, Muslim, Sisodia Rajput	14	
45	Medicine store, Doctors, Pathology Labs, X-Ray Clinics	Medicine and Health	Sisodia Rajput, Kamlapuri Vaishya, Halwai, Bhumihar, Suri, Brahmin, Muslim	90	10
46	Wine / Beer / Alcohol Shop	Licenced Liqor Shops	Yadav, Teli	2	1
47	Bicycle/ Motorcycle store/ repair	Skilled Service Provider	Badhai, Lohar, Sonar, Barai, Sisodia Rajput, Sheikh-Muslim, Muslim, Rajput, Chamar	75	19
48	Electronics / Radio TV Repair	Skilled Service Provider	Suri, Muslim, Sisodia Rajput, Sonar, Badhai, Bhumihar	12	6
49	Cell Ohone Repairing Shop	Skilled Service Provider	Suri, Muslim, Kumhar, Brahmin, Bhumihar, Gupta, Mallah, Sisodia	104	5

			Rajput		
50	Fruit and Vegetables	Vegetables and Fruits	Muslim, Sisodia Rajput, Mallah, Suri, Badhai, Muslim - Koiri, Kujra, Dhunia	27	9
	Total			1384	296

Appendix 2. Descriptive Accounts of Non-farm Occupations

2.1 Drivers and Transport:

2.1.1: Rajnagar Railway station, Satghara and Autorickshaw stand, Bhagwatipur:

The growth in automobiles and in road connectivity is also strikes one's sight while moving around the landscapes of Bihar. While in Satghara, alighting at the Rajnagar railway station from Madhubani, we were greeted by the sight of half a dozen autorickshaws lined up outside the entrance. The drivers were sat inside them, waiting for passengers to get on board. However most of those who got off from the train on the railway station took to cycle rickshaws or headed out into town on their own. Even as we walked around the complex circumscribing the railway station, the autorickshaws stayed put, and the drivers seemed to loiter around the complex with the knowledge that no one would actually get on to them. For the few hours that we spent there, not one autorickshaw drove out. And that, according to the drivers, was how most of their days went.

However, on the specific occasions when the long distance train from Punjab and Delhi arrives, business for them looks up. People from Satghara and nearby villages, who move to various destinations outside Bihar in search for work and livelihoods, use the autorickshaws to go home when they arrive. 'It is usually on such occasions that we get customers, nobody who lives in Satghara uses the auto (rickshaw) ordinarily'. All of these autorickshaws were purchased on loans by various banks – the Indian Overseas Bank, the State Bank of India, which have been paid off. Most of these drivers are former migrants, who have since returned to Satghara and now eke a living as autorickshaw drivers. Out of a nearly dozen drivers we spoke with, the set represented a varied mix of caste and livelihood backgrounds. 'Drivery' hence emerges as one of the more (caste) secular professions in the contemporary non-farm economy.

The Rajnagar railway station also has a parking stand for motorcycles and bicycles. Daily and frequent commuters park their vehicles for the day at this stand for a fee of five rupees. During our visit, the parking lot was full with over a hundred and fifty bicycles and a dozen motorcycles, which belonged to the frequent commuters. As the day of our visit coincided with a Sunday, the

contractor told us that these numbers increased during other days of the week when all the shops in the main town are open for business.

Bhagwatipur does not have a rail line connecting it, unlike Satghara. Also, unlike Satghara, there is no defined autorickshaw stand within or without the market. Towards the two ends of the stretch of the main road that marks the spread of Bhagwatipur, autorickshaw drivers gather at the beginning and the end of the day to collect passengers. Conversations at these two junctures revealed a high proportion of Muslim autorickshaw drivers (considering the higher proportion of Muslim population in Bhagwatipur), most of whom were former migrants and had also bought the autorickshaws through loans via banks. Most of the current drivers had also worked as drivers as migrants in cities like Delhi and Mumbai and wanted to make use of the skill once they returned. Thirty year old Mohammad Noor Alam said,

I learnt the skill of 'drivery' while I was outside, that is all I know. I don't have any agricultural land. So what would I think of doing if I were to come back to the village? Buying an autorickshaw seemed like the most probable option, and that's what I did.

However, the paucity of regular/daily passengers is a problem that all of the drivers at the Satghara station complained of. 'We can stand here all day without moving', said one of the auto drivers.

2.1.2: Taxi stand, Madhubani, towards Bhagwatipur: Situated at a distance of 13 kilometers from Madhubani, Bhagwatipur is easily accessible by shared taxis and autos that charge a maximum of Rs. 20 per passenger. They queue up near the railway station, on the other side, and are regulated by an informal arrangement that allows each vehicle a maximum of 25 minutes to fill in passengers after which it must leave so that the other taxis have a chance to do business as well. As we waited in the reguttet jeep that we would take to Bhagwatipur, we got talking with a young man.

Zakir (name changed) is a young Muslim boy, all of 16 to 18, who learnt the trade of 'drivery' on the go. Given that he and his father are the only two able bodied men in the house, the other members of which constitute his mother and three sisters, the need to meet their financial requirements has fallen upon the two of them. His father currently lives in Delhi and works as a watchman. According to Zakir, he began working, first as a helper and then as a driver in Madhubani, which got him a chance to do so in Patna and Mumbai, once he moved from being a helper to a driver. As he said, 'I went to Mumbai with a clan relative from the village but came of my own, once in the city'. He claimed to have had a fake driving license (as he was underage), which he used to work as a driver in

Mumbai. Currently, Zakir owns and drives Tata Sumo Magic between Madhubani and the next 40 km at the most, and hopes to move back to the big city once again to be able to earn better.

Most of the drivers had moved from reguttled jeeps and vans towards Tata Magic, financed by banks or by auto finance companies on an average EMI of Rs 12, 700 per month over a period of 36 months. As drivers at the stand told us, it meant that they had to earn a minimum of Rs. 450 per day to be able to pay off the loan over the required period of time. Previously, the jeeps were owned by the higher castes and rented out to the drivers. However there is a high increase in the numbers of owners-cum-drivers across a wide spectrum of castes. Most of these drivers are young men, who have lived and worked as drivers outside Bihar in areas like Mumbai, Gujarat, Madhya Pradesh, Delhi, Haryana and Punjab - only to return to the village once they are married and have a family and leave once again when they have the choice and need to.

2.1.3: Madhubani Bus Stand: Madhubani is well connected to other towns and cities with an elaborate and frequent network of buses, both private and public. There are two bus stands in the town, public and private respectively. Among public buses, two air-conditioned Volvo buses leave Madhubani for Patna daily, once in the morning and once after noon. Most of these passengers are made up of students, tradesmen and government officials, the ones who can afford to pay for the comparatively expensive bus tickets. Reservations can also be made online as well, a facility provided by the Bihar State Road Transport Corporation (BSRTC), which is increasingly becoming popular among passengers.

However, it is the private bus stand, less than a kilometer away from the public bus stand that represents the extent of movement and mobility between destinations in Bihar. While we walked towards the bus stand, we were greeted by an uninterrupted supply of buses moving out of the stand towards their respective destinations, clearly marked out by tin sheets at the bottom right corner of the windscreen – Chhapra, Pandal, Patna, Darbhanga, Muzaffarpur, Samastipur, Hajipur. Packed with passengers, a bus left every couple of minutes, creating heavy traffic on the adjacent road, in the supply of a steady stream of buses. Local estimates had it that roughly 80 buses moved into and out of the bus stand each day, exacerbated on occasions of festivals and marriages. Frequent passengers were made up of those who lived and worked outside Madhubani but at a distance that they can travel over for a couple of days each week, students, those coming for official needs to the court and district head office, those in needs of health care and medical advice, among others.

These buses are owned and operated by private transport companies, dominated by a handful companies that control the ownership of most of them. It is

interesting to note that the ownership of these transport companies was controlled among the social and political elite of the region i.e. among Bhumihars and Brahmins with a modest entry made by the Yadavs in the past decade.

2.2. Traditional Occupations

2.2.1 Bangle making and selling, Lehri community, Bhagwatipur: Manju, a 40 years old mother of four girls and two boys, belongs to the Lehri community of Bhagwatipur. The Lehris are traditional bangle makers and sellers who make bangles out of lac. Manju Devi is married to a man, 6 years older than her who sells bangles on his bicycle at the local *haat* (market) and from door to door within the village. According to Manju Devi,

We have no idea of how to do agriculture. We inherited the business of selling bangles from our ancestors and have been landless over many generations.

Some of the Lehri families continue to make bangles, however most of them only sell them. A large number of the families among the Lehris has given up making bangles, they merely sell them. They usually take the bangles from wholesalers on credit and pay them back at a later date, after the sales. Manju Devi informed us that she and her family purchased bangles from Darbangha, Muzaffarpur and Ferozabad and then sold them within the local market. Some of them also sell at the weekly *haat* (market). But she was also wary of the prospects of such a trade and asked, rhetorically,

Who wears bangles any more? Glass bangles are cheaper to buy and wear, they come in more colours than the lac ones. We only do good business on occasions of weddings and festivals when people buy from us, else it is hopeless.

Out of her two sons, neither has gone to school. She was anxious about the fact that the younger one, who is sixteen years old, wants to go out of Bihar to make some money but knows no skill or trade. According to her, it would be better if he had the opportunity of learning something within the settlement without having to leave the home and family, 'cities are a bad influence on young men', she said, 'and its hard to shake off that influence'. Her elder son, who is twenty years old works as an apprentice in the collar making unit of a textile factory in Mumbai and now that one of her sons has already left, she doesn't want the other one to leave too.

All of Manju Devi's daughters have studied until high school. She got them educated with the motive of finding suitable grooms for them, but in the absence of her

capacity to be able to pay the kind of dowry that would find her daughters a suitable groom, she is anxious. 'We don't want to incur a loan for our daughter's dowry, we don't have the capacity to pay it off'. She hopes that her daughters will be married into 'good' families and that their being educated is an advantage that can get them there.

Most of these families are also landless. According to one of the respondents, they neither have the promise of agriculture nor prospects for their current trade. They'd rather not have their children (especially boys) enter the trade. Badrinath Shah, an eighty year old member of the Lehri community, whose family has been engaged in the trade for at least six generations said –

If the children feel like discontinuing this line of work, they may do so. But we are confronted by a lack of capital. We only try that they are able to do something else.

2.2.2. Madhubani Paintings: Named after the region where it is practiced, Madhubani is a folk style of painting that draws from local stories and legends about gods and goddesses, both vernacular and universal to Hinduism. Communities and villages, which practice it are dispersed across the Madhubani district and the one that our research team had a chance to visit was the Mahapatra Tola in the Satghara area. The Mahapatras are a Brahmin community of the region, traditionally ordained to perform rituals at funerals and at *shraddhas* (remembrance ceremonies for ancestors). Compared with men, a higher number of women are involved in learning and doing the artform.

According to Basuki Nath Jha, a thirty year old male resident of the Mahapatra Tola in Satghara, there are nearly 350 Madhubani artists in the Satghara and neighbouring panchayat of Chichadi. In the Mahapatra tola alone, there are approximately 150 households, all of which are involved in producing Madhubani paintings. Most of these artists are recognized by the Government of India by the way of an identity card issued by the Ministry of Textiles. Various support projects in the form of the Planning Commission, international organizations and non-governmental organizations have been extended to the community of artists. Meera Devi, Basuki's mother and the leading artist in the area told us that she has had the opportunity to go to various cities – Delhi, Mumbai, Kolkata, Bangalore, Ranchi, Jaipur and Singapore to attend exhibitions with her own paintings and also to train people in the art of Madhubani at institutes like the National Institute of Design, Ahmedabad and the Srishti School of Art, Bangalore. She also trained women in her own village and they often hold training workshops, with the support of organizations like Bangla Natak and they have website www.banglanatak.com.

The business of painting is highly feminized whereas the business of marketing and linkages has a high male participation. Among the men of the village, there was great anxiety about their importance and requirement as rite performing Brahmins.

Young men have moved out in search of jobs. The respect and requirement for Brahmins is not like what it used to be. Out of the 150 households in our tola, at least 50 households have sent one man out for work. My own son did a B.A. but he has no job. But what is the point? We have managed to buy a taxi for him, he now takes care of that. We are poor Brahmins, one day we will die poor

All of the households in the Mahapatra tola are landed, they cultivate it under a sharecropping system. However, their diminished ritual importance is a source of anxiety for the community and its patriarchs. Some young men have acquired the knowledge and skills to be ritual performing Brahmins, however most of the others have moved towards more secular jobs in the city and within the settlement.

As far as the skill of Madhubani painting is concerned, it is passed along generations within the family and caste community, mostly to women but also to men. Families, which have been able to link up to market networks of exhibition and distribution, have made the form of painting a family business and aim to cultivate it to a more profitable venture. Under the Jeevika program of the World Bank in Bihar, in collaboration with the state government, women artists have also formed a self-help group, which they can make use of to buy raw materials and tools needed for their paintings. According to Meera Devi, it can only become lucrative as a source of income, once it is well marketed and has more chance to be showcased at exhibitions and fairs.

2.2.3: Jewelry and Money Lending: Jewelry shops are a common sight in the Satghara market area. In the narrow market streets that run parallel and meet frequently at intersections, jewelry shops are the most commonly sighted. Large boards advertising the name of the shop and the owner mount the entrance of the fairly large shops, compared to other establishments. Flyers and posters advertising the most popular and big shops announce themselves right from the exit at the railway station and accompany one through the market. The first impression that one carries from these sights is that of jewelry making and selling being a big business in town.

The jewelry shops in Satghara range from small outlets for jewelry makers-cum-sellers (traditionally of the Sonar caste) to medium scale shops with more than one jewelry maker (Sonar) and owner-cum-seller (Baniya) to large ones, which

have jewelry making workshops and material they get from elsewhere. The largest shop in the town of Satghara is that of a jeweler. Mahadev Shah Baidyanath Prasad Jewelers belies its presence and location. Set amidst the narrow market lanes, the shop dwarfs the other establishments nearby. Flashing contemporary architecture, design and interiors and a large board in golden letters on the outside, announcing its name, Mahadev Shah, jewelers could well have been in one of the metropolitan centers. The shop belongs to one of the sons of Mahadev Shah Amarnath Jewellers, one of the biggest jewelers that contemporary Satghara has seen. After his death, his business was distributed among his sons, who have now opened up their own jewelry shops in various parts of the settlement, bearing the prefix of Mahadev Shah. While walking around the Satghara market, therefore, it is not surprising to come across nearly half a dozen shops that bear the prefix 'Mahadev Shah' for a jewelry business.

Bhagwatipur, too, has its share of such jewelry shops, though perhaps not as densely distributed. However it is interesting to note the combined function that these jewelry shops perform, doubling up as centers for moneylending too. One of the biggest buildings in Bhagwatipur is one that doubles up as a jewelry and moneylending center. The structure wears a serene look, each time that one passes it by, one wonders what is actually happening behind the doors? All activities are hushed up, curtains drawn tight as people queue up outside the main room giving it the impression of a local dispensary. A peep through the window reveals serious negotiations over items of jewelry between the moneylender and the customer. Some men stand guard at the door and don't appreciate the prying about. Neighbouring shops and local shopkeepers will tell you that it is the largest money lending business within Bhagwatipur and in areas nearby. The owner is a man from the Suri sub caste of Baniyas and is also a jewelry seller.

Therefore, both in Bhagwatipur and in Satghara, a large part of the money lending business is controlled by the jewelry shop owners. Unlike the Sonar caste group, i.e. the goldsmiths, which is an artisan caste group – those who make items of jewelry, these shops and business is controlled by the Baniya sub castes of Suri and Teli both in Bhagwatipur and in Satghara. These moneylenders provide loans at high rates of interest - anything between 3 to 10 percent per month, depending upon the duration and nature of the loan. They also act as the financiers for the newly established businesses in the towns, a significant percentage of the new business reported having taken a loan from the local money lenders towards the investment costs.

It is also interesting to note that our fieldwork coincided with a robbery scandal in Gurgaon that had connections to a jewelry shop in Bhagwatipur. In September 2014, the house of a jeweler was robbed by the domestic help, a man whose

family lives in Andhathari, a bloc near Bhagwatipur. He was eventually nabbed by the Haryana Police in December 2014, during the same time that our fieldwork was being conducted, from his home in Andhathari. The accused had sold some of the jewels and jewelry to a jewelry shop in Bhagwatipur, Nancy Jewelers, which was the first commercial establishment we listed and interviewed in Bhagwatipur.

Sanjay Soni, the proprietor of Nancy Jewelers, who was taken away by the police for interrogation regarding the purchase of stolen jewels is a twenty eight year old man of the Suri sub caste of Baniyas in Bhagwatipur. He is a graduate from the R. N. College in Madhubani town and has been married for a few years. It was his elder brother, who works as an accountant in a jewelry shop in Darbangha who suggested that he open a jewelry shop and helped him establish one. Prior to the jewelry business, Sanjay worked as sales agent in the ICICI credit card wing in Saket, as he reported. According to Sanjay, his brother had opened up the shop for him and he merely managed it. He'd rather do 'multi level marketing' as he likes to call it, which he could not explain further but insisted that it was better than a business in jewelry as there was no black money in 'multi level marketing'.

The family associated with Nancy Jewelers, including Sanjay's aged father is also the group of people who are devotees of the Radha Soami Satsang Beas, a neo religious movement with origins in Punjab. According to Sanjay's father, whom we spoke to at a later date, he was introduced to the group by Sanjay, who in turn was introduced to it during his stay in Delhi. 'He was a very restless person, he could not put his mind at one place but the influence of Radha Soami was good for him, he is better now and is handling the business', he stated. He now organizes a weekly Satsang in town, every Sunday and makes an annual trip to Punjab to visit the ashram. Nearly hundred people gather in the local temple in the town every week for a satsang, and the numbers have grown gradually, according to Sanjay's father.

In Satghara, most of the commercial activities and operators have organized themselves into trading associations. The jewelers too have done so. According to most of the respondents, from across trading groups and caste groups, doing so is meant to assure to things- firstly, a near uniformity in pricing and of selecting a day off per week.

2.2.4. Carpenter (Badhai): As a skill, of working with wood and related material to fashion it into items of daily use and convenience, carpentry is the traditional occupation of the *badhai* caste group. However unlike most of the other traditional caste based occupations, which have either been displaced by newer forms of material and processing or by diminished requirement, furniture

continues to be a significant requirement. Even though it may now have disintegrated from the *jajmani* system, it exists among other market activities in a contemporary-commercial fashion. Therefore, those who continue to learn and practice carpentry skills have opened up furniture shops in the market, which require higher investments and labour.

2.2.5: Tailoring (Darzi): The Idris caste group among the Muslims in the region have been tailors traditionally. All of the tailoring establishments in both settlements are run by Muslim tailors. They are usually small establishments, constituting a Master tailor, with a few apprentice tailors, all male. The business of tailoring is a skill that is learnt through apprenticeship. Like a young tailor in the Bhagwatipur market told us

My maternal uncle had trained us how to do this, since then I began doing my own thing. Now I shall continue doing this, it seems appropriate to me. Now it is the time for readymade garments, the demand for stitching seems to have declined.

The skill of tailoring is hence acquired from a young age. Fifty-year-old Mohammad Zakir told us that he had run his tailor shop for thirty years and now his 16 year old son was also training as an apprentice under him and would take over the shop from him. Fifty-five years old Abdul Mazeed has managed his tailoring shop for nearly twenty-two years and presently his son also helps him. Among other items, he also stitches bags and seat covers for motorcycles. Abdul's uncle had taken him to Kolkata when he was a young boy and he had trained under him.

Some of the tailors also use their skills when they migrate, especially in garment export factories in Delhi and NCR. Even in the textile power looms of Bhiwandi, near Mumbai, there is a high presence of Muslim migrants from Bihar and from Madhubani. The apprentice tailors who work in these establishments are paid on a piece rate basis. Mohammad Raza used to work as a tailor in Badarpur, near Delhi but did not earn much and decided to come back to Satghara and set shop.

Lack of capital –and lack of access to networks to procure capital – banks are also not willing to give loans.

They ask for papers, and they ask for land, to give a loan. I don't have any land, how will I ever provide them any papers?

2.2.6. Barbers (Nai): Among the remnants of the *jajmani* system, one of the services that has sustained itself, albeit in a substantively transformed fashion, is that of the barber, called Nai in Hindi. One only has to walk the length of the

markets in both the settlements to notice the frequency with which they appear. Signboards announcing their names are mounted at the entrance of the shops, listing all the services they provide. Both the owners and the customers are exclusively male and all the shop owners, without an exception are from the Nai caste group. It is also interesting to note that apart from the regular nai services – haircut, beard trimming and shaving – these ‘saloons’ as they are locally advertised also provide contemporary metrosexual grooming services like eyebrow shaping and facial massages for men. Though they are targeted at the *dulha* (groom) for his wedding day, they seem to have a ready market among the young male population.

Among those who have now set up commercial shops, there is an understanding that the jajmani system of services could not be a support for their livelihood. Kundan, a young man from the Nai caste who runs a ‘saloon’ in Bhagwatipur apprised us –

It is not economically viable to go from home to home, that can’t sustain me. That is why I set up a shop.

Even though the barber services have now become commercialized to a great extent, some of our respondents also informed us how they went to the *badaa jaat* (upper caste) households on occasions where the services of the *nai* are required traditionally, for example upon the death of a family member. These have however diminished. Chedi Thakur, thirty year old barber who has been doing the business for nearly 15 years described to us how he still performed his jajmani services as a nai –

I go to the *jajmaan’s* house each week, for shaving. He gives me money once in a year.

But that is also not the only way they support themselves and their family. Not only have the nais set up shop in the market, they are also members of the All India Nai Association (see photo for Hindi name). According to Vinod Kumar Thakur, Prakhanda (Block) Secretary of the Nai Sangh in Satghara, mobilizing and organizing people into an association wasn’t an easy task. There are currently 31 members, according to him but previously

Everybody had scattered, it was very difficult to organize everybody into a body. The organization was running in nearly all villages, albeit by different names, now, since 2004, we are running under one banner – All India Nai Mahasabha.

Upon the need for *sangh* (association), Vinod Kumar Thakur described to us why the needs for an association was felt in the first place –

Our caste (*nai*) had no place in the society. We worked as labour but wouldn't get our dues, everybody used to suppress us. Anybody would come and hit one of the *nai* shopkeepers for no apparent reason. Nothing was organized – we were pressurized into working for low wages. Under the practice of landlordism, the *jajmaans* would bother us.

However, having organized themselves into an association now, Vinod listed to us the benefits of having one:

First of all, we emphasized upon internal unity. We also emphasize on education – we'd like that the forthcoming generation pay attention towards their education. Then rates for work, if we both have to work in the same market, and one of us works for 5 rupees and the other for two, then it will be a bad market for everybody. So we decided to fix a rate and make it enforceable. Once it is fixed, how can anyone not follow it?

However, the increasing number of barber -shops and saloons is also a source of anxiety for the existing ones.

2.2.7: Butcher (Kasai): Muslims have traditionally held the occupation of a butcher in both the settlements; meat butchering shops are exclusively owned and managed by Muslims. During the course of our visit in and around Satghara, which was nearly a month, Mohammad Irfan had already shut his butcher shop for business. During a discussion with him, he had previously told us that he had invested in this business out of his own savings as a migrant worker in Delhi. However his business was now running into a loss and he soon saw himself shut shop.

Some of the butchers also have their own poultry farms. Mohammad Ishrafil of the Fakir sect among Muslims started a poultry farm as recently as two years ago, where most of his family and an additional employee are engaged. Mohammad Ishrafil sold two *katthas* of his roadside land to be able to raise Rs. 100,000 for his establishment – he has taken the land on lease for which he pays Rs. 8,000 annually. Two of his sons are currently studying and one of Mohammad Ishrafil's primary motivation to start this venture was to be able to support his son's education. However he now feels that this business is 'risky', it depends upon the season and if the poultry is able to remain disease free. He already feels that he will be unable to make it run successfully and would need more capital to do something with it, which he currently does not have.

2.2.8. Cobbler (Mochi): One of the other traditional occupations that continue to operate in the contemporary context along caste-community lines is that of a cobbler (mochi). It involves the repair and mending, polishing and cleaning of footwear. Currently designated as an SC group, cobblers were traditionally integrated in the *jajmani* system. In the contemporary market however, they operate commercially and have small units from which they operate in the market place, mostly by the road, at turns without a formal physical structure. Such arrangements require low investments and therefore seem do-able for many. Bittu Mochi, fifty years old, has recently returned from New Delhi, having worked in Mumbai and Nepal before that –

I stay at home, didn't have anything worthwhile to do, thought that I might as well start this. It requires the least amount of investment.

Shatrudhan Ram, a forty year old cobbler in the Satghara market also spoke of the limitation that the unavailability of capital posed for his business.

There is a lack of capital, if I had it, I would have either expanded this work or taken up a new one.

2.2.9 Paan Sellers (Barai): Among the occupation based distribution of caste and sub-castes, the group that identifies itself as 'barai' is the one associated with the sale of paan leaves in wholesale to paan-shops as well as those operating their own. Designated among the Extremely Backward Castes (EBCs), the barai caste is traditionally involved in the growing and selling of paan leaves in the region. A typical paan-shop is a small and informal arrangement in the market, usually by the road, selling items like cigarettes, bidis, tobacco, sweets other than paan. Some of these are owned by those who had migrated out of the settlement and are now back.

2.2.10. Washerman (Dhobi): Like most other traditional occupations, the practice of being a dhobi has also been feminized to a large extent, i.e. it is practiced mostly by women of the sub-caste with which it has been traditionally associated. According to Datta's research (2011) on the impact of male migration on women's lives in rural Bihar, women of the *dhobi* community, 'in addition to washing and ironing clothes all by themselves, (they) were also involved in delivering clothes to their *jajmans*, an activity, which was only done by men earlier'. Similar to Datta's (2011) findings in the district of Gopalganj, the practice of *jajmani* among the *dhobis* in both Satghara and Bhagwatipur in Madhubani district no longer exists.

Karu Devi is a fifty-year-old Dhobi woman who was widowed a few years ago. All of her three sons have been working petty jobs in a hotel in Jaipur for the last

three years. She had to sell whatever land they had for cash, which was required for a court case that her husband was party to. She and her sons had to also incur debt to start working as a laundry, from the bank, which they have managed to pay off. However, they are still indebted to the local moneylender for the expenditure for the court case. According to her, her sons would rather not work as a dhobi in the village and chose to go to Jaipur instead.

2.2.11: Puffed Rice and Sattu (Bhuja and Sattu: Halwai): 'Bhuja' i.e. puffed rice and sattu (mixture of ground pulses and cereal) are items of staple diet in the Bihar region. Traditionally, women of the Kanu sub caste among the Halwai would procure rice from the fields in return for labour, which she would then roast and puff for sale. The activity has now become commercialized and even ingeniously mechanized (photo of jugaad) and there are a significant number of shops that make and sell both bhuja and sattu. These are exclusively owned by those of the Halwai caste and among them, by the sub-caste of Kanus.

2.2.12: Bidi Makers: One of the other traditional occupations one could come across in the market settlement in Satghara was that of bidi making. On further enquiry, we gathered there were between 600 and 800 bidi makers in the Satghara panchayat. However, there has been a sharp decline in the number of bidi makers in recent time. Given the fact that none of the current generation has joined the craft of making bidis coupled with the fact that many of the bidi makers have aged and died or shifted to daily wage labourers, they are fast diminishing. Numerically, there are more number of individuals from Muslim community working in bidi making. Among Hindus, landless labourers such as Chamar, Dhanuk and others have been working in bidi making.

According to an elderly bidi maker in the Satghara market settlement,

There are no longer many bidi makers here... the ones who used to, only some of them continue to do this...there is no profit in this work anymore. How will we make any profit? We are only able to earn between Rs. 75 and Rs. 100 per day, how shall we carry on? We are only doing this because we have no other choice. We don't want our children to continue in this profession, when it can't provide for our subsistence, why should they do it?

2.3: New activities in the NFE

2.3.1: Garment Retail Shops: All across the country, the competitive pricing of readymade garments has created a culture of buying and using stitched garments like never before. Bhagwatipur and Satghara are no exceptions. One of the highest in number, garment retail shops come in many sizes. Ranging from owner as worker to the ones employing between one to three workers, majority of these shops are owned by the Suri sub caste among the Baniyas.

2.3.2: Construction Material and Hardware: Apart from the traditionally built mud and thatch roof houses, one can notice a few contemporarily constructed structures in both the settlements, Bhagwatipur and Satghara. These are mostly in the shape of commercial shops within the market place and a few government purpose buildings. Even though residential properties continue to be old and one cannot notice speedy reconstruction or rebuilding, one can certainly notice that some of them have been renovated. In the case of the Indira Awaas Yojana, under which the claimant is entitled to a subsidy of 50,000 rupees and more towards the cost of building, people complained of the corrupt practices as a result of which they would not receive the full share. Some of them have undertaken loans to collate towards the amount they receive so that they can manage to build a decent dwelling for their purpose.

All of the shops selling construction material and related hardware belong to the Suri and Teli sub caste among the Baniyas. Such shops require investments, the liquidity for which is usually available among the trading castes. Even though the pace of construction and related activities is not very speedy, it has certainly picked up in the last decade. According to Sunil, a young man who manages one such shop in Bhagwatipur:

The business for sand and gravel shall continue to do well, the demand for it is only increasing.

Though some of these shops are new generation ventures, a significant number of them are also the kind that sons have acquired from their fathers and have now extended or expanded upon.

Case Study: In transition - the story of handlooms

Ahmed Ansari is a 62 year-old resident of Satghara, and a member of the Ansari group, a backward caste among the Muslims of the region. He currently manages a cloth retail shop in the Satghara market along with his son, which he set up in 2004. According to Ahmed Ansari, he had 50 handlooms in Satghara prior to setting up shop in the market, all of which have now shut down. He undertook a bank loan to set up shop, which he has now been able to pay back. Mr. Ansari belongs to a family of weavers and learnt the trade from his father. However, Mr. Ansari informed us with regret, 'There is no demand for handloom cloth anymore. The growing availability of power loom cloth from Bombay and other places has displaced khadi from the market'. Mr. Ansari was formerly an agent for twenty khaadi bhandars in the Madhubani district but has now chosen to run his own cloth retail shop in the market.

2.3.3: Items for storage: One of the items on sale along the road in the markets of both Bhagwatipur and Satghara is an aluminium box designed for storage of grains and other household items. Lined along the road, sometimes sheltered by the roof of the shop and sometimes outside it, these boxes shine in the daylight. Most shops sell them along with other items. One can often find these aluminium boxes displayed alongside items of grocery or even of a cell phone sale and repair shop, like in Bhagwatipur. Most often used as items of dowry gifts during weddings, the market for them has grown consistently as the idea of storage in non-earthen ware is a fairly recent one. Light to lift and carry, they have become the popular choice among the settlement population. One of the shopkeepers in Bhagwatipur told us

During the time of the zamindars, people would mostly and only get a fistful of grain, one had to go to their homes to ask for it. Now everyone goes to a PDS shop to buy rice and grain, in kilos, one also needs storage space for that. That is when these come to use

Most of the shop owners selling these items are from the Suri/Teli sub caste for Baniya.

2.3.4. Cell Phone Sale and Repair Shops: One of the most speedily emerging enterprises in Satghara and in Bhagwatipur is that of a cell phone sale and repair shop. The expansion of the IT market in India also includes small towns, settlements and villages where cell phones have become an item of common ownership. For example, in both these settlements, cell phones are the significant link between the migrant and the family that stays behind. In a region, where outmigration is very high, cell phones hence occupy a unique position of providing connectivity between people and places. It is also interesting to note what affects it has had on mobilizing migrants for seasonal agricultural labour

for Punjab. According to many of the respondents, initially a contractor held control over managing the demands of the farmer from Punjab; he organized groups from the villages and settlement to travel to Punjab and also took a share of their earnings as commission. However with the widespread use of cell phones, individuals who are willing to go to Punjab can connect directly with the farmer and avoid the middlemen. To that effect, they retain the share of their earnings they would otherwise have to give away as commission and can organize locally, to better effect.

The use of cell phones, especially among migrant families, is gendered. Wives of migrant men in the Muslim Fakir Tola said:

It is when my husband calls me that I am able to speak with him. How will I call him myself? Whenever I feel like talking to him, I dial a missed call.

Women rarely go to the shops to get their phone recharged with money; one of the male members of the family does so for them. A cell phone shop owner we spoke to told us that even though a lot of people who use cell phones may be formally illiterate, they can use the interface with great ease. Young men also use the cell as a device to access the internet, mostly to download songs and videos. One young male shop owner told one of the young male researchers:

The young boys ask for songs and videos to be downloaded on their phones, sometimes they also want 'non-veg' videos. If I have it, I do it for ten rupees.

The use of the cell phone, as a communication device, has therefore found a widespread base – migrant men, young men and to an extent, wives of migrant men. Consequently, services related to mobile phones – repair, recharge, upgrading, accessories – also constitute a ready market for commercial activity. Kundan, twenty year old owner of a mobile repair shop described how he was unemployed for long time despite having studied for a B.A. degree from Madhubani. 'It was frustrating and there was no hope of finding one, so I decided to train in repairing cell phones in Madhubani town and I did so for a year'. Kundan believes he made a wise decision, now that he has opened up a shop and is hopeful that it will do good business –

The mobile is like a disease; it is difficult to live without it. As long as there are mobiles, there will be shops handling them.

Most of the owners of mobile repair shops are young men, for it is a skill that their generation has acquired in the last few years, previous to which it wasn't around. Whether it is in the town center of Madhubani or in places like Delhi and

Gurgaon, training in cell phone repair is viewed by them as something that they can practice commercially and viably in their own village as they realize that there is a growing need for such services. However they are also acutely aware of the competition they face.

The lack of capital for expansion or investment also bothers them, they realize that they can't be commercially viable or successful if they concentrated on one activity only and would like to either expand or add more to their establishment, the lack of 'poonji' however is bothersome. Also, some of them reported that it was difficult to find all the required spare parts required for repair within the village or within Madhubani and that also undermined their repair business.

2.3.5: Medicine Store: Given the paucity of quality health related services in rural India, health related services are at a premium. Between Satghara and Bhagwatipur, the larger settlement of Satghara had more than 80 medicine shops compared to around 10 in Bhagwatipur. Interestingly, more than half of these are owned by the Suri sub-caste among the Baniyas in Satghara. Many of them did not seem to have the required licenses for such shops.

One of the few medicine stores owned by a man from the Halwai caste group, explained to us why he had thought of starting one. Shiv Kumar Shah, forty-one years old had the experience of working as a compounder in a private clinic in Delhi. Upon his return to Bhagwatipur, dealing in medicines seemed like an occupational choice that he could undertake. He sold away some land to begin this business, and now feels that business can be very competitive -

Almost everyone in the village now runs a shop in the market.

Medicine store owners spoke of other kinds of challenges, mostly those related to sale and regulation. Amar Kumar, who owns and manages a medical store in the Satghara market said -

Doctors don't want to buy a differently named medicine even if it is the same composition. There aren't very many doctors in town and those who are, prescribe medicine based upon the promise of commissions from the agents of pharmaceutical companies and exploit the patients. Those who are running medicine stores by themselves face a big challenge as the doctors make sure to write a differently named medicine so that the patients buy it from the shop, where the doctor's commission is assured. Some of the doctors have their own medicine shops as well.

2.3.6: Digital photography studios: Brightly coloured posters and advertisements, which stand out from among the other hoardings in the market in Satghara are usually the ones inscribed with the name of a photo and video studio. Adorned with images of Bollywood actors and actresses, and mostly, newly constructed, they are manned by young men who sit in front of a display of images, mostly from weddings. It is equally interesting to note the large number of photographs of young women, attractively dressed and posing for the camera to get what is popularly known as *shaadi ke liye photo* (matrimonial photograph). The demand for these services is also built around weddings and related photographs. According to Vikas Kumar, owner of one such shop in Satghara, his average income increases during the wedding season in Satghara and nearby areas. He is twenty-three years old and has been running the shop for nearly six years. He partners with a friend for this business, and his father runs a restaurant in the market.

I went to Punjab as a young boy to work as a painter and worked there at Rs 60 per day. There, I came across a couple of men operate a video camera. I learnt how to use it, from them, in Punjab. Upon my return to Satghara, I bought a camera worth Rs. 40,000 with financial help from my father and opened this shop in a partnership with one of my friends. However, I now want to increase the scale of my business and invest more in my business – give up the partnership and do it alone.

2.3.7: Cyber cafes and Photostat: Like tuition and coaching centers, cyber cafes are also establishments manned by educated and unemployed men. Raja Kumar is twenty-six years old, holds a M.A. degree and has been running a photostat cum cyber café for two years in Satghara. A member of the Halwai caste, he is despondent about his business and about its prospects. He continues to prepare for and write competitive examinations for government jobs as he does not see a future for his business and is unwilling to carry on doing so. He established this business partly by earning from private tuitions in the settlement –

I collected money by teaching kids at home. I had to do so because I had no other source of employment. I didn't have the money to study further. Even now, I don't want to continue doing this, doing it because I have no other choice. There is no future for this business, if I get anything else, I'll stop doing this.

2.3.8. Computer Service Centre: The usage of computers for either personal or commercial purposes is limited in both Bhagwatipur and Satghara. Arrangements like cyber cafes and rail ticketing providers are the kinds, which make use of computers in the market, visibly so. Pappu Kumar Singh, a young man of twenty years set up a shop providing computer maintenance related

services three years ago, in 2011. One of the higher ends of investment requirement – Rs. 250,000, he reportedly arranged it through a combination of borrowings from local moneylenders and family members. Amongst the two other brothers he has, one of them lives and works in Delhi, arranging medical supplies for medical store retailers. ‘My brother advised me to start this business’, he informed us. All of his other family members are engaged in agriculture – they own between 5 to 6 acres of land. Member of the Koeri sub-caste, he feels that business is better than agriculture.

2.3.9: Tent house: Given the rise in conspicuous consumption and expenditure in weddings, there has been a concomitant rise in wedding related services, which includes renting tent house services (canopy, utensils, decoration, light etc.), which often double up as DJ services too. These establishments also hire labour on a daily wage basis.

2.3.10: Beauty Parlour, Bhagwatipur: In the comparatively smaller market area of Bhagwatipur (when compared to Satghara), Apsara Beauty Parlour cannot be missed, especially as its red signboard stands out among the scattered shops for eateries and groceries. Part of a house, with a grocery shop for its neighbour, run by the same person as the beauty parlour, Apsara beauty parlour is one of the only women owned and run enterprises in Bhagwatipur.

Savita is a twenty four year old woman of the Halwai sub caste. She has four sisters, two of whom are married and two of whom are studying in school and in college respectively. She herself got married less than a year ago. According to Savita, her parents died very early and it was her elder sister who took on the responsibility of raising the rest of the sisters. They have a very small amount of land (how much?), which they have given under sharecropping. Most of the families earning comes from the grocery shop that is next to the beauty parlour.

Savita opened the beauty parlour only six months before. It is a makeshift arrangement in one of the open areas within the house, with minimum and basic utilities and equipment. ‘I always wanted to be a beautician’, she said, ‘I always had a penchant for make up and for dressing upon and wondered how I could turn it into a living’. She learnt the skills from a beauty parlour in Madhubani town, and then opened one in Bhagwatipur

This job is one of honour. The best part is that I can operate a business from within my home and I only have to interact with women, nobody can ever raise a question about my dignity.

Savita is very hopeful about the prospects of her business. ‘Bhagwatipur is a small settlement but there is a growing acceptance among women to turn out

well, especially on occasions of weddings and festivals. This will only grow further', she said. The other two younger sisters, want to study further and one of them wants to become a doctor. The eldest sister said, 'we will support her in whatever she wants to do. It is only good if she can study further and make a decent life for herself'.

Radha Devi of Satghara, a member of the Sisodia-Rajput caste group, is a twenty five year old married woman who also runs a beauty parlour. She lived in Nepal before her marriage and trained as a beautician there before moving to Satghara to live with her husband. She also aims to be able to expand her business, but is afraid that there are no regular customers for such services as of now.

Neetu Devi, of the Suri sub caste among Baniyas also runs a beauty parlour in Satghara. She had the chance to train in Ghaziabad in Uttar Pradesh and once she had, it occurred to her that she could use this in her own area as well. Like the woman owner of the beauty parlour in Bhagwatipur, Neetu Devi is also of the opinion that this is a profession that women can undertake without much opposition as nobody objects to women running beauty parlours.

2.3.11: Small vendors, Bhagwatipur: The market area for Bhagwatipur is limited within a stretch of less than a kilometre. Shops flank the main road on both the sides with ample room in front of the shops for people to congregate, chat and share time over tea. Along the edges of the road and before the entrance of the shops as well as by the street corners, one can see a significant number of women fruit and vegetable sellers. These are either operating on small carts stationed at one place or on the ground with a basket of produce in front of them. Most of these women are from the Mallah community, especially the ones selling water chestnut. In the season that we conducted the fieldwork, water chestnut is a popular item of consumption among the locals and one could spot several women selling them in baskets either along or by the curve of the roads.

In the particular case of water chestnut, the woman selling it informed us that she bought the produce at Rs. 30 per kilo from the cultivator and sold it for Rs 40 per kilo in the market. Her husband renders daily wage labour and it is with their combined earnings that they run their household. Other water chestnut sellers in the market also happened to be women, whose husbands had either migrated or performed daily wage labour to eke a living. This business of selling water chestnuts is also seasonal and during other times, she reported selling some other local fare. Some of these women are also the primary income earners of the family, living in the village, whose husbands are either dead or unable to work due to a physical disability. Among the fruit sellers operating through small carts by the road side, fruit supplies are bought on credit, which is paid off or taken forward depending upon the volume of sales.

On our way around Bhagwatipur, we also saw a Halwai woman, who is currently a Panch of the village, runs a small eatery as well. Outside her partly constructed mud house, she sat with a make shift frying pan and stove, which she used to make *pakodas* (fritters) and *chai* (tea). Bechni Devi is nearly fifty years old and the sole income-earning member of her house as her husband has been fighting a long drawn legal dispute over land and does not find the time to work. She and her mother-in-law manage their small business and reported having earned a maximum of Rs. 100 per day.

Shivkali Devi, a forty-year old woman in Bhagwatipur manages a small make-shift arrangement from where she shells packed consumer goods like biscuits, toffees, sachets of shampoo and strips of soap. Her husband is a migrant worker in Chandigarh and has been working there for nearly thirty years as a construction labourer. According to Shivkali Devi, whose family is landless, the earnings from her business are very meagre and only go towards some subsistence expenditure in the village, most of which is met by the remittance that her husband provides for.

For a high number of women, such scale of vending goes towards contributing towards the household income, whether in addition to the remittance sent in by a migrant male member or in the absence of one. Reena Devi, who runs a fruit stall in the market area of Satghara however runs her business as the sole income earner of her household. She informed us that she had been selling fruits for the last twenty years, her husband deserted her and she had to assume the responsibility of the primary cash earner for her family, which includes a fourteen year old son who helps her with her business.

2.3.12: Boutique: Even though tailoring and commercial stitching is a male dominated trade, a boutique is distinguishable from a tailoring establishment by its offer for exclusive tailoring of women's clothes. Satghara has one such boutique, which is owned and operated by Sarita Devi, who is thirty-six years old. She has been running the boutique for the last four years along with two of her daughters. Her husband works in Nepal, as a salesman for utensils. Sarita Devi's family holds 2 bighas of land, which they have given away in share-cropping.

Sarita Devi acquired skills in tailoring through a training program, twenty years ago. However, now that her children have grown up, according to her, 'she has found the *fursat* (time to herself) to do some business'. She wishes to be able to expand it in the future as she doesn't see a future in agriculture:

It is difficult to practice agriculture alone, the fields can submerged under the flood waters. There is no such fear in one's own business.

Appendix 3 Case Studies: Community and Caste based settlements

3.1. Muslim Fakir Tola, Satghara: The Fakir Tola, in Satghara, constitutes sixty households, all of whom are Muslims. Set in the near center of the settlement, the habitation wears a despondent look. Poorly constructed and clustered housing opens into narrow lanes that run through the settlement, circumscribed by construction material and waste. Children lurk around these lanes, some playing with each other and some walking around with their elder siblings or mothers. As we entered the tola, we spotted a half constructed house. A woman was sat nearby and when we approached to speak to her, she was reluctant to respond. Upon further explanation and discussion, she told us

What can I tell you about myself? So many people like you come here, we fear that things may unnecessary travel. Giving out such information may be a cause of inconvenience for us.

Perhaps due to the popular sentiment of suspicion, and that of a malafide sentiment associated with outsiders, the tension and reluctance to share experiences in the tola, was palpable. Five members from the tola have migrated to Saudi Arabia where they work as drivers. One of the family members of the migrant drivers told us that it had taken over a lakh to organize the travel and papers for migration, all of which had been covered through debt incurred from the local moneylenders at a high rate of interest – between 5 to 7 percent at least. According to them, a substantial part of their earnings and remittance went away in clearing these debts, for at least a year of their jobs. The partly constructed house that we saw upon our entry belonged to man who had migrated to Delhi over twenty years ago and sold plastic stickers for a living. He told us that it had taken him nearly a decade to be able to construct the partly finished house but as he added, 'I at least have a roof over my head now, however it is. And can be assured that my family is sheltered'.

The rate of out migration from this tola is very high, other than those who have gone to Saudi Arabia, at least 40 more members have migrated to different parts within the country – Delhi, Mumbai and Kolkata. The remaining male members work as cycle rickshaw operators within Satghara, as that requires the least amount of investment and skills to begin. Most of these cycle rickshaw operators were those who had returned since having migrated and now saw the rickshaw as a source of livelihood.

While we talked with the residents of the settlement, it became evident to us that the levels of daily poverty were high. One woman remarked that they had to sometimes incur debts even to meet daily expenses, and they did so at high rates of interest. Upon asking why was it that women could not contribute to the

household income in the form of daily wage labour or other forms of livelihood within Satghara, it became clear to us that women's mobility was deeply restricted. Neither could they go out of the tola to work nor to study. Most of the tasks that they required of the market or of institutional facilities like banks and healthcare were met by male relatives present in the settlement. They insisted that if there were any kind of work that they could do from within their homes, it would be of great help to them. One of the married women, whose husband worked as a driver in Saudi Arabia said,

We are married very young, and we have children at a very young age too. We never have the chance to study or to look after ourselves. Even now, my husband is away and there is no assurance that money will come in regularly, it depends upon how well he can keep his job. But I can't help as I don't make any money and neither can I hope to. Sometimes, I have to take a loan to meet daily expenses and the money that my husband sends is used up in paying them off, what can I do?

3.2 Muslim Tola, Bhagwatipur: Zarina Khatoon is a twenty four year old woman who belongs to the Ansari community among the Muslims in Bhagwatipur. As we approached the tola, Zareena was busy spreading the wheat grain she had purchased from the market in the sun. Her two children loitered around her as she worked in silence. She has been married to her twenty eight year old husband for eight years, meaning she got married as young as sixteen years of age. Zarina is illiterate and so is her migrant husband. Zareena's memory of her husband is that of a migrant, even before she was married to him, he had been away in Mumbai, working as a tailor and in her estimate, he has been away for nearly ten years which means that he, like many other Ansari Muslims of the area, had moved to Mumbai as a young man.

Zarina spoke of her household's poverty with a sense of despondency. Her husband is able to save and send nearly Rs. 4000 every three months, all of which goes towards meeting subsistence expenditures. Zarina has never worked, neither as an agricultural nor as a daily wage labour.

'We never had land to be able to do any agricultural work', she echoes the sentiment of many other landless families, for whom agricultural work is not a skill they have acquired naturally. 'I don't have the time for daily wage labour, I have never done it', she said. 'My husband sends the money to my sister-in law's son's bank account, who withdraws and hands it over to me once it arrives'.

Zarina also told us that her husband had incurred a high amount of debt from the local money lender in order to meet the expenses towards his sister's wedding a

couple of years ago. Given the high rate of interest, nearly 7 percent per month, most of his savings go towards meeting the debt. While we were speaking to Zarina, a young girl came and stopped by. She also belonged to the tola and was curious to know what we were talking about. Nineteen years old, she had recently failed her high school 'matric' examination, and was the most educated girl in the tola.

I want to study further but I can't. My parents are now worried about my marriage and they are looking out for suitable boys for me. Once I am married, it will be all about the household and children, who will then have the time to think about education.

Aamina Khatoon, Zarina's neighbor also came out upon hearing the conversation. She agreed with the young girl as she had tried to do something after her marriage, in the village but to no avail. Aamina is thirty-five years old and she had lived in Delhi for between 10 to 12 years. She liked to stay in Delhi, though they had to leave the house as her father-in-law did not get along with her husband, she said that she was happy to have left.

My husband worked as a carpenter and mason, and I learnt tailoring in Delhi. It was nice to be able to work and make some money. But now that we are back in the village, my husband does not allow me to work, it is very restricting, unlike the city, where I could do what I wanted to.

3.3. Mallah Tola, Bhagwatipur: Mallahs are the traditional fishing community in the region. In addition to fishing, they also render labour as agricultural workers on other's fields as well to eke out a living. As we moved around the settlement, it was clear to us that men were conspicuous by their absence whereas women were copious. Of the men, mostly young boys and old men were present, and loitered about the settlement to make themselves useful. Of the young men who were present, all were migrants who had returned to the village for a brief while, to go back to their city of work yet again.

Looking around for a place to sit and talk, we were led to the house of two young women, Pinky and Rinky, who are sisters to each other. Pinky is nineteen and Rinky is eighteen years old, and they are widely popular in the settlement and among the Mallah community for having studied the most. Pinky has recently enrolled herself in class 12 and Rinky in class 10, and both of them are hopeful about being able to complete it. Their father is one of the more prosperous men among the Mallahs and is credited with respect for having educated his daughters well.

However, all is not well with Pinky and Rinky having studied 'so much'. Women who had gathered in the settlement, near their house, spoke eloquently of how it was become increasingly difficult to find suitable grooms for Pinky, the elder one. 'She is so educated, more than the usual Mallah boy. Who will marry her'? As the discussion progressed, it became clearer that Pinky's educational status was a problem as far as her ability to get marriage was concerned.

A good match for an educated girl is very difficult (to find). The more educated a girl, the more educated the groom, which means a higher amount of dowry. How will they find so much money? One of the prospective groom's family asked for a motorcycle in dowry. If we were to fulfill the demand, we would have to incur debt from the money lender.

A higher educational status for girls, was hence, not desirable. Also, the value of education per se was not highly estimated. 'Only one of the men from the settlement has a *naukri* (job) in town. When men don't have a job, what will women do after studying? It only creates further problems for their marriage and with their in-laws', said a 50 year old Mallah woman.

The men are not around anyway, they move to the city. It is women who have to do most of the work, whether it is within the house or on the fields. Even if men lived in the village, they wouldn't go for agricultural labour. Agricultural labour wage is low and men would rather do something else for more money. Agriculture wouldn't sustain itself in this village if it weren't for the women, we do it because that's the only source of money we have, while in the village.

Migration is a 'culture of livelihood' for Mallah men, typical of the general trend in the region. As a traditional occupation, fishing has diminished, even though it continues to remain a caste based one. However the absence of men within the village has also reduced the scope for the continuity of this activity; men are the ones who go fishing and women are the ones who sell, along with men. With a decreasing number of men within the village, few are available to go fishing and hence dependence on other forms of income generating activity has increased, especially for women who stay behind the village. But more than often, agricultural labour does not get paid in cash, they are paid in kind, the common practice being 1 *bojha* (approximately 15 kilo of grains) for every 12 *bojhas* they can harvest in the field. It takes them an average of five days at least to be able to gather 1 *bojha* from the landowners.

Women rarely accompany their husbands to the city, it is expensive to maintain a household in the city and therefore the family stays behind. Men regularly remit the money to the village, and the use of institutionalized financial services, like

banks, has increased. However, low financial literacy disables women from operating on their own, they are usually dependent upon elder male relatives, 'guardians', to withdraw and use money from the bank.

3.4: Badhai Tola, Bhagwatipur: The badhais are traditional carpenters, most of whom are now engaged in commercialized carpentry i.e. a diminished involvement in the jajmani system. The settlement is clustered in a limited expanse of land, with narrow patches of land distributed between households. Carpentry tools were flung about – saws and axes and variously sized blades could be seen stored outside the house. Men were about their business in the day, those who had not migrated worked in the market establishment and some of them even worked from within the tola.

During the busy time of the day, women were going about their household chores –washing clothes at the common hand pump, feeding children, cleaning and cooking. One of the first female residents we spoke to was Geeta Devi, who had lived in Delhi for a few years with her migrant husband. Her son required medical attention due to a physical disability and she has hence accompanied her husband. Her son died soon afterwards and she returned to the village. Due to her stay and experience in Delhi, as Geeta Devi reported,

I feel confident in going about the market on personal errands. I can take my children to the doctor and also use the bank to withdraw the money that my husband sends. However, most of the other women in the tola are dependent upon their male relatives for most things

Geeta is literate, and one of the only women of her generation in her tola to be so. She complained that education was not important in their community, for both men and women. 'There are no jobs to go around, so there is no incentive to be educated. And if men can't get jobs, how will women find them, especially when they are not educated'. Once she said that, other women who were standing about joined in the discussion. One of them, an over sixty year old woman told us that her son and daughter-in-law lived in Delhi, and both of them were educated. 'My daughter-in-law is finishing her B.A. in Delhi. She is looking for work in the city, and if she can find it, she'll do it too'. Others marveled at how she was the only woman from their tola to be so educated. Also, it was unusual for women to study after marriage and it won't be misplaced to say that most of them looked at the older woman with an eye for suspicion!

Like women from the Muslim Fakir tola, Badhai women reported not doing any daily waged labour in the village. However, they do go about their ordinary tasks like buying vegetables and ratio and can also travel up until Madhubani in a shared auto rickshaw to buy medicines and other essential supplies, if needed.

3.5. Brahmin Tola, Nahar (Bhagwatipur): The Brahmin settlement is in the area known as Nahar-Bhagwatipur. It is interesting to note that the generation of parents/couples between the age of 40 and 60 years were conspicuously missing from the village. Whereas, in other settlements, only the men were not around, in this case, there were disjointed households present – most commonly, a set of grandchildren living with their grandparents. Women have accompanied their husbands to their city of work and have established functional households there. Young children however stay on in the village, given the high costs of education in the city and join their families once they can find an avenue to work and earn.

However the set of jobs and work that migrants from the Nahar-Brahmin tola went out for are qualitatively different from those we found in other settlements. They have usually migrated for more skilled jobs like construction supervisor, mid-level manager and semi skilled technicians. Their wives, whether they stay with them in the city or without them in the village, are not allowed to work outside the household. Like a young man in the tola, who is studying in class 11 told us:

Women from the Brahmin household do not ‘work’, they only do work that is required within the house. Even if women may study and work before they get married, they can only undertake household responsibilities once they are. We have still retained our traditions. Most of the households have given away their agricultural land under sharecropping and women don’t attend to the fields. If it were not for old, over 60 year old men in the village, we would not be able to manage our fields as there is nobody else to look after them.

Young men aspire to move out of the village as soon as they can, some of them are already looking forward to jobs in the town and city that their families and social networks are trying to procure for them. They attend nearby colleges, in Madhubani, and some of them have also moved with their families to places within Bihar. A young boy, in class eight, told us with abundant confidence

I live in Patna with my father and mother. My father has a small shop there. I study in a convent. I think it is better than studying in the village where the quality of English teaching is very poor and students are not that bright. English is very important for the future.

3.6. Dom Tola, Satghara: The Doms constitute the category of Mahadalits among the Scheduled Castes in Bihar⁸. Dispersed as the settlement is, the Dom tola lies on the outward margins from the center of Satghara. The entrance of the settlement is framed by a stagnant water pond, which is used as a source of water for daily use by the residents – washing and cleaning. Unpaved paths define the entry into the settlement, flanked by mud-thatched huts on both sides. Men and women can be seen busy with weaving bamboo baskets – their traditional occupation. These baskets are then sold in the market for use on various occasions like marriages and festivals, to pack fruits and for other household storage. Working with bamboo is perceived as a defiling occupation by the so called upper castes and hence the Doms are also considered ‘untouchable’ by caste groups without and even within the Scheduled Caste category.

Even among the Scheduled Castes, degrees of untouchability are practiced against the Dom members. For instance, the Paswan caste members, who are themselves a part of the Scheduled Castes consider Doms ‘untouchable’ as they rear pigs. The distorted stigma of untouchability, lack of political empowerment and the paucity of social and financial capital hinders the Dom community to a great extent. While discussing the sources of their livelihood, one of the male members who used to work as chair-weaver and rickshaw puller in Calcutta and has since returned to his village complained:

We only know the trade of making these bamboo baskets. Initially, we could also weave through and mend the chairs, which are now entirely out of making. It is too expensive to make it to the city for other kinds of work, we don't have those kinds of resources. These bamboo baskets hardly fetch a price. Most of us who had gone out to work have returned, we can never earn or save enough, what can we really do?

Both men and women are involved in the business of making baskets. Male out migration from this settlement is near negligible, even if men move out, they are unable to stay out and work for long for the sheer paucity of resources. The anger in their voices was evident:

We get cornered from all directions. If we stay in the village, there is no work to do, and if we go outside, we can never earn enough. Even though we got an employment guarantee card made for ourselves in the village, the village headman (*mukhia*), who is from the Paswan community does not get us any work. What about our children's education or our own

⁸ Brief description of the social engineering and caste categories under Nitish Kumar.

futures can we think of when it is difficult to sustain ourselves each day, by day.

Even their traditional occupation is facing diminishing prospects. There are cheaper substitutes to bamboo, available in the market – fibre, plastic – which sell more readily than bamboo. Also, increasingly, they have to go out further and across longer distances to be able to procure bamboo for their use. All of these families are landless and have never had any representation in waged employment either. They are therefore entirely dependent upon the craft of making the bamboo baskets. Given the low price it fetches in the market, families complained about how they had to live off debt for many months. They go out into the villages and local markets to sell the bamboo products, but without hope of high sales.

The levels of debt driven subsistence consumption is also prevalent among the Dom basket makers in Satghara. As the sale of the baskets is concentrated over certain periods in the year – during festivals like *Chhath* and during the season of weddings, a significant number of the households have to incur debt to meet consumption needs for the rest of the year, which takes the form of kind (in grain) from the local *sahukaar* (grocer). Like an elderly male basket maker of the community put it -

Each year, *hum karja kar kar ke khatey hain, koi jivan nahi hai, hum sabka jivan bekaar hai* (we live out of debt, this is no life, our lives are of no worth).

Shanti Devi is an over fifty years old Mahadalit woman leader of the Rashtriya Janta Dal (RJD), who lives in the Dom tola in Satghara. Clad in a bright red synthetic sari and with an assured presence and confident voice, Shanti Devi articulated the complexities of work, migration and local politics with the ease of a seasoned leader. She explained to us how they had to buy bamboo from places like Samastipur, Barauni, Hajipur and Darbangha before they fashioned it into different items of use; how their traditional occupation was threatened in the face of plastic and fibre. According to her, members from the Dom community never rendered any agricultural labour, they have stuck to their traditional occupation along with failed attempts to make a life in the city. The *jajmani* system too, according to her, has withered away and it is only in the market and across villages that they sell the *dagra* (sieves) that they make out of bamboo.

Among the other women, was Sunita Devi, who is a member and local leader of the Janta Dal (United). Both she and Shanti Devi had been trained in political mobilization and work during the Lalu Prasad Yadav headed government and

spoke of their training and work with high regard. 'We even went to jails', said Shanti Devi, 'and we aren't afraid of anyone, what is there to be scared of?'

Heralding Lalu Yadav's political legacy, Shanti Devi was proud of the fact that with the help of Lalu and due to the kind of political empowerment that the lower castes received, they had been able to voice their concerns.

Lalu is gone, but he have us *aaloo* (potato). From a potato, you can make many things –*sabzi*, curry and even chips. Sir (addressing the principal investigator), we used to be very fearful – if we didn't go the *malik*, what would he do to us, we used to be constantly worried. But since Lalu ji took birth, he made life much better for us. Now the *malik* comes to us and requests us to work for him – and if we have the time, we go and we also have the capacity to refuse

Shanti Devi is also anxious about the future of the community, according to her, things have marginally improved since before for they at least have a 'voice'. However, that alone is not sufficient. She believes that though the government may have categorized them into 'Mahadalits' but to no avail. 'There is nothing to show for it. And we have not gained anything out of it', she said. Shanti Devi recently lost the panchayat elections to a Paswan woman leader. Paswans too are members of the Scheduled Caste, but not Mahadalits. 'I will fight elections a second time too'. Shanti Devi informed us, 'I have to take care of my community and people'. She believes that the betterment of the next generation lies in jobs and employment but the level of education is very low and they are not even interested in studying.

Appendix 4

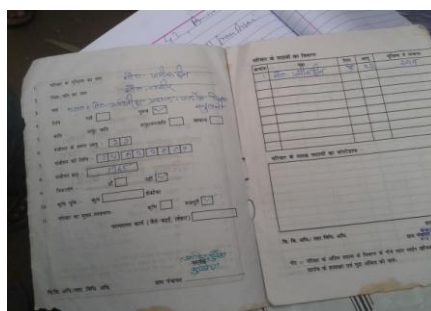
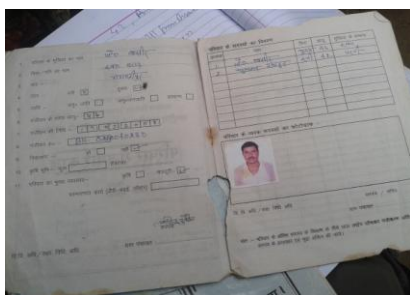
4.1: MGNREGA and Public Welfare Programmes: The MGNREGA seemed to be almost non-functional in both the settlements. During the course of the fieldwork for the research, several respondents informed us of the instances of corruption and other administrative problems they associated with it. A young SC male respondent from the Dom tola in Satghara said:

The *mukhia* manipulates. He makes us work and put our thumb impression but does not pay. I worked for 5 days but did not get paid.

Three visibly poor respondents (Muslims) showed to us their job cards, which had no job entries (See Pics below)

Even though we seek employment, we have not been given any job even for a day under the MGNREGA scheme during the past three years or so ...only in the first year that we were given the job cards were we employed for a few days.

Some of the other respondents complained about the authorities not hiring manual labour and choosing to do the work with machines instead, for according to them, it enables the Mukhia and other functionaries to make money for themselves.



Two of the Mukhias from the two settlements, both of whom are members of the “lower” castes, SC and EBC respectively, agreed that MGNREGA is not functioning

very well in these settlements. However the reasons they offered are very different. One of them complained about not getting adequate funds from the state government for commissioning local work. According to him, the nature of work allowed under the programme is limited and they often found it hard to get local workers to come. Though most of the labourers who come and work under the scheme are SCs, a significant number of non-SC villagers also carry cards and use them as identity proof for availing other schemes. The wage differentials between MGNREGA work wage rate and those prevailing in the local market or what once can earn outside as a migrant worker also makes it difficult for them to get labourers to work. Most young men go out to work and only women workers seek employment in the scheme.

The local farmers and richer respondents complained about growing labour shortage in the village, partly due to high out migration and partly due to the higher wage rate for MGNREGA.

4.2: Banks and Financial Institutions: Both Bhagwatipur and Satghara have banks and other financial institutions. Satghara houses branches of four commercial banks the State Bank of India, the Punjab National Bank, the Gramin Bank and the Cooperative Bank. It also has three ATM machines. Bhagwatipur, on the other hand, has only one bank, a branch of the State Bank of India with an ATM. Some of the villagers also travel to neighboring settlements and the town of Madhubani to avail banking and ATM facilities. Some private banks have also put up their stalls to attract investments and offer loans in these villages.

Thanks to the flow of remittances constantly arriving from the large number of outmigrants, banks and ATMs have become very popular among the local people in both the settlements. We interviewed some of the beneficiaries of bank loans, mostly those who had been successful in obtaining a loan for purchase of a motor vehicle - taxis and auto-rickshaws, which they drive commercially. Many of the respondents complained about the corruption in the banking institutions that they encountered while applying for loans - "Everyone has to pay some commission to the manager", is a common response we received from a wide range of respondents. Even some of those who had been successful in getting loans claimed that they paid 10 to 20 percent of the entire loan as bribe to/through the middlemen. The problem, according to the respondents is not that of need and awareness but that of the nature of functioning of these institutions.

We could not contact any officials from the banks for their side of the story.

Appendix 5

Settlement Schedule

1. Name of the Settlement

2. Profile of the village panchayat(s)

S.No.	Position	Name	Caste	Age	Gender	Primary Occupation	Landholding

3. Name of other organizations/offices in the village

4. Total Population

5. Total number of households (approximate)

Caste / Communities

Name of Caste / Communities	Approximate number of households	Traditional occupation	Current main occupation

6. Total number of Families according to local BPL survey:

7. Total number of registered voters:

8. History of the settlement:

9. Connectivity profile

a. Railway Station

b. Bus Stand

c. Auto rikshaw

d. Mobile / Landline Connections

e. other

10. Total Agricultural land/quality etc.

11. Holding structure

Caste / Communitie s	Landless (Households)	Less than 1 bigh a	1 to 4 Bigh a	4 to 10 Bigh a	10 to 25 Bigh a	25 to 50 Bigh a	50 to 100 Bigh a	100 abov e

12. Proportion of the land under cultivation

13. Proportion of cultivating households with male out-migrants:

14. Tenancy and sharecropping

15. Wage rates for:

Farm Occupation (Agriculture)

Non-farm

16. Cropping Pattern

17. Oral accounts of changing holding structure in the village / whole history of land holdings

(Of land reforms / Naxal movement / Any other voluntary activities....)

18. Health related infrastructure and their functions / access.

19. Financial infrastructure: Banks / ATMs /

20. Education related infrastructure (Schools / Colleges / Tuition Centres)

21. Sources of drinking water

22. Names of Street / Tola H.H. communities occupations

18. Migration information

a. Households that have left the village in the last 20 years

b. Households that have come in the village in the last 20 years

Patterns of migration across communities (ask community-wise: how many migrate; seasonal/ permanent; who migrates (male/female); reasons; social consequences; migration cycle, individually and at the settlement level...

19. Number of households with at least one member working elsewhere.

20. Proportion of households receiving regular remittance from outside

21. Destinations of outmigration (where do they go?)

22. Social profile of migrants

23. Number of households with at least one member commuting outside village for work (School teacher / labour / construction etc.)

24. Number of households with cars, three wheelers, motorcycles...

Types of vehicles	Total in village	Caste / community
Motorcycle		
Auto rikshaw		
Tractors		
Cars / jeep		
Truck		
Bus		
Any other (.....)		

25. Livestock profile: community-wise:

26. Incidence of violence reported in last 5 years. (Murders, rapes, community clashes, any...)

27. Type of non-farm jobs/works in the village

S.No.	Nature of non-farm occupation inside the village	Number of people engaged in	Caste / community (break up)

28. Member of any political party: Party:

Since when:

29. Member of any other social/cultural/business organization (give name and details about the nature of involvement:

28. Number of people who work outside the village

S.No.	Nature of non-farm occupation outside the village	Number of people engaged in	Caste / community (break up)

Appendix 6

Non-farm Occupation/Activity Profile Schedule

1. Nature of non-farm activity (brief description):
2. Name of the Owner:
3. Caste / Community:
4. Age:
5. Gender:
6. Education:
7. Marital status:
8. Year of establishment:
9. Number of family members working in the activity:
10. Number of employees / wage / salaried:
11. Amount invested at the time of establishment:
12. Source of funding (ever taken bank loan?):
13. Approximate monthly income:
14. Ownership of the building (Self-owned / rented):
15. Father's occupation:
16. Primary occupation(s) before starting the activity:
17. Other occupation(s) currently engaged in:
18. Occupations of family members other than father:
19. Agricultural land owned:
20. Motivation for starting current activity/ ups and downs over the past 10 years or so:
21. Perception on economic viabilities in future (plans / success / failures):
22. Perceptions challenges and difficulties / challenges on current occupation:
23. Given the choice would respondent like his / her children to continue with this occupation:

24. Preference for your children:

- a. Agriculture
- b. Current occupation
- c. Business in the town
- d. Salaried job
- e. Housewife (for daughter)
- d. Any other

25. Do you have bank account? Yes No

26. Are you member of any political party (provide details: party/since when):

27. Are you member of any social/cultural/business organization (provide details):

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